

Give borrowers more confidence earlier in the process

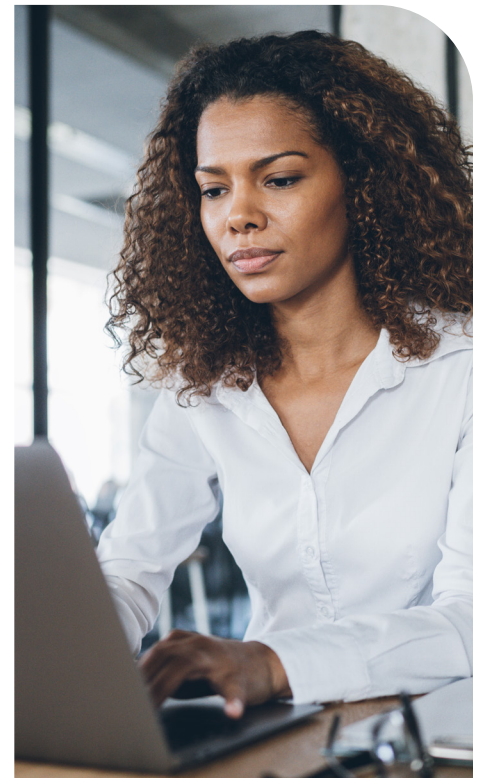
Desktop Underwriter® (DU®) Early Assessment

Now, you can get the certainty of a DU risk assessment during your pre-qualification process with a single bureau soft credit report. Receive key eligibility information earlier so you can better prepare homebuyers on their options at the start of their homebuying process, without impacting their credit score.

Gain an early look and give homebuyers more confidence from the start with DU early assessment.

Benefits include:

- Provides a DU conditional recommendation as part of the lender's pre-qualification process for conventional loans.
- Accepts a single soft pull credit file.
- Accepts DU's optimized dataset.
- Delivers eligibility information earlier via a DU Findings report, in addition to the potential for:
 - Value acceptance (appraisal waivers)
 - HomeReady® eligibility
 - Positive rent payment history eligibility*
 - Asset, income, and employment validation through the DU validation service* on a conditional basis
- Enables the use of the same casefile ID from pre-qualification through loan application and delivery.



How to Get Started

1

Review the [Lender Readiness Checklist](#) for key considerations for implementation.

2

Contact an [approved credit information provider](#) to set up a separate credentialed credit account for soft credit pulls.

3

Submit a request for activation to Fannie Mae.

*if verification reports are submitted

Note: At the time of loan application, the casefile must be re-submitted to DU with a standard tri-merge credit report.

Lenders should work with their credit reporting agency to ensure they meet all terms and conditions prior to requesting a soft pull credit report.

More Resources

- [Soft credit setup process](#)
- [How to use DU early assessment](#)