Desktop Underwriter/Desktop Originator
DU Version 10.2 June Update Integration Impact Memo

Updated | May 17, 2018

Updates include:
Changed MISMO AUS v2.3.1 Attribute from _AccountType to _AmountType.
Changed 1003 Field Name/Data Stream from _AccountType to _AmountType.
Added Bankruptcy and Mortgage Delinquency Assessment section

During the weekend of June 23, 2018, Fannie Mae will update Desktop Underwriter® (DU®) Version 10.2 as described in the Desktop Originator® (DO®)/DU Version 10.2 June Update Release Notes. The changes in this release will apply to DU Version 10.2 loan casefiles submitted or resubmitted to DU on or after the weekend of June 23, 2018.

Please review the following updates, in addition to the Release Notes, to ensure that your integrated system(s) will be prepared to support this release.

New, Modified and Deleted DU Underwriting Findings Messages

This release will introduce new messages, modify existing messages, and retire certain messages that are displayed in the DU Underwriting Findings report.

How will this affect my integrated system?
Integrated systems that parse the DU Underwriting Findings Codified Findings (XML file) or report data file (RES file) may require updates to support the message changes. Reference the table below for a preliminary assessment of the expected message changes.

New Messages	Modified Existing Messages	Deleted Messages
24	9	1

HomeStyle Energy

DU will be updated to underwrite HomeStyle® Energy mortgage loans. In order to identify a HomeStyle Energy submission, two new fields will be added to DU.

- Energy Improvement Amount
- PACE Loan Payoff Amount

How will this affect my integrated system?
Integrated systems should be updated to support both new values for the Amount Types. These new values are addition to the current values list.

MISMO AUS v2.3.1 Data Mapping			
Parent Element	**Attribute**	**Value**	**Description**
Borrower/Summary	_AmountType	EnergyImprovementAmount PACELoanpayoffAmount	Fannie Mae Amount Types

1003 v3.2 Data Mapping			
Field ID	**Field Name/Data Stream**	**Value/EDI Code**	**Description**
06S-030	_AmountType	ENG = Energy Improvement Amount PCE = PACE Loan Payoff Amount	Fannie Mae Amount Types

New Special Feature Code (SFC)

The DU message that lists applicable SFCs will be updated to issue SFC 375 on HomeStyle Energy loan casefiles, and to remove SFC 917 that was issued on detached condos. These SFC updates will also be included in the SpecialFeatureCode attribute in the DU Codified Findings.

How will this affect my integrated system?
Integrated systems that parse the SpecialFeatureCode attribute in the DU Codified Findings (XML file) will require updates to support the new SFC within the LOS and Loan Delivery systems.

DU Codified Findings (XML File)		
Action	**Special Feature Code**	**Description**
New	375	HomeStyle Energy Improvement
Retired	917	Site Condominium (if applicable)

New Documentation Level Codes

Fannie Mae offers enforcement relief on representations and warranties related to the property value for certain loan casefiles where the appraisal received a CU Risk Score of 2.5 or below. New Documentation Level Codes will be added indicating if the loan casefile is eligible for the enforcement relief, and if the loan casefile is not eligible for the enforcement relief.

How will this affect my integrated system?
Integrated systems that parse the DocumentationLevelCodes attribute returned in the DU Codified Findings (XML file) will require updates to support the new code.

DU Codified Findings (XML File)			
Parent Element	**Attribute Name**	**Value**	**Description**
DocumentationLevelCodes	RequiredDocumentationLevelCode	137	Value Rep & Warrant Enforcement Relief
DocumentationLevelCodes	RequiredDocumentationLevelCode	138	No Value Rep & Warrant Enforcement Relief

Bankruptcy and Mortgage Delinquency Assessment

Lenders will now have the ability to instruct DU to disregard bankruptcy information in the eligibility assessment that is incorrect or due to extenuating circumstances, or disregard excessive mortgage delinquency information that is incorrect. This instruction can be done by entering specific information in the Explanation fields for question b. or f. Refer to the Release Notes for specific details. The fields that will need to be used to provide the instructions are provided below.

1003 v3.2 Data Mapping Field #	Field Name	Field Value	Field Description
08B-030	Declaration Type Code	92	Value to associate the Declaration Explanation value to the Declaration.
08B-040	Declaration Explanation	Confirmed CR BK Incorrect	Value to override inaccurate Bankruptcy information on credit report.
08B-040	Declaration Explanation	Confirmed CR BK EC	Value to override Bankruptcy information on credit report due to extenuating circumstances
08B-030	Declaration Type Code	96	Value to associate the Declaration Explanation value to the Declaration.
08B-040	Declaration Explanation	Confirmed Mtg Del Incorrect	Value to override inaccurate mortgage delinquency information on credit report.

MISMO AUS v2.3.1 Data Mapping

Parent Element	Attribute Name	Attribute Value
BORROWER DECLARATION _EXPLANATION	_Type	DeclaredBankruptcyPastSevenYears
BORROWER DECLARATION _EXPLANATION	_Description	Confirmed CR BK Incorrect
BORROWER DECLARATION _EXPLANATION	_Description	Confirmed CR BK EC
BORROWER DECLARATION _EXPLANATION	_Type	DelinquencyOrDefault
BORROWER DECLARATION _EXPLANATION	_Description	Confirmed Mtg Del Incorrect

Release Support

If you have questions about the integration impact and if you require support specific to this release, contact Release Support. For more information about DU, visit the DU web page and contact your Fannie Mae Technology Development Manager or representative.