

Form 582 – Redistribution of DU Job Aid

On October 27, 2023, a revised Consolidated Technology Guide was published that updated the terms and conditions in the Desktop Underwriter® (DU®) Schedule under which Lender licensees will be permitted to redistribute DU to their Permitted Third-Party Originators (TPOs) and Subsidiaries as part of their standard DU license.



Also, as of November 16, a new question will be added to the Form 582 questionnaire, asking each lender if they redistribute Desktop Underwriter (DU) to any Permitted TPOs or Subsidiaries. Lenders will be required to answer the new question regarding DU redistribution in conjunction with their annual Form 582 certification and will not be required to provide interim updates. For more information on the specific changes made to the DU Schedule that will become effective on November 16, 2023, view the [Consolidated Technology Guide](#) or [Technology Guide Bulletin 23-05](#).

The redistribution of DU primarily supports our lenders' TPO business model by allowing our lenders to enable access to DU for their Permitted TPOs and Subsidiaries without prior approval from Fannie Mae. The revised terms and conditions are outlined in the DU Schedule, including the requirement that each lender have a written user agreement with each Permitted TPO and/or Subsidiary that includes the provisions specified in the Schedule.

Lenders that make DU available to their Permitted TPOs and/or Subsidiaries must do via a wholesale or correspondent website solution, portal, origination platform, or application, and must use commercially reasonable efforts to secure and maintain the website portal to administrative, physical, and technical industry standards designed to prevent unauthorized access, use or disclosure of such portal and its content.

Form 582


The new Form 582 question asks if you “redistribute access to DU to any Third-Party Originators and/or Subsidiaries?” If your organization enables its permitted TPOs and/or subsidiaries to access DU, answer ‘Yes’ to this question.

 This question has been updated. [Hide Details](#) 



New section concerning redistribution of Desktop Underwriter (DU).

Mortgage Operations

Redistribution of DU

Does your Bank redistribute access to Desktop Underwriter (DU) to any Third-Party Originators and/or Subsidiaries? 

NOTE: Additional information regarding DU redistribution definitions, terms and conditions can be found in the Desktop Underwriter section of the Consolidated Technology Guide and in the Redistribution of DU job aid.

 If you have any questions or need assistance in responding to this question, contact your Fannie Mae Business Account Management Solutions (BAMS) team. 

Verify this response

If you respond “Yes”, a representative from your Fannie Mae Business Account Management Solutions (BAMS) team will contact you via email and request that you provide a list of all Permitted TPOs and Subsidiaries you currently redistribute DU access to. The email will contain a link to a template where the name and contact information for at least one person from each organization on your list, as well as each organization’s Nationwide Multistate Licensing System (NMLS ID), must be provided.



Additional Requirements

Lenders are required to include the unique NMLS ID assigned to each Permitted TPO or Subsidiary on all loan casefiles submitted to DU.

Resources

Refer to the [Form 582](#) web page for additional information on the Lender Record Information (Form 582) application.

For questions, please reach out to your Fannie Mae Business Account Management Solutions (BAMS) team.