

Positive Rent Payment History Test Scenarios

This framework provides integrated lenders scenarios to test out our new capability to enable positive rent payment history into the credit risk assessment.

Overview

To help increase homeownership opportunities for borrowers, we are enhancing DU to consider a borrower’s positive rent payment history in the credit risk assessment. Beginning the weekend of Sept. 18, when the borrower is currently paying rent of \$300 or more, and a 12-month Verification of Asset (VOA) report is obtained by the lender, DU will attempt to identify recurring rent payment transactions within the VOA report for use in the credit risk assessment.

For more information and to understand the technical details, read the [release notes](#) and [integration impact memo](#).

Test Scenarios

Business Narrative	Message ID	Message Name	Integration Test File
At least one borrower is a first-time homebuyer who reported a rent payment expense on the loan application. The casefile did not receive Approve/Eligible due to the borrower’s credit assessment. The lender did not order a VOA report, but if a VOA report that includes rent payment history was obtained, the DU underwriting recommendation could be changed to Approve/Eligible.	15	POTENTIAL-ORBS-BENEFIT	POTENTIAL-ORBS-BENEFIT_3.4.xml
The lender ordered a VOA with the borrower’s rent payment history and DU was able to use that information in the credit risk assessment.	3587	ORBS-RENT-USED	ORBS-RENT-USED_3.4.xml
A VOA report was obtained, but it could not be used to evaluate the borrower's rent payment history.	3589	ORBS-RENT-NOT-USED	ORBS-RENT-NOT-USED_3.4.xml
The lender ordered a VOA and the borrower's rent payment history was observed, but the rent payment history did not impact the DU recommendation.	3593	ORBS-RENT-FOUND-NOT-USED	ORBS-RENT-FOUND-NOT-USED_3.4.xml

Vendor Reports

The following VOA reports contain 12-months of rent payment history for use in testing. Additional reference IDs will be added as we continue to receive more data.

Integration Test Reports

Vendor Name	Reference ID	Borrower Name	SSN	Observation
AccountChek™ by FormFree	a139ffe1-122e-48c8-a2a2-bc0ec2da8048	Alice Firstimer	991-91-9991	Contains monthly rent payment amount of \$2,200
	9TM6MNY			
Finicity™	04s6p98sk41z			