

# Desktop Underwriter/Desktop Originator Integration Impact Memo

## March Update

Feb. 19, 2025

During the **weekend of March 22, 2025**, Fannie Mae will implement an update to Desktop Underwriter® (DU®). The new messages referenced below will apply to DU Version 12.0 loan casefiles submitted or resubmitted to DU during or after the weekend of March 22, 2025; the DU validation service message parameter updates will apply to DU Version 11.1 and DU Version 12.0 loan casefiles submitted or resubmitted to DU during or after the weekend of March 22, 2025.

### New, Modified, and Retired DU Underwriting Findings Messages

This release will introduce new, modified, and retired messages that will be issued in the DU Underwriting Findings report. The new messages will support the expanded eligibility requirements for hybrid appraisals specified in *Selling Guide* Announcement SEL-2025-01. Please review this memo in addition to the [Announcement](#) to ensure that your integrated system(s) will be prepared to support this release

#### How will this affect my integrated system(s)?

Integrated systems that parse the DU Underwriting Findings report data file (RES file), or Codified Findings (XML file) may require updates to support the message changes. Integrated systems parsing the DU Underwriting Findings via the DU Messages API may also require updates to support the message changes. Reference the table below for a preliminary assessment of the anticipated message changes.

New Messages	Modified Messages	Retired Messages
3	0	0

The draft DU message file was distributed via email from Integration News ([integration\\_news@fanniemae.com](mailto:integration_news@fanniemae.com)) to authorized subscribers on Feb. 5, 2025.

### DU Validation Service Message Parameters

DU will implement business rules to update reason code parameters for DU validation service messages in the DU Underwriting Findings Report.

Integrated systems that receive and parse the following reason code parameter(s) of the following DU messages may need to be updated to support these changes.

**NOTE:** *Integrated systems that receive and display the DU Underwriting Findings report TXT file, HTML and/or PDF files should not be impacted since these files are for display purposes only and parsing is not supported. However, if your integrated systems parse the HTML and/or TXT versions of the DU Underwriting Findings, your system may be impacted by this release. These changes will apply to conventional loan casefiles submitted or resubmitted to DU on or after March 21, 2025, via Direct Integration and the User Interface (UI).*

Message ID	Name	Message Parameter Status	Reason Code Text	Reason Code Trigger
3307	DVS-EMPLOYMENT-NOT-VALIDATED	Modified (effective post 3/21 weekend)	No Base, Bonus, Overtime, Commission, or Military income entered in DU	This reason code will be returned when no income types eligible for validation are reported in the loan application.



3307	DVS-EMPLOYMENT-NOT-VALIDATED	Modified (effective post 3/21 weekend)	No report received by DU that validates this employment	This reason code will be returned when no verification report is received that can validate the employment.
3307	DVS-EMPLOYMENT-NOT-VALIDATED	Modified (effective post 3/21 weekend)	DU is unable to evaluate this employment record from this vendor	This reason code will be returned if the data received from the vendor for this employment record is not eligible for evaluation.
3307	DVS-EMPLOYMENT-NOT-VALIDATED	Added (effective post 4/4)	Unable to match DU employer name with military income	This reason code will be returned when military income cannot be validated using the asset verification report because the DU employer name does not match a deposit description.

## Release Support

The new DU messages will be implemented in the DU integration environment on or around **Feb. 19, 2025**; the DU validation service changes will be implemented in the DU integration environment on or about **March 5, 2025**.

If you have questions about the integration impact or if you require support specific to this release, contact your Technology Integration Analyst or [Integration Support](#). Visit the website for more information about [DU](#) or the [DU validation service](#), or contact your Fannie Mae representative.