

Customer Education. Learn More. Do More.

Servicing Management Default Underwriter™ (SMDU™) is Fannie Mae's industry-leading workout decisioning and case management tool for servicers that delivers certainty, speed, and savings in loss mitigation. SMDU supports different workout types, including repayment plans, all payment deferral options, loan modifications, short sale, and Mortgage Release™.

These brief modules will give you an overview of the SMDU User Interface (UI) and tips for completing key processes. Use your SMDU UI credentials to access and view these online resources. If you are not registered to access the SMDU UI, please refer to the [SMDU UI Technology Registration Job Aid](#) for additional information. These courses are also available in the SMDU UI application by clicking on the Ask Poli® widget.

Beginning to End Workflow



Overview and Sample Workflows

This module provides an overview of the SMDU UI and scenarios on how to use it.



How to Log in and Navigate

This module provides a quick overview of how to get logged in and navigate the SMDU UI.



Evaluate for Imminent Default

This module shows you how to use the stand-alone imminent default evaluation (IDE) tool.



Evaluate for a Workout

This module reviews how to submit a loan in the SMDU UI for a structuring trial evaluation.



Record Trial Payments

This module demonstrates how to record a trial payment in the SMDU UI.



Evaluate for Final

This module reviews how to use the SMDU UI to evaluate for final modification terms based on an SMDU-decided trial.



Close a Case

This module shows you how to successfully close a case in the SMDU UI and provides key tips to avoid issues and delays.



Cancel and Resubmit a Case

This module shows you how to cancel a case as well as how to resubmit a case in the SMDU UI.

Additional Functionality



Evaluation History Overview

This module provides an overview of how to view and activate a previous SMDU evaluation, request an appeal, and view the SMDU response XML.



Create a Manual Submission

This module covers how to create a manual submission in the SMDU UI for delegated and non-delegated loans.



Evaluate for First-Time Final

This module demonstrates how to use the SMDU UI to perform a structuring final evaluation when you are not using an SMDU structuring-trial evaluation.

With SMDU, we are able to absorb policy changes immediately. We've seen an increase in approvals - about twice the pre-SMDU rate - especially for solutions that let homeowners stay in their homes.