

Desktop Underwriter/Desktop Originator Integration Impact Memo

July 2024 Update

April 17, 2024

During the **weekend of July 20, 2024**, Fannie Mae will implement an update to Desktop Underwriter® (DU®). The changes are described below and will apply to new loan casefiles created **on or after July 20, 2024**.

Review this memo to ensure that your integrated system(s) will be prepared to support these updates.

Data Validation Updates

The following data validation updates will be implemented:

Data Point	Validation	MP_STATUS_LOG Warning Issued
EmploymentStatusType	When missing, employment information (including income) will be removed.	WARNING - EMPLOYMENT / STATUS_TYPE (EMPLOYER_1) - value is required for all employments (Employment and associated income 'INCOME_1' were removed from the loan application data).
EmploymentClassificationType	When EmploymentStatusType is Current and EmploymentClassificationType is missing, employment information (including income) will be removed.	WARNING - EMPLOYMENT / CLASSIFICATION_TYPE (EMPLOYER_1) - value is required for all Current employments (Employment container and associated incomes 'INCOME_1' were removed from the loan application data).
EmploymentStatusType EmploymentClassificationType	When there is more than one EmploymentStatusType of Current with EmploymentClassificationType of Primary, only the first occurrence of employment will be retained. All other instances of a current/primary employment (including income) will be removed.	WARNING - EMPLOYMENT - Only one occurrence of Employment container with EmploymentStatusType of Current and EmploymentClassificationType of Primary is allowed per borrower (Excess occurrences of employment and associated incomes for the borrower 'BORROWER_1' were removed from the loan application data).
FIPSStateNumericCode FIPSCountyCode CensusTractIdentifier	When CensusTractIdentifier is provided, but both FIPSStateNumericCode and FIPSCountyCode are not provided, the FIPS code will not be considered valid.	WARNING - FIPS_INFORMATION and CENSUS_INFORMATION - State and County codes not provided in loan application. Census tract will not be used.
PurchaseCreditType PurchaseCreditSourceType	When PurchaseCreditType and PurchaseCreditSourceType both exist in same container, only the PurchaseCreditType will be used.	WARNING - PURCHASE_CREDIT- Both Purchase Credit Type and Purchase Credit Source Type cannot co-exist within the same container ('PurchaseCreditSourceType' was removed from the loan application data).



System Impact

How will this affect my integrated system(s)?

To align with current error handling and to help simplify parsing of error scenarios without having to open the DU Underwriting Findings report, DU will be updated to return a new warning message in the MP_STATUS_LOG for loan casefiles submitted with the values above. See example of one of the new warnings below.

MP_STATUS_LOG	
Contains detailed error and warning messages including Schema Validation, Loan Application Data, Credit, and Underwriting Checklist errors.	
Section	Description
Loan Application Data Warnings	WARNING - EMPLOYMENT / STATUS_TYPE (EMPLOYER_1) - value is required for all employments (Employment and associated income 'INCOME_1' were removed from the loan application data).
Sample	
Content-type: text/plain; charset=UTF-8	
Content-Disposition: form-data; name="MP_STATUS_LOG"; filename="MP_STATUS_LOG"	

Loan Application Data Warnings	

WARNING - EMPLOYMENT / STATUS_TYPE (EMPLOYER_1) - value is required for all employments (Employment and associated income 'INCOME_1' were removed from the loan application data).	

Other Updates

Other updates will also be made to the loan application data validation at an individual field or container level. These updates could result in customers receiving various warnings or errors for invalid data, incomplete data, or negative values at different times during the processing of the file.

Release Support

These updates will be implemented in the DU integration environment on or around **May 15, 2024**.

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