



MFM Bulletin: 005-2023

Date: February 9, 2023

Subject: Fannie Mae/Freddie Mac Supplemental Consumer Information Form 1103 (SCIF)

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 per loan program requirements.

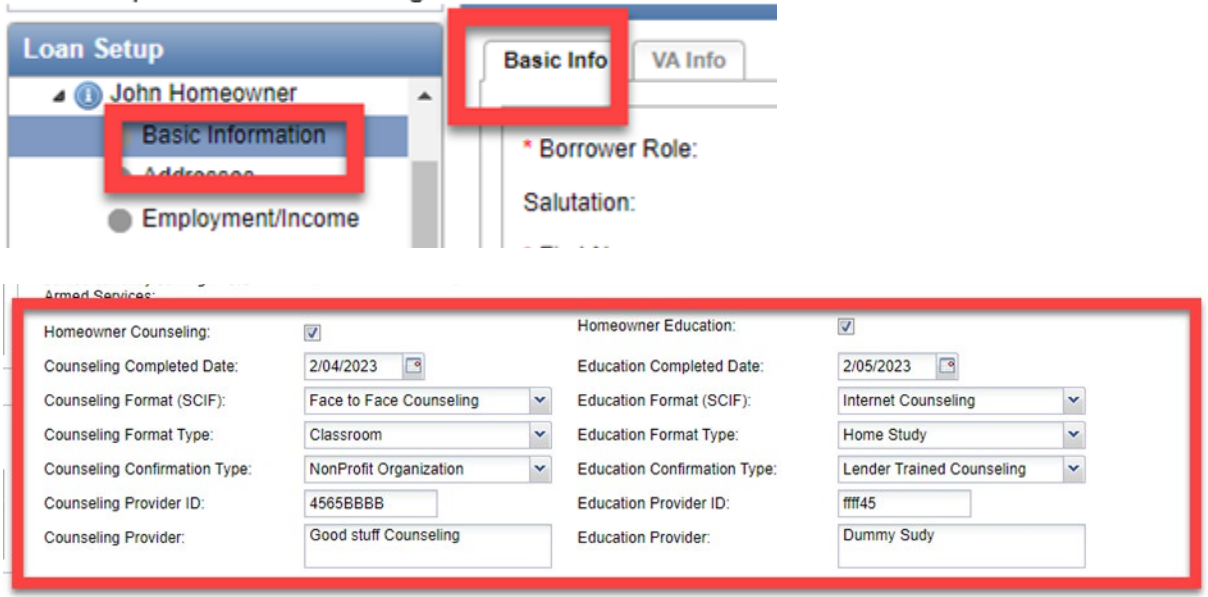
Language Preference:

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

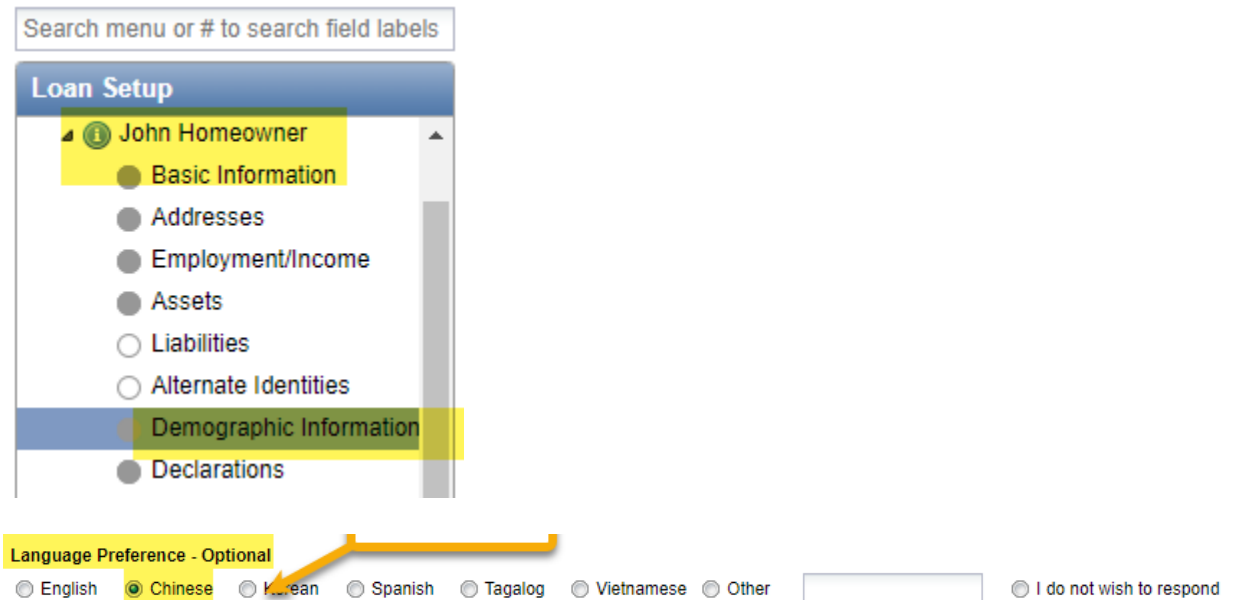


The screenshot shows the 'Loan Setup' interface for 'John Homeowner'. The 'Basic Information' tab is selected, and the 'Homeowner Education' section is highlighted with a red box. The 'Homeowner Education' section contains the following fields:

Homeowner Counseling:	Homeowner Education:
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Counseling Completed Date: 2/04/2023	Education Completed Date: 2/05/2023
Counseling Format (SCIF): Face to Face Counseling	Education Format (SCIF): Internet Counseling
Counseling Format Type: Classroom	Education Format Type: Home Study
Counseling Confirmation Type: NonProfit Organization	Education Confirmation Type: Lender Trained Counseling
Counseling Provider ID: 4565BBBB	Education Provider ID: ffff45
Counseling Provider: Good stuff Counseling	Education Provider: Dummy Sudy

- Language Preference Information:

Search menu or # to search field labels



The screenshot shows the 'Loan Setup' interface for 'John Homeowner'. The 'Demographic Information' section is highlighted with a yellow box. The 'Language Preference - Optional' section is also highlighted with a yellow box and contains the following fields:

Language Preference - Optional

English Chinese Korean Spanish Tagalog Vietnamese Other I do not wish to respond