

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 10.3 January Update

Nov. 18, 2020

During the **weekend of Jan. 16, 2021**, Fannie Mae will update Desktop Underwriter® (DU®) Version 10.3. This update includes new, modified and retired DU Underwriting Findings messages and other changes, as described in the Desktop Underwriter/Desktop Originator® (DO®) [Release Notes](#), DU Version 10.3 January Update.

Please review the release notes and the changes described below to ensure that your integrated system(s) will be prepared to support this update.

New, Modified and Retired DU Underwriting Findings Messages

This update will introduce new messages, modify existing messages and retire certain messages. Integrated systems that parse the DU Codified Findings (UNDERWRITING_FINDINGS_XML), DU Underwriting Findings report data file (RES) or DU Messages API response file (JSON) may require updates to support the message changes. A preliminary count of expected message changes is included below to assist with impact assessment.

New Messages	Modified Messages	Retired Messages
10	34	9

Note: This update will apply to DU Version 10.3 conventional loan casefiles **submitted or resubmitted** to DU via Direct Integration and the User Interface (UI) on or after the weekend of **Jan. 16, 2021**.

New/Modified DU Messages - Casefile Create Date

The DU Version 10.3 May Update added support for Casefile Create Date within the classic, enhanced and PDF display versions of the DU Underwriting Findings Report. The Casefile Create Date can be used to support workflow automation when a policy change is made without benefit of a new version of DU, and that policy change is implemented using the Casefile Create Date.

With this update, DU will introduce new and modified Observation messages within the DU Underwriting Findings Report to provide the casefile create date.

DU Message Status	DU Message ID	DU Message Text	Impact
New	237	<i>This loan casefile was submitted to Desktop Underwriter version %a by %a to %a. The following information is associated with this loan: The casefile ID is %a, the loan casefile was created on %a, the submission number is %a, and submission type is %a. If the loan is delivered to Fannie Mae, the Casefile ID must be provided at delivery.</i>	New Observation message issued on loan casefiles submitted using DO.
Modified	943	<i>This loan casefile was submitted to Desktop Underwriter version %a by %a. The following information is associated with this loan: The casefile ID is %a, the loan casefile was created on %a, and the submission number is %a. If the loan is delivered to Fannie Mae, the Casefile ID must be provided at delivery.</i>	Modified Observation message issued on loan casefiles submitted using DU. No longer issued on loan casefiles submitted using DO.



New DU Messages - Submission File Type

DU will also provide messages specifying the loan application submission file type. Integrated systems can extract these new values to assist with workflow automation in support of the Redesigned URLA/Form 1003 and DU Spec MISMO v3.4.

DU Message Status	DU Message ID	DU Message Text	Impact
New	3501	<i>This loan casefile was submitted using the MISMO V3.4 loan application.</i>	New Observation message issued when the loan casefile was submitted using a DU Spec MISMO V3.4 loan application.
New	3517	<i>This loan casefile was submitted using the 1003 v3.2 or MISMO v2.3.1 loan application. As a reminder, as of March 1, 2021, all new loan applications must be submitted using the redesigned Form 1003 (MISMO v3.4).</i>	New Observation message issued when the loan casefile was submitted using a 1003 v3.2 or MISMO AUS v2.3.1 loan application.
New	3519	<i>This loan casefile was submitted using the 1003 v3.2 or MISMO v2.3.1 loan application. All new loan applications taken on or after March 1, 2021 must be submitted using the redesigned Form 1003 (MISMO v3.4).</i>	New Ratings message issued on loan casefiles created on or after Mar. 1, 2021 when the loan casefile was submitted using a 1003 v3.2 or MISMO AUS v2.3.1 loan application.

Retirement of LIBOR ARMs

In support of Fannie Mae's Single-Family LIBOR-SOFR ARM Transition, all LIBOR ARM plans will be retired including ARM Product Plan 3252 (5/1 LIBOR 5, 2 & 5 Caps). ARM Product Plan Number 3252 will no longer be supported within integrated systems for submission to DU. Loan applications submitted to DU that include ARM Plan 3252 will receive an ineligible recommendation.

1003 v3.2 Data Mapping

Field ID	Name	Value	DU Update
PID-040	Product Plan Number	3252	RETIRED

MISMO AUS v2.3.1 Data Mapping:

DU Element	Attribute Name	Attribute Value	DU Update
LOAN_PRODUCT_DATA LOAN_FEATURES	FNMPProductPlanIdentifier	3252	RETIRED



DU Spec MISMO v3.4 Data Mapping:

DU Element	Data Point Name	Attribute Value	DU Update
13.0053	InvestorProductPlanIdentifier	3252	RETIRED

XIS Update – Releasing a Loan Casefile to an Originator

To support wholesale underwriting, the DU User Interface (UI) features functionality to allow a sponsoring wholesale lender to release a DO-originated loan casefile in Interim or Final submission status back to the originator (returning control of the loan data to the originator). This functionality is now available via XIS direct integration. For more details, contact your Technology Integration Analyst or Integration_Support@fanniemae.com.

Release Support

The DU Version 10.3 Jan. Update will be implemented in the DU integration environment on or about Dec. 16, 2020. Integration partners will be notified via e-mail from Integration News (integration_news@fanniemae.com) after implementation.

For more information about the Integration Impact Memo or if you require DU integration support, contact [Integration Support](#). For more information about DU, visit the [DU page](#) or contact your Fannie Mae representative.