



Desktop Underwriter/Desktop Originator MH Advantage Integration Impact Memo

May 18, 2018

MH Advantage™ is manufactured housing that is built to meet specific construction, architectural design, and energy efficiency standards that are more consistent with site built homes. The ability to underwrite these types of homes will be activated in Desktop Underwriter® (DU®) on June 5, 2018.

Please review the following updates to ensure that your integrated system(s) will be prepared to support this property type.

Subject Property Type Code Addition

In order to underwrite loans for borrower purchasing or refinancing an MH Advantage property, a new Subject Property Type Code will need to be provided to DU.

How will this affect my integrated system?

A new Subject Property Type Code must be added to underwrite loans for MH Advantage properties.

1003 v3.2 Data Mapping			
Field ID	Field Name/Data Stream	Value/EDI Code	Description
LNC-040	Subject Property Type Code	11 = Manufactured Home: MH Advantage	Fannie Mae Property Type

MISMO AUS v2.3.1 Data Mapping			
Parent Element	Attribute	Value	Description
LOAN_PRODUCT_DATA LOAN_FEATURES	GSEPropertyType	MH Advantage	Fannie Mae Property Type

New Special Feature Code (SFC)

The DU message that lists any applicable SFCs will be updated to issue SFC 859 on MH Advantage properties. This SFC, as well as SFC 235, will be required when a loan for an MH Advantage home is delivered to Fannie Mae.

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	859	MH Advantage

Release Support

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