In May of 2022, Fannie Mae and Freddie Mac announced the introduction of a new form which captures information about Homeownership education completed by the borrower along with the borrower’s language preference. The new SCIF Form 1103 must be provided to the borrower and is effective with loan applications on or after March 1, 2023.

Blue Sage has been updated with additional fields to capture this information. Below are instructions for each section. Form 1103 will be printed and provided to the borrower with both the initial disclosure package and the final closing package.

Homeownership Education and Housing Counseling:
The MFM Processing department will complete the education and counseling information if the borrower has completed Homeownership education, as as per loan program requirements.

Language Preference:
The Language Preference section must be completed at initial application. The borrower may choose to check one of the boxes provided, or select “other” and enter another language. They may also check the box “I do not wish to respond”. This section MAY NOT be left blank.
Instructions to Complete Fannie Mae/Freddie Mac Supplemental Consumer Information Form 1103:

- Homeownership Counseling information:
  
  3. Map both Home counseling and homeowner Education

- Language Preference Information:

  ![](image)