

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 11.1

Jan. 25, 2023

During the **weekend of Feb. 25, 2023**, Fannie Mae will implement Desktop Underwriter® (DU®) Version 11.1. The changes in this release will apply to new loan casefiles submitted to DU on or after the weekend of Feb. 25, 2023. Loan casefiles created in DU Version 11.0 and resubmitted after the weekend of Feb. 25 will continue to be underwritten through DU Version 11.0.

Please review this memo, in addition to the [Release Notes](#), to ensure that your integrated system(s) will be prepared to support this release.

New, Modified, and Retired DU Underwriting Findings Messages

This release will introduce new, modified, and retired messages 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
1	4	4

The final DU messages file will be distributed via email from Integration News (integration_news@fanniemae.com) to authorized subscribers on or about Jan. 25, 2023.

HomeStyle Renovation Update

DU will now identify HomeStyle® Renovation loan casefiles using the Renovation Loan Indicator with the total dollar amount spent on renovations to the subject property (see details below), both data points must be provided in the loan application submission file for the loan to be underwritten as a HomeStyle Renovation loan. This enhancement will allow lenders to use these fields separately for transactions that are not HomeStyle Renovation loans.

Unique ID	Form Field ID	Form Field Name	Data Point Name	Implementation Notes
2.0031	L1.3.2	Renovation	RenovationLoanIndicator	If the loan is a HomeStyle Renovation Mortgage, the indicator must be “true”, and the cost of renovations must be provided in AlterationsImprovementsAndRepairsAmount.
7.0003	L4.2	B. Improvements, Renovations, and Repair	AlterationsImprovementsAndRepairsAmount	If the loan is a HomeStyle Renovation Mortgage the cost of renovations must be provided.



Release Support

DU Version 11.1 will be implemented in the DU integration environment on or around Jan. 25, 2023.

If you have questions about the integration impact or if you require support specific to this release, contact your Technology Integration Analyst or [Integration Support](#). For more information about DU, visit the [DU page](#) or contact your Fannie Mae representative.