



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

ASSISTANT SECRETARY FOR HOUSING-
FEDERAL HOUSING COMMISSIONER

Date: June 27, 2023

Mortgagee Letter 2023-13

To: All FHA-Approved Mortgagees
All Direct Endorsement Underwriters
All Eligible Submission Sources for Condominium Project Approvals
All FHA Roster Appraisers
All FHA-Approved 203(k) Consultants
All HUD-Approved Housing Counselors
All HUD-Approved Nonprofit Organizations
All Governmental Entity Participants
All Real Estate Brokers
All Closing Agents

Subject Supplemental Consumer Information Form

Purpose This Mortgagee Letter (ML) requires the use of Fannie Mae/Freddie Mac Form 1103, *Supplemental Consumer Information Form (SCIF)*, to collect and report certain information from Borrowers.

Effective Date The provisions of this ML must be implemented for mortgage applications dated on or after August 28, 2023.

All updates will be incorporated into a forthcoming update of the HUD Handbook 4000.1, *FHA Single Family Housing Policy Handbook* (Handbook 4000.1).

Public Feedback HUD welcomes feedback from interested parties for a period of 30 calendar days from the date of issuance. To provide feedback on this policy document, please send feedback to the FHA Resource Center at answers@hud.gov or call 1-800-CALLFHA (1-800-225-5342). HUD will consider the feedback in determining the need for future updates.

Affected Programs The provisions of this ML apply to all FHA Title II Single Family forward mortgage programs.

Background FHA recognizes the nation’s growing diversity and the importance of understanding Borrowers’ language preferences and removing barriers that make the homebuying process less accessible to some prospective homebuyers. Therefore, FHA seeks to increase the ease of use of its programs for prospective Borrowers with Limited English Proficiency (LEP) and/or a lack of familiarity with the homebuying process. Toward this end, FHA is adopting industry-standard requirements regarding the provision of the Fannie Mae/Freddie Mac Form 1103, *Supplemental Consumer Information Form (SCIF)*, to a Borrower at the time of application for an FHA-insured Mortgage.

The SCIF collects information about the Borrower’s language preference and any homeownership education and housing counseling the Borrower may have received. Mortgagees can use the information collected to better understand a Borrower’s possible language barriers and their understanding of the homebuying process. Borrowers may elect to provide their Mortgagees with none, some, or all information requested in the SCIF.

Summary of Changes This ML:

- adopts the Fannie Mae/Freddie Mac Form 1103, *Supplemental Consumer Information Form (SCIF)*, in Origination/Processing – Applications and Disclosures (II.A.1.a).

FHA Single Family Housing Policy Handbook 4000.1 The policy changes will be incorporated into Handbook 4000.1 as follows:

Origination/Processing (II.A.1)

a. Applications and Disclosures

The Mortgagee must obtain a completed [Fannie Mae Form 1003/Freddie Mac Form 65, Uniform Residential Loan Application \(URLA\)](#), from the Borrower and provide all required federal and state disclosures in order to begin the origination process. URLA also includes the [Fannie Mae/Freddie Mac Form 1103, Supplemental Consumer Information Form \(SCIF\)](#), for sections II.A.1.a, II.A.7.d.ii., and II.A.8.d.vi(C)(5) only. The Mortgagee is responsible for using the most recent version of all forms as of the date of completion of the form.

Paperwork Reduction Act The information collection requirements contained in this document have been approved by the Office of Management and Budget (OMB) under the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. 3501-3520) and assigned OMB control numbers 2502-0005; 2502-0059; 2502-0117; 2502-

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0189; 2502-0302; 2502-0306; 2502-0322; 2502-0358; 2502-0404; 2502-0414; 2502-0429; 2502-0494; 2502-0496; 2502-0524; 2502-0525; 2502-0527; 2502-0538; 2502-0540; 2502-0556; 2502-0561; 2502-0566; 2502-0570; 2502-0583; 2502-0584; 2502-0589; 2502-0595; 2502-0600; 2502-0610; and 2502-0611. In accordance with the PRA, HUD may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a currently valid OMB control number.

Questions

Any questions regarding this ML may be directed to the FHA Resource Center at 1-800-CALLFHA (1-800-225-5342), answers@hud.gov, or www.hud.gov/answers. The FHA Resource Center is prepared to accept calls from persons who are deaf or hard of hearing, as well as individuals with speech or communication disabilities. Information on how to make an accessible phone call is available at <https://www.fcc.gov/consumers/guides/telecommunications-relay-service-trs>.

Signature

Julia R. Gordon
Assistant Secretary for Housing -
FHA Commissioner
