

# DU for Government Integration Impact Memo

Nov. 2022 Release

Oct. 19, 2022

During the weekend of Nov. 19, 2022, Desktop Underwriter® (DU®) for government loans will be updated with the changes specified below. These changes will apply to all loan casefiles submitted or resubmitted on or after the weekend of Nov. 19, 2022.

**NOTE:** For ease of reference, this document generally uses the term “DU” to refer to “DU for government loans.”

## Support of the new FHA Positive Rental History Indicator

On Sept. 27, 2022, FHA published [Mortgagee Letter 2022-17](#) regarding the introduction of positive rental history. On Sept. 28, 2022, Fannie Mae published the DU Specification (DU Spec) version 1.8.3, which included a new indicator related to positive rental payment history. DU will now accept this optional indicator and send it to FHA for use by the FHA TOTAL scorecard. The indicator will be added to the **Government** section of the Desktop Originator® (DO®)/(DU) user interface and be called: **Positive Rental History**.

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

### Integrated System(s)

When sending the MISMO v3.4 data point ULAD:PositiveRentalHistoryIndicator with a “true” enumeration on an FHA Purchase loan casefile with a positive rental history, DU will issue message ID 2476 to indicate Positive Rental History on the loan application. Verify and document the Positive Rental History FHA Single Family Housing Policy Handbook 4000.1.

Unique ID	MISMO 3.4 Data Point Name	DU Supported Enumerations
13.0011	ULAD:PositiveRentalHistoryIndicator	false true

**NOTE:** Fannie Mae’s DU Specification can be found at: <https://singlefamily.fanniemae.com/technology-integration/technology-integration-resources>

### Desktop Originator® (DO®)/(DU) User Interface

If positive rental history on an FHA Purchase loan casefile is indicated by a “Yes” selection in the Positive Rental History pull down menu, DU will issue message ID 2476. See UI screen shots below:



## Government

### FHA and VA Loans

Mortgage Credit Certificate (MCC)	\$150.00	Section of the National Housing Act *	203B251 FHA ARM Program
Seller Concessions	\$750.00	FHA Lender ID *	9999999999
Agency Case Number *		FHA Sponsor ID	
MIP Refund Amount	\$0.00	Sponsored Originator EIN	
Government Refinance Type		Positive Rental History (FHA Loans Only)	
Property Energy Efficient Home			

## Government

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Property Energy Efficient Home			



**FHA and VA Loans** ✕

Mortgage Credit Certificate (MCC)

Seller Concessions

Agency Case Number \*  
?

MIP Refund Amount

Government Refinance Type

Property Energy Efficient Home  

☐ Yes

☐ No

Section of the National Housing Act \*

FHA Lender ID \*  
?

FHA Sponsor ID \*  
?

Sponsored Originator EIN \*  
?

Positive Rental History

CLEAR ALL VALUES

Cancel

Done

## Additional Resources

For additional information, please reference the documents and web sites listed below.

Document Name and Description	URL
Online HUD Handbook 4000.1	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_4000-1">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_4000-1</a>
HUD Mortgagee Letters	<a href="https://www.hud.gov/hudclips/letters/mortgagee">https://www.hud.gov/hudclips/letters/mortgagee</a>
FHA Mortgage Limits	<a href="https://entp.hud.gov/idapp/html/hicostlook.cfm">https://entp.hud.gov/idapp/html/hicostlook.cfm</a>
CHUMS Data Files	<a href="http://www.hud.gov/pub/chums/file_layouts.html">http://www.hud.gov/pub/chums/file_layouts.html</a>
FHA Resource Center: Contact Information and FAQs	<a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr">http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr</a>



## Release Support

The DU for government loans release will be implemented in the DU integration environment on or about Oct. 26, 2022. Integration partners will be notified via e-mail from Integration News ([integration\\_news@fanniemae.com](mailto:integration_news@fanniemae.com)) after implementation.

If you have questions about the integration impact or if you require support specific to this release, contact [Integration Support](#). For more information about DU, visit the [DU & DO web page](#) or contact your Fannie Mae Business Account Management Solutions (BAMS) team or your Digital Alliances Manager.