



## Streamline your underwriting process to improve the borrower experience

What if it was easier for loan officers to determine if value acceptance was available on loans that cross their desk? Determining whether a loan is eligible for value acceptance no longer requires that your staff manually review the Desktop Underwriter® (DU®) Findings Report.

The **DU Messages API** eliminates this step by removing the need to check for value acceptance manually.

Loan officers can now identify loans that are eligible for value acceptance easily and quickly, potentially resulting in time and cost savings for you and your borrower.

The DU Messages API provides lenders the opportunity to quickly and easily check for value acceptance eligibility and take action based on their determination.

Integrating this step within your workflow can ultimately streamline the overall process and allow you to fast-track loans that would benefit from value acceptance.



**Application-to-Close can occur up to 12 days faster when eligible for value acceptance\***

\*Based on data from October 2018 to September 2019 from lenders who have successfully integrated the DU validation service into their loan workflow. Note that lenders realizing best-in-class savings had extended cycle times when not using the DU validation service, typically about 40-45 days from App-to-Close.



# Key benefits for you and your borrowers

Consider how some of these key benefits of our DU Messages API could improve the borrower experience and underwriting process:

## Works with conventional and government loans

### Improve borrower experience

- Save your eligible borrowers time and money by eliminating the need for an appraisal, as well as the associated expense of obtaining one.

### Reduced risk of human error

- Remove the need for manual reviews, helping to reduce the number of mistakes caused by human error.

### Reduced manual workloads

- Automatically fast-track loans eligible for value acceptance through programmed use of the API.
- Filter findings by applying useful categories such as Day 1 Certainty® or Risk Assessment and program an automated action.

### Realize potential cost savings

- Reduce staff time previously spent reviewing the DU Findings Report for value acceptance eligibility, allowing you to process loans faster.

### Easy to integrate

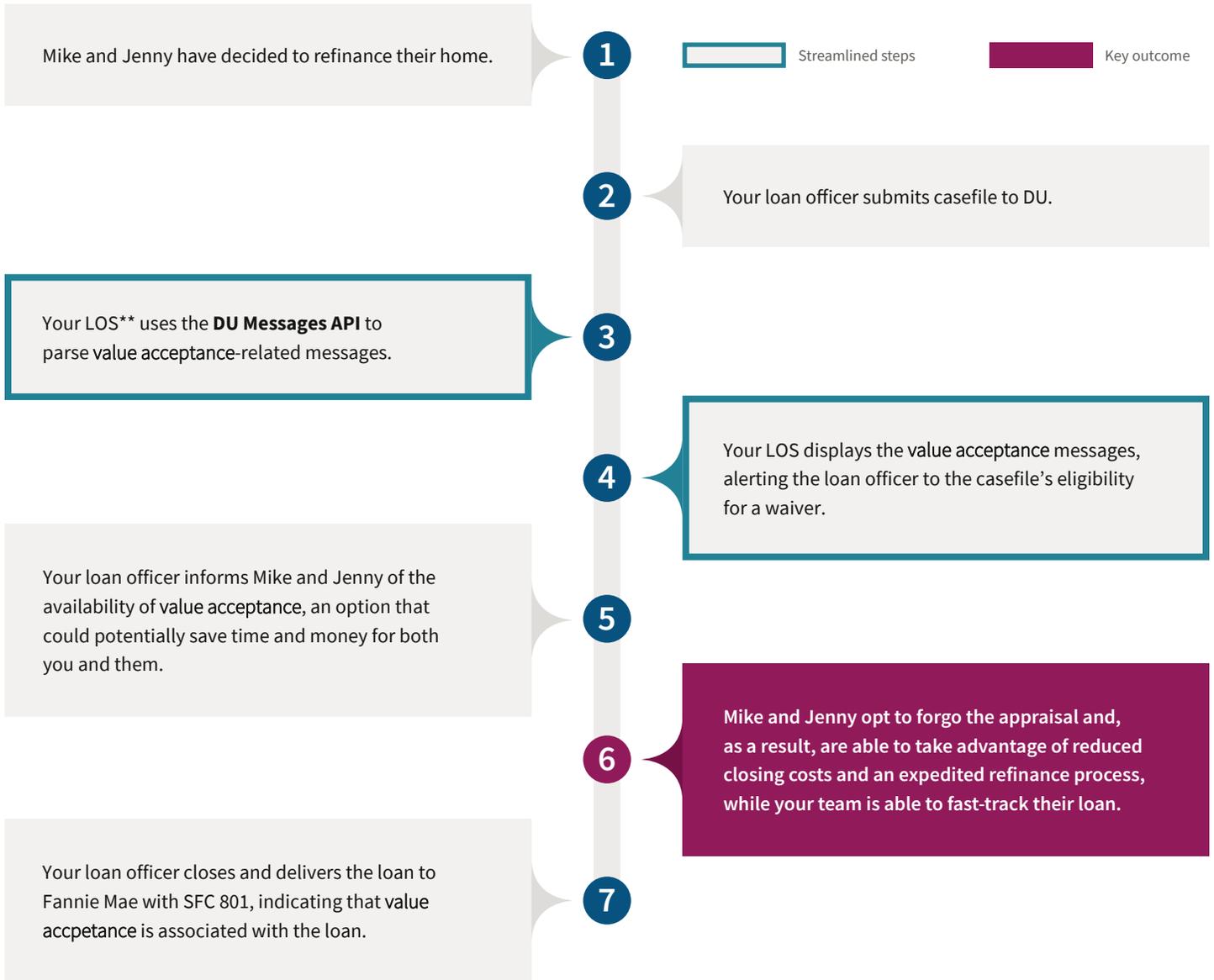
- Leverage our [Quick Start Guide](#) with your in-house tech staff or technology service provider to facilitate adoption and/or integration of the API into your process.
- Get support through the entire implementation process, including testing by Fannie Mae's Technology Integration Team.



## SCENARIO

# Mike and Jenny are looking to refinance their home

Let's look at the practical impact integrating the DU Messages API could make on your daily processes and client interactions through a possible scenario:



\*\*DU Messages API can be used within your own LOS or through a technology service provider, as applicable.

## Streamline your underwriting process today

Contact your Customer Management Solutions representative to get started with the DU Messages API.