

Implementation Timeline for the Updated Automated Underwriting System (AUS) Specifications

November 2, 2021

The Uniform Residential Loan Application (URLA) mandate required the use of the URLA (Fannie Mae Form 1003/Freddie Mac Form 65/Effective 1/2021) and Desktop Underwriter® (DU®) Specification MISMO v3.4/Loan Product Advisor® (LPASM) v5.0.06 file formats for all new loan applications started on March 1, 2021 and after.

Fannie Mae and Freddie Mac (the GSEs) published updated AUS specifications (DU v1.8.2 and LPA v5.1.00) **on June 29, 2021**. The updates included enhanced implementation notes and formatting, alignment with AUS behavior applied during implementation, and a minimal number of data point/enumeration additions for the collection of more information on subordinate liens and interested party contributions.

Now that we are past the March mandate, the GSEs expect software providers to update their systems in accordance with established release schedules and current GSE implementation agreements. Lenders should continue to work with their software providers on implementing the updated AUS specifications to take advantage of the new functionality as quickly as possible.

The GSEs will track voluntary adoption from November 2021 to February 2022 and follow up with lagging lenders and software providers accordingly.

Desktop Underwriter® (DU®) Specification (DU Spec) v1.8.2 (Updated in August 2021) – provides updated requirements to create a loan application submission file. As communicated in the [release notes](#) and [integration impact memo](#), during the weekend of Sept. 18, 2021, Fannie Mae implemented an update to Desktop Underwriter® (DU®) Version 11.0 to support the updates made to the loan application data in the DU Spec. The DU Version 11.0 September update was implemented in the DU integration environment on Sept. 1 to support testing with our integrated partners.

The specification, as well as the release notes, integration impact memos and other integration resources, can be found on the [Fannie Mae Technology Integration Resources webpage](#) in the Desktop Underwriter section.

If you have questions about Form 1003, the DU MISMO v3.4 file format, or supporting documents, please visit the Fannie Mae [URLA webpage](#), contact your Fannie Mae representative, or email ULAD@FannieMae.com.