



FHA INFO 2024-78

November 18, 2024

HUD Proposes Adoption of Industry Standard Loan Application Form for its Title I Loan Programs

Today, the Federal Housing Administration (FHA) posted a draft Title I Letter (TIL), *Adoption of the Uniform Residential Loan Application (URLA) for Title I Loan Programs*, on [FHA's Office of Single Family Housing Drafting Table](#) (Drafting Table) for public review and feedback.

Currently, [Title I loans](#) require program-specific loan application forms for each of the two Title I programs: forms [HUD-56001](#) for Title I Property Improvement and [HUD-56001-MH](#) for Title I Manufactured Home loans. This draft TIL proposes to replace these two Title I-specific forms with the industry-standard loan application form, *Uniform Residential Loan Application (URLA)* ([Fannie Mae Form 1003/Freddie Mac Form 65](#)), and the new *HUD Addendum to the Uniform Residential Loan Application for Title I Loans* (form [HUD-92900-TI](#)).

By replacing the Title I-specific forms with the more commonly used industry standard URLA, HUD seeks to simplify its Title I loan application process, enabling lenders to use existing origination system technology to collect borrower data, which eliminates the financial burden of acquiring multiple software licenses or manually completing a Title I program-specific application form. FHA believes these changes will encourage greater lender participation in the Title I program.

Interested stakeholders are encouraged to thoroughly review the draft TIL and provide feedback by December 18, 2024. Instructions for providing feedback are posted on the [Drafting Table](#). FHA will carefully consider all feedback received before publishing a final TIL.

As a reminder, this draft is not official departmental policy and cannot be used in connection with any FHA-insured mortgage until finalized. FHA's existing policies remain in effect until amended.

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