



first community mortgage



WHOLESALE ANNOUNCEMENT 2023-10

February 24, 2023

Supplemental Consumer Information Form (SCIF)

Effective Date

Conventional and Government Loan Applications on or after March 1, 2023

Summary:

Fannie Mae and Freddie Mac announced the requirement for the Supplemental Consumer Information Form (SCIF) to be provided to one borrower on the loan application.

The borrower is requested to:

- Complete the Homeownership Education and Housing Counseling section of the form if education or counseling is required by the loan program or product
- Indicate a language preference. The borrower is not required to select any language options, including "I do not wish to respond"

FCM will require a copy of the SCIF in all loan files with application dates on or after March 1st. Borrower is required to complete the Homeownership Education and Counseling section unless the program/product does not require. As such, if this is not required, and the borrower wishes not to select any language options, the SCIF must still be submitted with the borrower's name and loan identifier.

For additional details, please review

[SCIF Announcement](#) / [Instructions for completing SCIF](#) / [SCIF Form 1103](#)

Should you have any questions, please reach out to your Account Executive or Client Manager