

# SUPPLEMENTAL CONSUMER INFORMATION FORM (SCIF)



## Form Purpose:

The SCIF captures information about the homeownership education or housing counseling program completed by the borrower along with the borrower's language preference. The lender or borrower should complete the education and counseling sections of the SCIF. The Language Preference information is collected to help lenders better understand the language needs of borrowers during the mortgage lifecycle. The borrower is not required to select any of the language options, but the lender must give the borrower(s) the opportunity to select the language options of their choice.

## Form information:

There are two distinct sections for the SCIF completion. They are as follows:

- Homeownership Education and Housing Counseling
  - Homeownership education and housing counseling are different programs that help future homeowners understand the homebuying, financing, and servicing processes. Homeownership education provides participants with information about the homebuying process, the mortgage application process and required documentation, and prepares them for homeownership. Housing counseling includes this educational content along with money management and credit topics. Homeownership education and housing counseling are available through borrower assistance programs, state and local agencies, housing counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD), and courses that provide content that is aligned with HUD standards or the National Industry Standards (NIS) for Homeownership Education and Counseling.
- Language Preference
  - The lender must provide an opportunity for the borrower to indicate a language preference or that they would prefer not to respond. The lender may inform the borrower that the answer will NOT negatively affect the mortgage application and explain the instructions and other information provided on the form concerning language preference to the consumer. The lender may not require a borrower to select "I do not wish to respond" if the borrower wishes to not answer the question and should accept the form from the borrower as provided. 1

Please see additional information under resources for additional information and FAQ's.

## Form requirement date:

This form will be required on all loans with an application date on or after 03/01/2023.

## Resources:

Instructions to complete the new form:

[Instructions for Completing the Supplemental Consumer Information Form \(SCIF\) \(fanniemae.com\)](#)

Sample of the new form:

[Supplemental Consumer Information Form \(fanniemae.com\)](#)

Email [compliancequestions@fcmpartners.com](mailto:compliancequestions@fcmpartners.com) with any questions or concerns regarding this new form.

Dec. 2022

1 Fannie Mae/Freddie Mac Form 1103, Instructions for completing the supplemental consumer information form (SCIF), Fannie Mae/Freddie Mac Memo dated May 3, 2022



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