

DU for Government Loans Integration Impact Memo

April 2023 Release Update

Feb. 22, 2023

Updated Mar. 9, 2023

During the weekend of **April 15**, 2023, 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 **April 15**, 2023. Read the [release notes](#) to ensure that your integrated system(s) will be prepared to support this release.

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

The release scheduled for the weekend of March 18 will no longer take place and instead will be implemented during the weekend of April 15. This integration impact memo has been updated to reflect the new release date.

Changing the Conditionality for the FHA Positive Rental History Indicator

For all cases with an FHA Case Assignment date on or after March 25, 2023, or for cases submitted or resubmitted without an FHA case number on or after that same date, the FHA TOTAL Scorecard will generate an error if a value for the Positive Rental History indicator is not provided. For cases where Positive Rental History does not apply, including refinances, lenders should provide a value of “false.” Refinances submitted with any value other than “false” will also generate an error message from FHA. This change will be reflected in the next DU Specification (“**DU Spec**”) update.

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 according to the FHA Single Family Housing Policy Handbook 4000.1.

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

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



FHA TOTAL Scorecard Error Codes

FHA will introduce two new error messages that will be returned from the FHA TOTAL scorecard, as follows:

105 Positive Rental History must be True (Yes) or False (No).

106 Positive Rental History must be False (No) if loan is a Refinance.

In the DU Loan Application Submission file, True/False must be used; Yes/No must be used in Desktop Originator® (DO®)/DU User Interface (UI).

Implementation Note Changes for DU Specification

The Implementation Notes for the following two data points will be removed in the next published version of the DU Spec.

Unique ID	MISMO 3.4 Data Point Name	Implementation Notes for FHA and VA (G)
7.0055	TotalSubjectPropertyPayoffsAndPaymentsAmount	IMPLEMENTATION NOTE ONLY TO BE REMOVED
7.0038	TotalNonSubjectPropertyDebtsToBePaidOffAmount	IMPLEMENTATION NOTE ONLY TO BE REMOVED

NOTE: *The amounts for both data points above must be entered separately in order to correctly perform the Required Investment Calculation for refinance transactions that is sent to the FHA TOTAL scorecard.*

Test Cases

We have updated our test cases to support this release. They can be found by visiting the DU section of [Technology Integration Resources](#):

- Integration Test Cases > [DU Specification Test Case Suite](#)
- Release Test Cases > [DU for Government March Release Test Cases](#)

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/sfh/handbook_4000-1
HUD Mortgagee Letters	https://www.hud.gov/hudclips/letters/mortgagee



Document Name and Description	URL
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
VA Lender's Handbook	https://benefits.va.gov/warms/pam26_7.asp
VA Circulars	http://www.benefits.va.gov/homeloans/new.asp
VA Loan Limits	http://www.benefits.va.gov/homeloans/loan_limits.asp
VA Regional Loan Centers: Contact Information	https://www.benefits.va.gov/homeloans/contact_rlc_info.asp

Release Support

The DU for government loans release was implemented in the DU integration environment on Feb. 15, 2023.

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.