Fannie Mae

Desktop Underwriter® (DU®) Early Assessment

Lender Readiness Checklist



Does the DU early assessment solution align with your business strategy?

Eligibility requirements include:

- ☐ We are an approved Fannie Mae Seller leveraging Desktop Underwriter.
- ☐ Our business offers pre-qualification services via Consumer Direct and/or Loan Officer-assisted platforms.
- ☐ Our origination workflow supports managing credit accounts configured for DU early assessment, including those with separate credentials if required by the Credit Information Provider.
- ☐ Our system allows us to request new credit and/or request re-issue of credit in DU from different credit accounts, if needed.
- ☐ We are able to prioritize implementation of DU early assessment (e.g., we have resources available to set up or modify credit accounts, update workflows as needed, and test functionality in DU).



Next steps

Learn about the solution.

- ☐ We have reviewed the Reference Guide and materials available on the website.

Set up a Credit Information Provider.

- ☐ We have identified and contacted an approved early assessment Credit Information Provider and are aware of the terms and conditions that apply to the DU early assessment solution.
- ☐ We have considered different credit report options to align with our business requirements and needs. (See page 5 of Reference Guide for details.)
- ☐ The early assessment credit account is configured to request and reissue soft credit reports with trended data.

Configure your LOS/POS.

- ☐ Our origination workflow can operationalize the DU early assessment results.
- ☐ We can identify early assessment casefiles within our relevant systems.
- ☐ We have resources available to complete testing and train our staff.

Activate early assessment with Fannie Mae.

- ☐ Confirm that the steps above have been completed.
- ☐ Submit the Lender Activation Request Form.
- ☐ Once confirmation is received from Fannie Mae, your DU Institution is active, and Credit Information Provider testing can begin.
- ☐ We can access and use the Fannie Mae Connect™ report.

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