

# **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: <a href="https://singlefamily.fanniemae.com/technology-integration-resources">https://singlefamily.fanniemae.com/technology-integration-resources</a>

## **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 \*

999999999

Agency Case Number \*

**FHA Sponsor ID** 

**MIP Refund Amount** 

\$0.00

**Sponsored Originator** 

Government **Refinance Type** 

**Property Energy Efficient Home** 

**Positive Rental** History

(FHA Loans Only)

#### Government

#### **FHA and VA Loans**

**Mortgage Credit** Certificate (MCC) \$150.00

Section of the

203B251 FHA ARM

National Housing Act \* Program

**Seller Concessions** 

\$750.00

FHA Lender ID \*

9999999999

Agency Case Number \*

**FHA Sponsor ID** 

MIP Refund Amount

\$0.00

**Sponsored Originator** 

EİN

Government

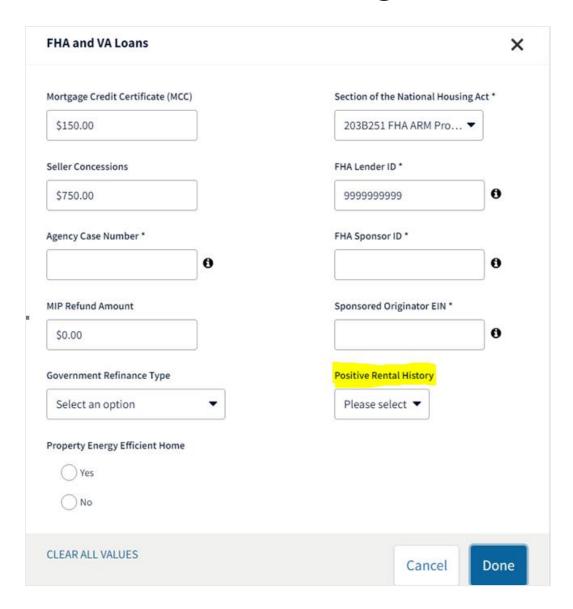
**Refinance Type** 

**Property Energy Efficient Home** 

**Positive Rental** History (FHA Loans Only)

© 2022 Fannie Mae. Trademarks of Fannie Mae.





## **Additional Resources**

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

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



# **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 (<u>integration\_news@fanniemae.com</u>) after implementation.

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