

Fannie Mae DU Specification v1.8 Explanation of Changes

The Fannie Mae DU Specification v1.8 Explanation of Changes document provides information about the updates in the DU Specification. We are providing this detail to enable you to assess the impact and better plan for the upcoming version update. The modifications and corrections included below are included in DU Specification v1.8. The v1.7 specification dated May 15, 2019 will not change.

Cardinality Changes

The cardinalities of the following containers were updated to align with other changes made to the corresponding data point (e.g., conditionality, number of enumerations, representation of containers). The changes are listed below.

Change Request Title	DU Unique IDs	Change Request Description
Change cardinality from 0:9 to 0:10 for HOUSING_EXPENSE	3.0037	HOUSING_EXPENSE cardinality change. There are two supported for HousingExpenseTimingType (3.0038) and 8 enumerations for HousingExpenseType (3.0037). DU does not support the enum Rent in the HOUSING_EXPENSE container. Rent is collected under the Landlord structure. The updated cardinality is 0:10.
Change cardinality from 0:1 to 0:2 for LICENSE_DETAIL	NA	The cardinality for LICENSE_DETAIL is 0:1, there can be two license identifiers. One for the Loan Origination Company and another for the Loan Originator. The updated Cardinality is 0:2.
Added LOAN_ORIGINATION_SYSTEM to Cardinality tab	NA	The cardinality for the newly added ORIGINATION_SYSTEM data is 0:1 for both DU and FHA/VA.

Changes to Enumerations

The following data points had changes to enumerations. The enumerations were either added or removed and typos were corrected.

Change Request Title	DU Unique IDs	Change Request Description
Enumeration "FaceToFace"	8.0069 8.0058	Corrected camel case for enumeration "FaceToFace" for the CounselingFormatType (8.0069, 8.0058)
Removed "ConstructionOnly" enumeration from ConstructionLoanType	2.0211	"ConstructionOnly" - Fannie Mae does not purchase Construction Only loans. Removed "ConstructionOnly" from the enumerations for ConstructionLoanType (2.0211).
Removed "StandardLCOR" enumeration from ProductDescription	3.0028	ProductDescription (3.0028) - Removed the enumeration "StandardLCOR".
FHFA-related change. Added MISMO enum "Lender" as a FundsSourceType	5.0187	FHFA Change request. The Source of "Lender" was added to the URLA form in Section 4d. Gifts or Grants. To support this form change, the enumeration "Lender" was added to FundsSourceType (5.0187) for Gifts and Grants.



Change Request Title	DU Unique IDs	Change Request Description
DU:DUPolicyFeatureDescription changed data point format from Enumerated to String 80; corrected a typo	12.0035	<p>DU:DUPolicyFeatureDescription (12.0035) - Changed the data point format from Enumerated to String 80, enumerations were removed and added as implementation notes.</p> <p>Corrected a typo in 2 of the valid values added missing text "CR" to both. ConfirmedCRFCEC ConfirmedCRFCIncorrect</p> <p>Updated Implementation Notes with the following definitions:</p> <p>“ConfirmedCRFCEC” - This value is used to instruct DU to disregard information in the credit data related to foreclosure information due to extenuating circumstances. “ConfirmedCRFCIncorrect” - This value is used to instruct DU to disregard information in the credit data related to overrides inaccurate foreclosure information. “ConfirmedCRBKIncorrect” - This value is used to instruct DU to disregard information in the credit data related to overrides inaccurate bankruptcy information. “ConfirmedCRBKEC” - This value is used to instruct DU to disregard information in the credit data related to overrides bankruptcy information due to extenuating circumstances. “ConfirmedMtgDelIncorrect” - This value is used to instruct DU to disregard information in the credit data related to overrides inaccurate mortgage delinquency information</p> <p>Removed values “Confirmed CR DIL” and “Confirmed CR PFS” and added to the DU Removals Tab in the DU Spec.</p>
InvestorProductPlanIdentifier – Aligned the enumerations listed in the DU Spec with the published version of the DO/DU ARM Plan Numbers	13.0053	InvestorProductPlanIdentifier (13.0053) Updated enumerations in the DU Spec to match published ARM Plan Numbers. For a complete list of all active ARM Index Codes, go to the Data Standards Supporting Resources section of the Technology Integration webpage at: https://www.fanniemae.com/singlefamily/technology-integration
Added new enum “LotEquity” to PurchaseCreditTypeOtherDescription	17.0024	Added new enum “LotEquity” as an accepted enumeration in PurchaseCreditTypeOtherDescription (17.0024).
Removed enumeration “Rent” from HousingExpenseType	3.0037	“Rent” is not a supported enumeration for HousingExpenseType (3.0037). For DU Rent is collected under the Landlord structure.
DU:VerificationReportSupplierType - Updated the Data Verification Suppliers list (DVS) to align with current production	4.0316	DU:VerificationReportSupplierType (4.0316) -Synchronized the DU Spec 1.8 DVS list with Legacy production. Updated the spec and DU extension schema.
Updated the supported enumerations for GovernmentRefinanceType	2.0025	GovernmentRefinanceType (2.0025) - Removed enumeration “StreamlineWithAppraisal” and added “PriorFHA”.
RefinancePrimaryPurposeType updated supported enumerations	12.0001	RefinancePrimaryPurposeType (12.0001) added “Other” as a valid enumeration.



Changes to Data Point Conditionality

The following conditionality details were updated. Corrections do not reflect any policy changes and should not require programming changes.

Change Request Title	DU Unique IDs	Change Request Description
Updated conditionality statements of four data points on Related Loans for both DU and FHA/VA	6.0045 6.0050 6.0051 6.0220	Updated conditionality statement for DU and FHA/VA on the following data points: NoteAmount (6.0050), HELOCBalanceAmount (6.0220), HELOCIndicator (6.0045), HELOCMaximumBalanceAmount (6.0051) for Related Loans.
Update conditionality of data point LiabilityType for Subject loans	6.0014	Updated conditionality statements to include HELOCMaximumBalanceAmount for LiabilityType (6.0014) on Subject loans. This change accounts for HELOC loans that have a credit limit defined with no drawn funds. DU: IF LiabilityUnpaidBalanceAmount OR HELOCMaximumBalanceAmount exists FHA/VA: IF (MortgageType = "FHA" OR "VA") AND (LiabilityUnpaidBalanceAmount OR HELOCMaximumBalanceAmount exists)
Updated conditionality statement for HMDAEthnicityOriginTypeOther Description to be consistent	10.0059	Updated conditionality statement for HMDAEthnicityOriginTypeOtherDescription (10.0059) to be "IF PartyRoleType = "Borrower" AND exists. This matches all other data point conditionalities in the Demographic section.
Updated conditionality for conventional loans for FundsSourceType	5.0187	Updates the DU conditionality of FundsSourceType (5.0187) from "Optional" to "Conditionally Required" if exists.
Data points ContactPointRoleType="Work" (1.0030), ContactPointTelephoneValue (1.0031) and ContactPointTelephoneExtensionValue (1.0163) all work together to provide the Work phone number and Extension for the Borrower	1.0163	Change the conditionality of ContactPointTelephoneExtensionValue (1.0163) from Conditional to Optional under FHA and change the conditionality statement to: IF MortgageType = "VA" instead of IF (MortgageType = "FHA" OR "VA"). This change aligns the conditionality of 1.0163 with 1.0030 and 1.0031.
Corrected Typo in Conditionality Statement of ContactPointTelephoneValue to include MortgageType = FHA	1.0029	Updated the conditionality statement for ContactPointTelephoneValue (1.0029) to include FHA. ContactPointRoleType (1.0108) and ContactPointTelephoneValue (1.0029) work in pairs for Cell Phone. The conditionality statement for 1.0108 includes both FHA and VA, but the statement for 1.0029 only had VA in the statement.
Changed conditionality for PropertyEstimatedValueAmount and ConstructionLoanIndicator	2.0228 2.0229	Updated conditionality of PropertyEstimatedValue (2.0228) FHA/VA Loans: IF (MortgageType = "FHA" AND PropertyValuationAmount does not exist) OR (MortgageType = "VA" AND PropertyValuationAmount does not exist AND LoanPurposeType="Refinance") Updated conditionality of PropertyEstimatedValue (2.0228) DU Loans: IF PropertyValuationAmount does not exist AND (LoanPurposeType="Refinance") OR SalesContractAmount does not



Change Request Title	DU Unique IDs	Change Request Description
		exist and LoanPurposeType="Purchase" Updated Conditionality of PropertyValuationAmount (2.0229) for DU and FHA/VA Loans to "IF exists".
Updated Conditionality for Credit Request data.	1.0018 1.0019 6.0095 2.0228 2.0229	Changed conditionality for Credit Requests from Required to Optional for DependentCount (1.0018) and DependentAgeYearsCount (1.0019). Changed conditionality from Conditionally Required to Optional for HELOCMaximumBalanceAmount (6.0095), PropertyEstimatedValueAmount (2.0228), PropertyValuationAmount (2.0229).
Changed Conditionality for ConversionOfContractForDeedIndicator and RenovationLoanIndicator	2.0031 2.0032	ConversionOfContractForDeedIndicator (2.0032) and RenovationLoanIndicator (2.0031) should not be conditional on the ConstructionLoanIndicator, the new conditionality is "IF exists".
Changed Conditionality for PurchaseCreditTypeOtherDescription	17.0024	PurchaseCreditTypeOtherDescription (17.0024) - Updated conditionality statement to: IF PurchaseCreditType (5.0244) = "Other".
FHFA-related change. Changed conditionality for Housing Counseling and Education data for DU and FHA	8.0056 8.0057 8.0067 8.0068 8.0072 8.0073	FHFA requested all the Housing Counseling and Education data be removed from the URLA form. The data will remain in the DU spec and is used by FHA TOTAL Scorecard and DU. Updated the DU conditionality statement for the data points: CounselingType (8.0056, 8.0067), CounselingConfirmationIndicator (8.0057, 8.0068) to be Conditional when the LoanPurposeType=Purchase AND CounselingType exists. Updated the FHA conditionality statement for the datapoints: CounselingType (8.0056, 8.0067) CounselingConfirmationIndicator (8.0068) PartyRoleType= "HousingCounselingAgency" (8.0072) PartyRoleIdentifier (8.0073) to be Conditional when the MortgageType="FHA" and CounselingType = "Counseling" AND exists.
FHFA-related change. Changed conditionality of Language Preference data from Conditionally Required to Optional	1.0181 1.0182 1.0183	FHFA requested the Preferred Language data be removed from the URLA form. The data will remain in the DU spec with the conditionality of optional. LanguageCode (1.0181), ULAD:LanguageCodeOtherDescription (1.0182), ULAD:LanguageRefusalIndicator (1.0183)
Changed conditionality of Declaration, PartyToLawsuitIndicator (8.0032)	8.0032	PartyToLawsuitIndicator (8.0032) - Changed conditionality for FHA and VA loans to Required.
Changed conditionality of CAIVRSIdentifier	16.0019	Changed the conditionality of CAIVRSIdentifier (16.0019) from Required to Optional for FHA and VA.
Updated the conditionality for GovernmentRefinanceType (2.0025)	2.0025	GovernmentRefinanceType (2.0025) updated the conditionality statement for FHA to be conditional on LoanPurpose="Refinance".
Changed conditionality of SectionOfActType	13.0015	Changed the conditionality of the SectionOfActType for VA loans. This data point is for FHA loans.



Change Request Title	DU Unique IDs	Change Request Description
RentalEstimatedNetMonthlyRentAmount Corrected typo in conditionality statement	4.0075	RentalEstimatedNetMonthlyRentAmount (4.0075) – adjusted the brackets on the conditionality statement. IF LoanPurposeType = "Purchase" AND (PropertyUsageType = "Investment" OR (PropertyUsageType = "PrimaryResidence" AND FinancedUnitCount > 1 but <5))

Implementation Notes Added or Changed and Typos Corrected

The following table provides updates to data point and ArcRole Implementation Notes. Corrections should not require any programming changes.

Change Request Title	DU Unique IDs	Change Request Description
Updated Implementation Note for FHA/VA on AssetCashOrMarketValueAmount and AssetType	5.0061 5.0235 5.0067	Removed enumerations listed in the implementation notes for FHA/VA that aren't allowable values per the DU Spec; for example: Automobile and Recreational Vehicle. The following datapoints were updated: AssetCashOrMarketValueAmount (5.0061),AssetType (5.0067, 5.0235). Also updated the Implementation note for DU, CR, EC on AssetType (5.0235), The implementation note referred to a legacy data point (“EarnestMoneyCashDepositTowardPurchase”) that is no longer associated with the DU Specifications. That sentence was removed from the implementation note.
EmploymentMonthlyIncomeAmount	4.0126	EmploymentMonthlyIncomeAmount (4.0126) - updated implementation notes to include statement that negative values are allowed. Removed reference to an ArcRole being required if self-employed.
Revise the Implementation Note for IncomeType to provide guidance for “MilitaryBasePay”	4.0026	Added Implementation Note for IncomeType (4.0026): Military Base Pay is the same as Base Pay for civilians and should be represented on the URLA Form as “Base” and submitted in the DU request with the enumeration of “MilitaryBasePay”. In the future DU will trigger a specific verification message for MilitaryBasePay, the correct enumeration should be used in the data.
Added FHA Implementation Note for PurchaseCreditType	5.0244	Added an FHA Implementation Note that FHA loans should not include “Sweat Equity” as a PurchaseCreditType (5.0244).
Updated Implementation Note for AddressUnitIdentifier	1.0035	AddressUnitIdentifier (1.0035) - Added implementation note that this field should only include the actual identifier value this field is used in GEO coding.
Implementation note pasted in wrong column VAPrimaryBorrowerNonTaxableIncomeAmount, VACoBorrowerNon TaxableIncomeAmount	14.0006 14.0007	VAPrimaryBorrowerNonTaxableIncomeAmount (14.0006), VACoBorrowerNonTaxableIncomeAmount (14.0007) Implementation note pasted in wrong column moved from column Z to column AA (14.0007) & added to (14.0006).
Added Implementation Note regarding InterestOnlyIndicator on Construction to Permanent loans	3.0026	Added the following implementation note: The InterestOnlyIndicator (3.0026) should be set to “False” on construction-to-permanent transactions when the terms of the construction-only financing include IO payments. The IO indicator should only be set to “True” when the permanent loan terms include IO payments.



Change Request Title	DU Unique IDs	Change Request Description
Added implementation note SalesContractAmount (7.0001)	7.0001	Added Implementation Note on SalesContractAmount (7.0001). The property's sales price must be adjusted downward to reflect any Interested Party Contribution that exceed the limit specified in the Fannie Mae Selling Guide. This aligns with ULDD.
Updated Implementation note TotalSubjectPropertyPayoffsAnd PaymentsAmount	7.0055	Modified implementation Note for TotalSubjectPropertyPayoffsAndPaymentsAmount (7.0055) as follows "For a refinance this amount should be equal to the total UPB being paid off at closing from the REO section".
Updated Implementation Note for IncomeType	4.0044	<p>Added Implementation Note for FHA and VA: The following values are only supported by DU and should not be sent for FHA or VA: Accessory Unit Income* Capital Gains* Employment Related Account* Housing Choice Voucher Program* Non-Borrower Household Income* Royalty Payment (Royalties)* Temporary Leave* Tip Income*</p> <p>Added another note for DU, FHA and VA to clarify that only one instance of each Income Type is allowed per borrower.</p>
Updated Implementation Note on EstimatedClosingCostsAmount (7.0079) for FHA, VA remove incorrect instruction and add note	7.0079	<p>EstimatedClosingCostsAmount (7.0079) DU Implementation Note was updated to: The Upfront Mortgage Insurance Premium should not be included in the value provided.</p> <p>The FHA and VA Implementation Note was updated to: The Upfront Mortgage Insurance Premium or VA Funding Fee should not be included in the value provided.</p>
Updated Implementation note for FHA/VA OwnedPropertyRentalIncomeNet Amount	5.0239	OwnedPropertyRentalIncomeNetAmount (5.0239) - Updated Implementation note to state both positive and negative numbers are allowed.
Corrected Typo in the ArcRole UNDERWRITING_VERIFICATION - the ArcRole notation cannot have the namespace included	NA	Documentation correction on the ArcRole tab. Corrected the sample UNDERWRITING_VERIFICATION ArcRoles to remove the "DU:" namespace reference. It is correct to use the colon character ":" after the namespace in the extension container, however, the namespace should not be included in the ArcRole urn notation.
Removed reference to "RelatedLoan" in LoanRoleType column.	6.0040 6.0041 6.0042	Removed reference to "RelatedLoan" in LoanRoleType column for PartyRoleType="NotePayTo" (6.0040) and FullName (6.0041, 6.0042).
Added reference to "SubjectLoan" in the LoanRoleType column.	4.0319	Added reference to "SubjectLoan" in the LoanRoleType column for SequenceNumber (4.0319).



Added or Removed Data Points and ArcRoles

The following data points were either added from the MISMO reference model, added by extension, substituted, or removed to fulfill DU data requirements.

Change Request Title	DU Unique IDs	Change Request Description
<p>New field added to the URLA form was also added to DU spec PropertyUsageType for Owned Property</p> <p>In addition, the supporting field PropertyUsageTypeOtherDescription was added to support a description when the PropertyUsageType = "Other"</p>	15.0009 15.0010	Added PropertyUsageType (15.0009), with the following enums: Investment, Other, PrimaryResidence, SecondHome and Added PropertyUsageTypeOtherDescription (15.0010) both in the OWNED_PROPERTY structure.
Country fields were added to the URLA form for Employment (current and previous) and Owned Properties; the fields were also added to the DU Spec	4.0147 4.0119 5.0087	Added CountryCode (4.0119) for current EMPLOYER ADDRESS and CountryCode (4.00147) for previous EMPLOYER ADDRESS and CountryCode (5.0087) for OWNED_PROPERTY property address.
Changed the data point to collect Total Financed Unit count from borrower level to loan level data	16.0037 16.0043	Removed BorrowerTotalMortgagedPropertiesCount, (16.0037), added TotalMortgagedPropertiesCount (16.0043). The number of properties that are financed and or obligated on by the borrower(s). A jointly owned/obligated property by multiple borrowers would count only once.
Currently, three fields are collected to describe Present Market Value for Owned Property: PropertyEstimatedValue (5.0111), SalesContractAmount (5.0112) and PropertyValuationAmount (5.0250)	5.0112	Removed SalesContractAmount (5.0112). The fields were reviewed and determined that SalesContractAmount (5.0112) is not needed for real estate owned.
New DU extension data point LandValueAmountType (7.0159)	New 7.0159	Created new Type data point with enums (Original, Appraised, NotApplicable) to specify which value DU should use for the Land value when both LandOriginalCostAmount and LandAppraisedValueAmount are provided for Construction to Permanent or Manufactured Home properties.
Removed an instance of EmploymentMonthlyIncomeAmount to avoid possible overstating of Income	4.0040	EmploymentMonthlyIncomeAmount (4.0040) is currently mapped to 1b.10 on the form which is a total of gross monthly income (base, overtime, etc.), DU calculates total income related to an employer by aggregating the granular income information, the total value does not need to be in the DU submission file.
New ArcRole added to support associating borrowers for joint credit	New	Created new ArcRole that will relate two borrowers who are included on a joint credit report ROLE_SharesJointCreditReportWith_ROLE Note: For a Joint Credit Report, place the Primary Borrower under the xlink "to" and additional Borrower under the xlink "from". The same borrowers that "SharesJointCreditReport" in the new ArcRole must align with the borrower/coborrower pairs in the XIS Credit Information record.



Change Request Title	DU Unique IDs	Change Request Description
Removed ArcRole ROLE_SharesSufficientAssetsAndLiabilitiesWith_ROLE	NA	Removed ArcRole ROLE_SharesSufficientAssetsAndLiabilitiesWith_ROLE the LIABILITY_IsAssociatedWith_ROLE and ASSET_IsAssociatedWith_ROLE is how to tie individual assets and liabilities to borrowers and the new ROLE_SharesJointCreditReportWith_ROLE is the way to identify borrowers on a joint credit report. This ArcRole is no longer needed.
InvestorFeatureDescription is redundant with DU:DUPolicyFeatureDescription	12.0034	The data point InvestorFeatureDescription (12.0034) is redundant with DU:DUPolicyFeatureDescription (12.0035), InvestorFeatureDescription (12.0034) was removed.
Added 3 new data points regarding the integrated software system LoanOriginationSystemVendor, LoanOriginationVendorIdentifier, LoanOriginationSystemVersionIdentifier	999.0015 999.0016 999.0017	Three new datapoints were added to collect information related to the integrated software system that generated the submission file. The LoanOriginationSystemVendorIdentifier values are assigned by the Fannie Mae Technology Integration team during software provider onboarding and are a maximum of 9 alphanumeric characters in length. This ID should correspond to the Software Provider Account Number provided in the XIS Control Input (CI). 999.0015 LoanOriginationSystemName 999.0016 LoanOriginationSystemVendorIdentifier 999.0017 LoanOriginationSystemVersionIdentifier

Updated DU Legacy Mapping References

The DU 3.2 flat file and MISMO 2.3.1 mapping references have been updated to correct omissions, typos, and copy paste errors. These updates should not require any programming changes.

Change Request Title	DU Unique IDs	Change Request Description
Updated legacy mapping reference for AddressUnitIdentifier	2.0004	Updated legacy mapping reference for AddressUnitIdentifier (2.0004) from PAI_040 to 02A-020. Added PAI-040 to the DU Removals tab.
Added RLD mapping 06L-130 Unpaid Balance to HELOCMaximum BalanceAmount (6.0095) and 07A-100 to HELOCMaximumBalanceAmount (6.0051)	6.0051 6.0095	Added 06L-130 Unpaid Balance to DU RLD mapping for HELOCMaximumBalanceAmount (6.0095) and 07A-100 to HELOCMaximumBalanceAmount (6.0051).
Updated legacy mapping reference for PropertyCurrentUsageType (15.0007)	15.0007	Removed reference to 06G-080 from PropertyCurrentUsageType (15.0007).
Updated legacy reference mapping for from 03C-120 to "New for DU"	1.0178 1.0179 1.0180	Updated legacy reference mapping from 03C-120 to "New for DU" for the following data points. CountryCode (1.0178) Borrower current residence CountryCode (1.0179) Borrower prior residence CountryCode (1.0180) Borrower Mailing address The DU element 03C-120 was moved to the DU removals tab in the spec.
Removed legacy mapping reference for ConstructionLoanIndicator and ConstructionLoanType	2.0029 2.0211	Removed legacy mapping reference for ConstructionLoanIndicator and ConstructionLoanType these fields are 'New for DU'.



Change Request Title	DU Unique IDs	Change Request Description
Updated legacy mapping reference for TotalNonSubjectPropertyDebtsToBePaidOffAmount	7.0038	Updated reference to "New for DU" from 07A-050 for TotalNonSubjectPropertyDebtsToBePaidOffAmount (7.0038)
Updated legacy mapping for HousingCounselingAgency (8.0072) and FullName (8.0186)	8.0072 8.0186	Added reference to GOE-070 for both data points.