



**To:** All Customers

**From:** Flagstar Lending

**Date:** 01/07/21

**Memo #:** 21003

**Subject:** **Redesigned URLA Now Available**

Per [Fannie Mae](#) and [Freddie Mac](#), the redesigned Uniform Residential Loan Application (URLA) and corresponding AUS data specifications are now available to be used by all originators effective January 1, 2021.

Flagstar is pleased to announce that we can accept both effective immediately according to the following criteria:

- Beginning January 1, 2021, Flagstar will accept either the old or new URLA and AUS dataset. Loans registered or submitted using old AUS dataset (v3.2) will use the old URLA version (2009); loans registered or submitted using new AUS dataset (v3.4) will use the new URLA version (2021)
- For loans with a first AUS run on or after March 1, 2021, Flagstar will require the new URLA version (2021).
- For non AUS loans registered on or after March 1, 2021, Flagstar will require the new URLA version (2021) for Non Delegated files.

The Live training class *The 2021 URLA* to review these changes is now available. To sign up, select Resources, click Training and search for "URLA" as keyword to register for *The 2021 URLA* course.

Flagstar will be publishing future announcements regarding closing and delivery deadlines for loans using the old versions.