

HUD Adopts Industry Standard Loan Application Form for its Title I Loan Programs

Today, the Federal Housing Administration (FHA) published [Title I Letter \(TIL\) TIL-489](#), *Adoption of the Uniform Residential Loan Application (URLA) for Title I Loan Programs*. This TIL incorporates stakeholder feedback received on the draft TIL originally posted on the FHA Office of Single Family Housing Drafting Table announced in [FHA INFO 2024-78](#), dated November 18, 2024.

Currently, [Title I loans](#) require program-specific loan application forms for each of its two programs: forms [HUD-56001](#) for Title I Property Improvement and [HUD-56001-MH](#) for Title I Manufactured Home loans. [TIL-489](#) announces the replacement of both of these forms with the industry standard loan application, *Uniform Residential Loan Application (URLA)* ([Fannie Mae Form 1003/Freddie Mac Form 65](#)), and the new *HUD Addendum to the Uniform Residential Loan Application for Title I Loans* (form [HUD-92900-TI](#)).

By adopting the commonly used industry standard *URLA*, HUD is simplifying its Title I loan application process. This enables lenders to use existing origination system technology to collect borrower data, which eliminates the financial burden of acquiring multiple software licenses or manually completing a Title I program-specific application form. FHA believes these changes will encourage greater lender participation in its Title I program.

The provisions of this TIL may be implemented immediately but must be implemented for case numbers assigned on or after May 8, 2025. The provisions of this TIL will be incorporated into a future version of [Single Family Housing Policy Handbook 4000.1](#).

Mortgagees and other interested parties are encouraged to review the [TIL-489](#) and contact the FHA Resource Center (referenced below) if they have questions.