

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 10.3 April Update

April 6, 2020

During the **weekend of April 11, 2020**, Fannie Mae will implement updates to Desktop Underwriter® (DU®) Version 10.3, as described in the Desktop Originator® (DO®)/DU Version 10.3 April update.

Please review the following updates, in addition to the [Release Notes](#), to ensure that your integrated system(s) will be prepared to support this release.

DU Underwriting Findings Report Message(s)

This release will introduce two new DU messages in the DU Underwriting Findings report.

The first message is in support of [Fannie Mae Lender Letter LL-2020-04](#) that specified temporary flexibilities to our appraisal inspection and report requirements for limited cash-out transactions when the loan being refinanced is owned by Fannie Mae. To determine if the loan is owned by Fannie Mae, DU will compare the subject property address and borrower Social Security number(s) in the submitted loan application against existing data in DU. The message will be issued if a match is found in DU for the subject property address and at least one of the borrower social security numbers.

The second message will be issued for all conventional loan casefiles as a reminder to review all Fannie Mae Lender Letters related to the impact of COVID-19.

How will this affect my integrated system(s)?

Integrated systems that parse the DU Underwriting Codified Findings (XML file) or report data file (RES file) may require updates to support the message changes. Integrated systems parsing the DU Underwriting Findings via the DU Messages API may also require updates to support the message changes. Reference the table below for a preliminary assessment of the expected message changes.

The final DU message file will be sent the week of April 6, 2020 via e-mail from Integration News (integration_news@fanniemae.com).

Loan Application Submission File Type	New Messages	Deferred Messages	Modified Messages	Retired Messages
1003 v3.2				
MISMO AUS v2.3.1	2	0	0	0
DU Spec MISMO v3.4	0	*20	0	0

*Note: *The 20 new messages applicable to the DU Spec MISMO v3.4 are available in the DU integration test environment and marked as "Deferred" in the message file until they are activated in production in 2020.*

Support of the DU Spec MISMO Version 3.4

DU Integration Test Environment

To support the transition to the new loan application submission file based on the DU Spec, review the DU Implementation Guide MISMO v3.4 and updated documentation available on Fannie Mae's [Technology Integration page](#), and key dates for the URLA/Form 1003 and the DU Spec on the [URLA page](#).



Supporting Documentation	Description
DU Specification MISMO V3.4 Version 1.8.1 (Updated)	Updated to support the adoption of the redesigned Uniform Residential Loan Application (URLA). Changes include removing the “PriorFHA” value, adding the “30DayAverageSOFR” and making it easier to add names to the DU Verification Data Supplier list. See DU® Specification MISMO V3.4 Updates, URLA Borrower Component and URLA Instructions Correction, and Updated FAQs Publication
DU Extension Schema (Updated)	Updated schema to support DU Spec Version 1.8.1 NOTE: <i>DU loan application submission files must reference the updated Fannie Mae DU extension schema to avoid submission errors.</i>
DU Specification MISMO v3.4 Test Case Suite (Updated)	Updated to include populated Form 1003 PDFs for each test case scenario. Integrators are encouraged to use the sample Form 1003s in their test case validation efforts.
Top Trending Questions for DU MISMO 3.4	Top trending customer questions related to implementing the DU Spec v. MISMO 3.4.
XIS Integration Guides	DU XIS system-to-system Integration guides are available upon request. Contact your Fannie Mae Technology Integration Analyst or Integration Support .

Release Support

The DU Version 10.3 April Release will be implemented in the DU integration environment on or about Apr. 8, 2020. Applicable test scenarios will be provided prior to the release. Integration partners will be notified via e-mail from Integration News after implementation (integration_news@fanniemae.com).

If you have questions about the Integration Impact Memo or if you require support specific to this release, contact [Integration Support](#). For more information about DU, visit the [DU web page](#) and contact your Fannie Mae representative.