

# Resolving Common Desktop Underwriter® (DU®) Error Codes

These are some ways to resolve the most common DU error codes. For additional information, view the [DU Error Codes](#) job aid and the [DU Job Aids](#).

If you are still receiving the same error after applying the remedy to the error code, please contact the Technology Support Center at 1-800-232-6643, option 1, then option 1.

Note: The DU Error Messages are listed below in numeric order.

DU ERROR MESSAGE	WHAT IT MEANS	HOW TO RESOLVE
321 - Loan Validation Error: MISMO 3.4 schema validation.	A system error returned in the XIS Control Output (CO) response if the DU MISO v3.4 loan application submission file fails schema or loan-level file validation.	<ul style="list-style-type: none"> <li>• Ensure that the data included in the loan application conforms to the <a href="#">DU Specification V MISMO 3.4</a>.</li> <li>• Once you have addressed any formatting issues, resubmit for underwriting.</li> </ul>
111300 - Error code %ERRORCODE% has occurred   Resubmit the casefile to DU. If the problem persists, contact the technology support center at 1-800-232-6643 (option 1, then option 1).	At least one new credit report is required but no credit provider was specified.	<p>Submit for credit and underwriting.</p> <ul style="list-style-type: none"> <li>• Select <b>Request a new credit report</b> if a credit report has never been pulled for a borrower. When requesting credit, specify a credit agency from where you would like to request credit from.</li> <li>• Select <b>Reissue an existing credit report and associate it with the casefile</b> if the lender has a credit report but needs to associate it with the casefile ID. When reissuing credit, specify a credit agency you would like to reissue the credit from.</li> <li>• Refer to the <a href="#">Associating a Credit Report</a> job aid for additional information.</li> </ul>
111336 - Credit Agency Error: 01. The account number and/or password are not recognized. Verify the account	Credit agency error: The account number and/or password are not recognized.	<ul style="list-style-type: none"> <li>• Ensure the account number and password your credit agency requires you to use when</li> </ul>



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number/password and resubmit. For support, contact <CREDIT AFFILIATE>.		<p>reissuing or pulling credit in DO or DU is entered correctly. It is typically different than the one you use to log into the credit agency's web site.</p> <ul style="list-style-type: none"><li>• Once you have gathered your Credit Agency credentials, resubmit for Credit Only or Credit and Underwriting.</li><li>• Ensure the correct credit agency is selected.</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111349 -Credit Agency Error: 42. The borrower information in the credit report does not match the information the credit agency has on file for this reference number. Verify the data and resubmit. For support, contact <CREDIT AFFILIATE>.	Credit agency error: The credit agency rejected the credit reissue request. The original report has different borrower information.	<ul style="list-style-type: none"><li>• Ensure that the borrower's information used to pull the credit (name, current address, and Social Security Number) all match what is listed in the Borrower Information screen in DU and the borrowers are in the same position on the loan application (1003 form).</li><li>• Re-confirm the number of borrowers on the loan application (1003 form).<ul style="list-style-type: none"><li>• If there is only one borrower, ensure a joint credit report is not being used.</li></ul></li><li>• Ensure the reference number is entered correctly and it matches the reference number on the credit report(s).</li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>
111368 - Fannie Mae Error: 111368. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.	Fannie Mae error: Unable to set the correct permissions on the .FILENAME.  Note: Could mean that there is an issue with the file permissions associated to the credit report.	<ul style="list-style-type: none"><li>• Try submitting for Credit Only or Credit and Underwriting again.</li></ul>



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<p>111352 - Fannie Mae Error: 111352. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.</p>	<p>Credit agency error: Unknown error received from credit agency.</p> <p>One of the errors below may appear in your Credit Log:</p> <ul style="list-style-type: none"> <li>• Age is not numeric</li> <li>• Invalid Segment Type (Issue with the file the credit agency is sending to DU)</li> <li>• Invalid report format: (Issue with the format of the file the credit agency's technical support is sending to DU)</li> <li>• Invalid repository: (one of the repositories is not sending over a valid report)</li> <li>• Invalid origin: (issue on the credit agency's side)</li> <li>• Invalid transaction ID code: (the transaction code is being sent by the credit agency is invalid)</li> <li>• Too many borrowers on credit pull (max is 2): (If there are three borrowers then the third borrower would need to be on a separate report from the other two borrowers).</li> <li>• Borrower type is missing or invalid: (The credit agency is not sending over the borrower type or it is invalid)</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure the borrower information in the Borrower Information section of the loan application is correct and matches what is on the credit report: <ul style="list-style-type: none"> <li>• Borrower's Name</li> <li>• Co-borrower's name</li> <li>• Social Security Number</li> <li>• Age is numeric value</li> <li>• Generation</li> <li>• Present Address</li> </ul> </li> </ul> <p>Resubmit for Credit Only or Credit and Underwriting</p> <p>If unable to resolve, refer to their credit agency's technical support for assistance.</p>
<p>111364 - The borrower information in the credit report returned by %HOSTNAME% does not match the requested information. If the problem continues, please contact %HOSTNAME% with the credit report reference number %REFNUM%.</p>	<p>The borrower information in the credit report returned by the credit agency does not match the requested information. If the problem continues, contact the credit agency with the credit report reference number.</p>	<ul style="list-style-type: none"> <li>• Ensure that the borrower's information used to pull the credit (name, current address, and Social Security Number) matches what is listed in the Borrower Information section of the loan application, and the borrowers are in the same positions.</li> </ul>



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		<ul style="list-style-type: none"> <li>• Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s).</li> <li>• Ensure the reference number(s) included in the credit report request matches the reference number(s) on the credit report(s).</li> <li>• Once information has been verified resubmit for Credit Only or Credit and Underwriting.</li> </ul> <p>If not resolved, then contact your credit agency's technical support for assistance.</p>
<p>113317 - Loan Application processing returned an error: Response was code %SERVICECODE% : %SERVICEMESSAGE%.</p>	<p>This is an import error caused by one of the following:</p> <ul style="list-style-type: none"> <li>• The loan application contains an old MISMO version.</li> <li>• Conflicting loan data was provided on the loan application (i.e. conventional specific fields are present on a government transaction).</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure that you are submitting a supported version of the loan application file.</li> <li>• If this is a Government transaction, ensure that there is no conventional specific data being provided in the loan application file (i.e. Community Seconds information).</li> <li>• If this is <b>not</b> a Government transaction, then update the mortgage type applied for, and resubmit the loan casefile to DU for underwriting.</li> </ul>
<p>113902 - Error processing request to %SERVICENAME%: Response was code %SERVICECODE% : %SERVICEMESSAGE%.</p>	<p>The party attempting to submit the casefile does not currently have ownership of the loan.</p> <p>This error frequently occurs when an originator tries to submit a file that has been submitted to the lender as Final, or when a lender tries to submit a file that has not been released to them.</p>	<ul style="list-style-type: none"> <li>• The party attempting to submit the loan casefile should ensure that they have ownership of the loan.</li> <li>• If the lender is attempting to submit the transaction, and the originator currently has ownership of the casefile, then the lender will need to request that the originator release the loan back to them. Refer to the <a href="#">Wholesale Originator Features</a> job aid for additional information.</li> </ul>



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		<ul style="list-style-type: none"> <li>If the originator is attempting to submit the transaction, and the lender currently has ownership of the casefile, then the originator will need to request that the lender release the loan back to them. Refer to the <a href="#">Wholesale Lender Features</a> job aid for additional information.</li> </ul>
<p>118335 – This error code is associated with the following errors:</p> <p>The self-employed indicator for the primary job must be for %Borrower:borrowerName%.</p> <p>The self-employed indicator for the second or previous job must be provided for %Borrower:borrowerName%.</p> <p>The bankruptcy declaration must be provided for %Borrower:borrowerName%.</p> <p>The deed in lieu declaration must be provided for %Borrower:borrowerName%.</p> <p>The outstanding judgment declaration must be provided for %Borrower:borrowerName%.</p> <p>The party to a lawsuit declaration must be provided for %Borrower:borrowerName%.</p> <p>The currently delinquent on a federal debt declaration must be provided for %Borrower:borrowerName%.</p> <p>The borrowing money for the transaction declaration must be provided for %Borrower:borrowerName%.</p> <p>The co-signer declaration must be provided N for %Borrower:borrowerName%.</p>	<p>The self-employment indicator was not provided for one or more of the employment records.</p> <p>The Declaration information was not provided for one or more of the borrower(s).</p>	<ul style="list-style-type: none"> <li>Ensure that the self-employment indicator was provided for every employment record on the loan application.</li> <li>Ensure that the declarations were completed for every borrower on the loan application. You can refer to the <a href="#">Declarations</a> job aid for additional information.</li> </ul>



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<p>118337 - This error code is associated with the following errors:</p> <p>Borrower SSN is missing</p> <p>First Name is missing</p> <p>Borrower Last Name is missing</p> <p>Mortgage Lien Type is missing</p> <p>Amortization Type is missing</p> <p>Property State is missing</p> <p>Loan Purpose is missing</p> <p>Property occupancy is missing</p> <p>Refinance Type (or Purpose of Refinance) is missing</p> <p>Owned Property Disposition (Status) is missing</p> <p>Field LNC-040 (Subject Property Type Code) is missing from the 1003 file, or the property and/or project data element combinations are invalid in the MISMO 3.4 file</p>	<p>The following information may be missing from the loan application data:</p> <ul style="list-style-type: none"> <li>• Borrower SSN</li> <li>• First Name</li> <li>• Borrower Last Name</li> <li>• Mortgage Lien Type</li> <li>• Amortization Type</li> <li>• Property State</li> <li>• Loan Purpose</li> <li>• Property occupancy</li> <li>• Refinance Type (or Purpose of Refinance)</li> <li>• Owned Property Disposition (Status)</li> <li>• Subject Property Type Code is missing from the 1003 file, or the property and/or project data element combinations are invalid in the MISMO 3.4 file</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure that the following information is completed in the loan application file: <ul style="list-style-type: none"> <li>• Borrower SSN</li> <li>• First Name</li> <li>• Borrower Last Name</li> <li>• Mortgage Lien Type</li> <li>• Amortization Type</li> <li>• Property State</li> <li>• Loan Purpose</li> <li>• Property occupancy</li> <li>• Refinance Type (or Purpose of Refinance)</li> <li>• Owned Property Disposition (Status)</li> </ul> <p>You can refer to the <a href="#">DU &amp; DO Job Aids</a> for additional information about where to find each of these fields in the DU user interface.</p> </li> <li>• If the error is indicating that Subject Property Type Code is missing from the 1003 file, or the property and/or project data element combinations are invalid then you should refer to the <a href="#">Valid Property Type Combinations job aid</a> to ensure that you have provided a valid combination of data for the following fields: <ul style="list-style-type: none"> <li>• AttachmentType: Attached or Detached</li> <li>• ConstructionMethodType: Manufactured, Site Built, Other</li> <li>• ConstructionMethodTypeOtherDescription: MH Advantage</li> <li>• ProjectDesignType: High Rise Project</li> <li>• PUDIndicator: False or True</li> <li>• ProjectLegalStructureType: Condominium or Cooperative</li> </ul> <p>DU uses these fields in the MISMO V3.4 file to determine if the property is detached,</p> </li> </ul>



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		<p>attached, or a manufactured home; or in a condominium project, cooperative project, or planned unit development.</p> <p><b>Note:</b> For LOS users, the location of fields and the view you see will be different for each LOS. If you are not sure where to find this information, contact your LOS provider for assistance.</p>
118346 - Type of Refinance missing or invalid (field GOA-110).	The Government Refinance Type is missing or invalid.	<ul style="list-style-type: none"> <li>Verify the <b>Government Refinance Type</b> is provided in the loan application.</li> </ul> <p>You can refer to the <a href="#">Government</a> loan screen job aid for a list of valid enumerations associated with this field.</p>
123320 - TFM IDs validation failed for Transaction ID: %TRANSACTION_ID%.	<p>An import validation error has occurred.</p> <p>Conventional specific data was submitted for a government (FHA or VA) transaction (i.e. Community Seconds data was provided on a government loan).</p>	<ul style="list-style-type: none"> <li>If this is a government transaction, ensure that there is no conventional specific data being provided in the loan application file (i.e. Community Seconds information).</li> <li>If this is <b>not</b> a government transaction, then update the mortgage type applied for, and resubmit the loan casefile to DU for underwriting.</li> </ul>
130501 – General Check list error codes.	This code will accompany all other check list error codes.	<ul style="list-style-type: none"> <li>Check the error page for additional codes which will provide information regarding the cause of the submission error.</li> </ul>
140004 / 30000300 - Completed unsuccessfully Credit Failures.	<p>Completed unsuccessfully credit failures.</p> <p><b>Note:</b> Typically means that the credit report request was unsuccessful.</p>	<ul style="list-style-type: none"> <li>This error code typically accompanies all of the other DU error codes and means no credit report was returned. Please look for another error code. If there are no other error codes, verify that the borrower information used to pull the credit report (name, generation, current address, and Social Security number) matches what is listed in the Borrower</li> </ul>



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		<p>Information screen and the borrowers are in the same positions.</p> <ul style="list-style-type: none"><li>• Confirm the number of borrowers on the loan application (1003 form) matches the number of borrowers on the credit report.</li><li>• If there is only one borrower, ensure a joint credit report was not requested.</li><li>• Verify the correct agency is selected and if applicable the correct reference number(s) is provided.</li><li>• Submit for Credit Only or Credit and Underwriting.</li></ul>
<p>Fannie Mae Error: 111315. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.</p>	<p>Incorrect credit agency was selected.</p> <p>Note: Typically means that an invalid credit agency was sent in with the credit request.</p>	<ul style="list-style-type: none"><li>• Ensure the correct credit agency was selected.</li><li>• Ensure the correct credit agency account number and password was entered.</li><li>• If applicable, ensure the correct credit report reference number(s) is entered.</li><li>• Ensure that the loan data has not changed in the following:<ul style="list-style-type: none"><li>• Borrower's Name</li><li>• Co-borrower's Name</li><li>• Social Security Number (SSN)</li><li>• Generation</li><li>• Present Address</li></ul></li><li>• If not resolved, then contact your credit agency's technical support for assistance.</li></ul>