

MISMO Version 3.4 Early Readiness Release – January 2020

DU Integration Test Environment

Integration Impact Memo

Dec. 18, 2019

On Nov. 18, Fannie Mae published the updated Version 1.8 of the Desktop Underwriter® (DU®) Specification MISMO Version 3.4 (DU Spec) in support of the redesigned Uniform Residential Loan Application (URLA). Today, Fannie Mae published the [revised URLA implementation timeline](#) and updated supporting documents (DU Implementation Guide MISMO 3.4, Fannie Mae DU Wrapper, and DU Specification MISMO v3.4 test case suite). These resources are provided to assist XIS direct integrators (customers and technology solution providers) in the transition from the current 1003 3.2 flat file and the MISMO AUS 2.3.1 to the new DU loan application submission file MISMO Version 3.4.

DU Version 10.3, DU for Government loans, Credit Services, Casefile Data Service, and EarlyCheck™ via **XIS direct integration** will be updated in the **DU integration test environment** in **January 2020** to accept the DU loan application submission file based on the updated **DU Spec Version 1.8**. Until then, XIS direct integrators can continue to test DU loan application submission files based on the DU Spec Version 1.7. Direct integrators will be notified via Fannie Mae Integration News once the update is available in the DU integration test environment.

Note: For ease of reference, we use the term DU, which refers to Desktop Originator and Desktop Underwriter.

Please review the information below to ensure that your integrated system(s) will be prepared to support this release.

New and Modified DU Underwriting Findings Report Messages – DU Integration Test Environment

This release will introduce new messages that are displayed in the DU Underwriting Findings based on support of certain new DU MISMO Version 3.4 data points or enumerations.

How will this affect my integrated system(s)?

Integrated systems that parse the DU Underwriting Findings Codified Findings (XML file) or report data file (RES file) may require updates to support the message changes. Integrated Systems that transact with the 1003 Version 3.2 or MISMO AUS 2.3.1 file formats will not be impacted. Reference the table below for a preliminary assessment of the expected message changes.

Loan Application File Type	New Messages	Modified Messages	Retired Messages
MISMO v3.4	20	0	0

Note: *The 20 new messages in support of the DU Spec MISMO Version 3.4 are marked as Deferred until they are activated in production in 2020.*

DU MISMO Version 3.4 Data Points

Unique ID	Form Field ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Format
4.0026	1b.10.6	IncomeType	Other	Enumerated
4.0044	1e.1	IncomeType	Alimony Child Support Defined Contribution Disability	Enumerated



Unique ID	Form Field ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Format
			Pension Public Assistance Social Security Unemployment	
5.0244	2b.1	PurchaseCreditType	TradeEquityFromPropertySwap	Enumerated
17.0024	2b.4	PurchaseCreditTypeOtherDescription	LotEquity	Enumerated
6.0223	4b.2	LienPriorityType	FirstLien	Enumerated
5.0187	4d.3	FundsSourceType	Lender	Enumerated
5.0187	4d.3	FundsSourceType	CommunityNonProfit Employer FederalAgency LocalAgency Other ReligiousNonProfit StateAgency UnrelatedFriend	Enumerated
8.0192	5a.2	ULAD:SpecialBorrowerSellerRelationshipIndicator	false true	Boolean
8.0183	5a.3.1	UndisclosedBorrowedFundsAmount	false true	Boolean
8.0019	5a.4.1	UndisclosedMortgageApplicationIndicator	false true	Boolean
8.0181	5a.4.2	UndisclosedCreditApplicationIndicator	false true	Boolean
2.0032	L1.3	ConversionOfContractForDeedIndicator	false true	Boolean
2.0106	L2.5	TrustClassificationType	LandTrust LivingTrust	Enumerated
3.0147	L3.11.1	Prepayment Penalty Term		Numeric3



Direct integrators should review the information below, in addition to the supporting documentation, to successfully implement the DU loan application submission file based on the updated DU Spec Version 1.8.

Supporting Documentation	Description
DU MISMO v3.4 Specification version 1.8 (Updated Nov. 18, 2019)	Updated Fannie Mae DU MISMO Version 3.4 Data Requirements Specification. Contains elements, attributes, enumerated values, and conditionality rules to create the new DU loan application submission file.
DU Specification v1.8 Explanation of Changes (Published Nov. 18, 2019)	Description of DU MISMO v3.4 Specification updates.
Fannie Mae DU Wrapper Schema (Updated)	Updated schema to support DU Spec Version 1.8 NOTE: DU loan application submission files must reference the updated Fannie Mae DU Wrapper Schema to avoid submission errors.
DU Specification MISMO v3.4 Test Case Suite (Updated)	Updated test cases, test case matrix, and narratives based on the updated DU Spec Version 1.8.
XIS Integration Guides (DO, DU, Casefile Data Service, EarlyCheck)	Integration guides are available upon request. Please contact your Fannie Mae Technology Integration Analyst or Integration Support .

Release Support

If you have questions about the integration impact or if you require support specific to this release, contact your Fannie Mae Technology Integration Analyst or [Integration Support](#). For more information, visit Fannie Mae's [Uniform Residential Loan Application page](#) and [Technology Integration page](#).