

Bulletin 23-35

Supplemental Consumer Information Form: FHA Transactions

[Mortgagee Letter 2013-13](#), dated June 27, 2023 announced a new mandatory form for FHA transactions.

The **Supplemental Consumer Information Form** (SCIF) [FNMA/FHLMC Form 1103](#) will be required for all FHA transactions **with an application dated on or after August 28, 2023**.

As a reminder, the **Supplemental Consumer Information Form** collects information from borrowers on homeownership education and housing counseling and/or the borrowers language preference.

Completing the Supplemental Consumer Information Form

FHA has given **borrowers the option to complete no information, some information or all of the information on the form** (i.e. the form may be left blank if the borrower so chooses) Additionally, a borrower signature is **not** required.

Homebridge will require that the borrower return the disclosure for all FHA transactions, including when the borrower opts to not complete any information.

Broker Disclosed Transactions

Brokers are **not required** to provide the **Supplemental Consumer Information Form** with their submission.

- The Homebridge Account Manager will provide the **Supplemental Consumer Information Form** in the Homebridge re-disclosures for FHA applications dated on and after August 28, 2023
- **To ensure that the borrower has received the Supplemental Consumer Information Form, Homebridge will require that the borrower sign and return the re-disclosure package for all Broker disclosed FHA transactions with an application dated on or after August 28, 2023. This includes transactions where the borrower opts to leave the information blank**
- A copy of the **Supplemental Consumer Information Form** will be retained in the loan file

Homebridge Disclosed Transactions

Homebridge will include the **Supplemental Consumer Information Form** in the initial disclosure package as of August 28, 2023

NDC Transactions

The NDC is responsible to provide the **Supplemental Consumer Information Form** to the borrower in the initial disclosure package. The FHA Submission QRG has been updated and will be posted on the Homebridge website on the [Working With Us](#) page under Broker Submissions Quick Reference Guides in the near future

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