

# Desktop Underwriter/Desktop Originator Integration Impact Memo

## URLA Pipeline Loan Closing Period ends

**Feb. 15, 2022**

Effective March 1, 2022, all loan casefiles resubmitted to Desktop Underwriter® (DU®) using the legacy formats (1003 v3.2 and MISMO v2.3.1) will no longer be underwritten by DU using direct integration or the classic DU/Desktop Originator® (DO®) user interface. This change is consistent with the [Implementation timeline](#) and the [joint GSE reminder announcement](#) that was published on April 20, 2021, stating that we must complete the Automated Underwriting System (AUS) legacy retirement by March 1.

DU will return an “Out of Scope” recommendation for conventional loans and an “Error” recommendation for VA/FHA loan application files resubmitted using the 1003 v3.2 or MISMO v2.3.1 formats on or after March 1, 2022. If a loan casefile must be re-underwritten after March 1, a new loan casefile would need to be created and submitted to DU using the MISMO v3.4 format based on the DU Specification.

**Conventional submissions:** The following message (Message ID#3521) will be issued when the Out-of-Scope recommendation is received. Integrated systems that parse the DU Message Identifiers and related message text may need to be updated to support this change.

DU Message Status	DU Message ID	DU Message Name	DU Message Text
Modified	3521	MISMO-3-4-USAGE-SCOPE	This loan casefile is out of scope as it was submitted using the 1003 v3.2 or MISMO v2.3.1 loan application. Only loan casefiles using the redesigned Form 1003 (MISMO v3.4) can be submitted to DU. If the loan needs to be resubmitted, a new loan casefile will need to be created using the redesigned Form 1003 (MISMO v3.4).

**VA/FHA submissions:** An Underwriting Recommendation of Error will be issued with the following message:

*Error Messages: 9034 This loan casefile was submitted using the 1003 v3.2 or MISMO v2.3.1 loan application. Only loan casefiles using the redesigned Form 1003 (MISMO v3.4) can be submitted to DU. If the loan needs to be resubmitted, a new loan casefile will need to be created using the redesigned Form 1003 (MISMO v3.4).*

## New, Modified, and Retired DU Underwriting Findings Messages

This release will introduce a modified DU message that will be issued in the DU Underwriting Findings report.

### How will this affect my integrated system(s)?

Integrated systems that parse the DU Underwriting Findings report data file (RES file), or Codified Findings (XML file) may require updates to support the message changes. Integrated systems parsing the DU Underwriting Findings via the DU Messages API may also require updates to support the message changes. Reference the table below for a preliminary assessment of the anticipated message changes.

New Messages	Modified Messages	Retired Messages
0	1	0



## Support

If you have questions about the integration impact or if you require support specific to this change, contact [Integration Support](#). For more information about DU, visit the [DU & DO web page](#), or contact your Fannie Mae Technology Development Manager or Digital Alliance Manager.