

Bulletin 21-12

Transactions Using a 3.2 File and 2009 URLA Version

Homebridge is implementing a new requirement for transactions using a 3.2 file and the old 2009 URLA version.

Effective March 15, 2021 Homebridge will require, in specific circumstances detailed below, a certification from the Broker or NDC/EB when using a 3.2 file and the old 2009 URLA version for the transaction.

Broker or NDC/EB Disclosed Transactions: Certification Required

The Homebridge Certification will be **required** when a 3.2 file and the old URLA (dated 2009) is used and:

- The credit report is dated **on or after** March 1, 2021 **and/or**
- The initial Broker or NDC/EB application is dated **on or after** March 1, 2021

Broker or NDC/EB Disclosed Transactions: Certification Not Required

The Homebridge Certification will **not be required** when a 3.2 file and the old URLA (dated 2009) is used and:

- The credit report is dated **on or before** February 28, 2021, **and/or**
- The initial Broker or NDC/EB application is dated **on or before** February 28, 2021

Homebridge Disclosed Transactions: Certification Required

The Homebridge Certification will be **required** when:

- A 3.2 file and the old URLA (dated 2009) is used, **and**
- Homebridge to disclose request received **on or after** March 15, 2021

Homebridge Disclosed Transactions: Certification Not Required

The Homebridge Certification is **not** required when:

- A 3.2 file and the old URLA (dated 2009) is used, **and**
- Homebridge to disclose request received **prior to** March 15, 2021

The Certification is attached and has also been posted on the Homebridge website on the **Forms** page under **General Forms**.

A chart, summarizing these requirements, is included on page 2.

Summary of Certification Requirements	
Broker Disclosed and NDC/EB Disclosed Transactions	
IF:	THEN:
<ul style="list-style-type: none"> • Submitting a 3.2 file and 2009 version of URLA AND • The credit report is dated on or after 3/1/21 AND/OR • The initial Broker/NDC/EB application is dated on or after 3/1/21 	Certification form required
<ul style="list-style-type: none"> • Submitting a 3.2 file and 2009 version of URLA AND • The credit report is dated on or before 2/28/21 AND/OR • The initial Broker/NDC/EB application is dated on or before 2/28/21 	Certification form not required
Homebridge Disclosed Transactions	
IF:	THEN:
<ul style="list-style-type: none"> • Submitting a 3.2 file and 2009 version of URLA AND • Homebridge to disclose request received on or after 3/15/21 	Certification form required
<ul style="list-style-type: none"> • Submitting a 3.2 file and 2009 version of URLA AND • Homebridge to disclose request received prior to 3/15/21 	Certification form not required

If you have any questions, please contact your Account Executive.

Broker or NDC/EB Certification for use of 3.2 File

Loan Number:

Borrower Name:

Subject Property Address:

Broker or NDC/EB Name:

By signing below, I certify the following:

One of the following actions occurred prior to March 1, 2021 to justify the use of the 3.2 data file version and the "old" URLA (2009 version) for this transaction:

- Permission was obtained from the borrower to run an AUS, **and/or**
- A discussion occurred with the borrower and permission was granted to complete a loan application

Broker/NDC/EB Signature

Date