

To: All Customers

From: Flagstar Lending

Date: 02/19/21

Memo#: 21024

Subject: **Updated URLA and New GUS**

UPDATED URLA AND AUS DATASET

As previously announced in the [Redesigned URLA Now Available](#) memo, Flagstar is accepting the redesigned Uniform Residential Loan Application (URLA) and corresponding AUS data specifications per [Fannie Mae](#) and [Freddie Mac](#). The mandate for implementing the redesigned URLA and AUS dataset is applications taken on or after March 1, 2021.

- For loans registered during the optional period from January 1, 2021 to February 28, 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).
 - Manual registrations will use the new URLA version (2021).
- For loans registered or with a first AUS run on or after March 1, 2021, Flagstar will require the new URLA version (2021) and AUS dataset (v3.4) to be used.
 - Non-Delegated – Non-AUS Loan applications taken by originator prior to March 1, but submitted to Flagstar on or after March 1 will be converted to new URLA (2021) and AUS dataset (v3.4). This may require additional data to be supplied by originator and new URLA (2021) to be signed at closing.

TRAINING

Flagstar will offer a live training class on Friday, February 19th at 2:00pm EST to review these changes. To sign up, select Resources, click Training and search for “URLA” as keyword to register for *The 2021 URLA* course. A recorded version is also available for review at your convenience.

NEW GUS (RURAL DEVELOPMENT LOANS)

To support the redesigned URLA, Rural Development (RD) is also implementing a new Guaranteed Underwriting System (GUS) effective March 1, 2021. To prepare for the launch of the new GUS, the legacy GUS will be offline and unavailable for processing or editing applications beginning at close of business on Friday, February 26, 2021 through Sunday, February 28, 2021.

The new GUS goes live on Monday, March 1, 2021. Users with existing (eAuth) access to legacy GUS will use same credentials for new GUS. Existing applications in legacy GUS that have not received a Conditional Commitment by close of business on Friday, February 26, 2021 will require the application to be re-entered into the new GUS.

RELATED LINKS

- [New GUS Training](#)
- [New GUS FAQs](#)