



## Desktop Underwriter/Desktop Originator DU Underwriting Findings Integration Impact Memo

**Aug. 28, 2018**

In the 3<sup>rd</sup> quarter of 2018, Fannie Mae will be updating the Desktop Underwriter® (DU®) Underwriting Findings report for DU Version 10.1 and 10.2 loan casefiles. Please review this document to understand the changes being made and what might be needed to prepare your integrated system(s) to support them. These changes will be available for testing in the Integration environment on Aug. 28, 2018.

If you are unable to support the release by Sept. 22, 2018, please notify [integration support](#) to establish a date to support the release. The date for supporting the release should not exceed 120 days from the date of this notice.

Integrated partners should take this opportunity to verify they are using their Fannie Mae assigned software provider identifier (SWPID). The SWPID code is populated in the Control Input (CI) section of the XIS request file.

Example: <SOFTWARE\_PROVIDER\_AccountNumber="XXXXXXXXX"/>

If you are unsure you are using the correct software provider identifier, please contact [integration support](#).

The following updates to the look and feel of the DU Underwriting Findings report are being made:

- To add emphasis, bolding and coloring will be added to certain information in the summary sections.
- Track changes functionality will be added to enable users to identify what messages have been changed, added, or deleted from the existing submission as compared to the previous version.
- Basic navigation functionality will be added that will enable users to quickly move from one section of the report to another.
- Easier identification of Day 1 Certainty® messages with an option for users to filter on Day 1 Certainty messages. Persistent “Day 1” flags will display next to Day 1 Certainty messages.
- Bolded, bulleted and hard returns will be added in the body of approximately 117 messages to add emphasis and improve readability. The text of certain messages will also be updated to improve clarity.
- Dollar amount formatting will be changed to include applicable commas (i.e., \$100000.00 will be seen as \$100,000.00).
- Messages will be easier to identify with the inclusion of the unique message ID numbers at the end of messages.
- A new Day 1 Certainty section will be added which displays eligibility status for DU validation service, Property Inspection Waiver (PIW) and Collateral Rep & Warrant relief.
- Two file types will be added: a PDF and an enhanced HTML. As the PDF is a static format, the new navigation, track changes and filtering features are not available in this format.

*NOTE: The Desktop Originator® (DO®)/DU User Interface will be updated the weekend of September 22 to include the new versions of the DU Underwriting Findings report. Customers who receive the DU Underwriting Findings report directly into their loan origination system (LOS) would need to contact their LOS vendor to determine when the new version of the report will be available.*



## DU Underwriting Findings Formats

DU Findings will add two new format options:

- A PDF of the new enhanced HTML format, which will be zipped using 64 bit encryption.
- A new enhanced HTML format that incorporates the updated look, feel and improved readability. The format and display updates to the DU Underwriting Findings report described below will only impact the new **HTML version of the Findings** report. None of these changes will be seen on the DU Underwriting Findings report for FHA or VA loan casefiles underwritten through DU.

Integrated partners may request the new HTML once it is placed in production. The current, or classic HTML, Text and XML formats will continue to be available with no changes. Integrated partners should add the new file type(s) in the Control Input (CI) section of their request file when they are ready to use the new formats.

For Underwriting, the new format types are highlighted below:

ELEMENT:     \_RETURN\_FILE  
 Required:     No  
 Cardinality:   0 or Many  
 Description:   This element contains the list of requested return files.

Attribute	Format	Required	Description
_FileType	#	N	Values: 1 = UNDERWRITING_FINDINGS (Res File) 2 = UNDERWRITING_FINDINGS_TEXT 3 = UNDERWRITING_FINDINGS_HTML 5 = UNDERWRITING_FINDINGS_XML (DU Findings Only. XML Findings are not available for Government loans) 6 = CREDITREPORT_PRINTFILE_<SSN> 7 = CREDITREPORT_FLATFILE_<SSN> 8 = MORNETPLUS_LOAN or LOAN_APPLICATION (based on input file) 12 = CREDITREPORT_MISMOFILE_<SSN> <b>16 = UNDERWRITING_FINDINGS_NEW_HTML</b> <b>17 = UNDERWRITING_FINDINGS_PDF</b>

For Case File Data Service (CFDS), the new file types and formats are highlighted below:

ELEMENT:     \_RETURN\_FILE  
 Required:     Yes  
 Cardinality:   1 or More  
 Description:   There will be one instance of this element for each File Type and Format requested.

Attribute	Format	Required	Description						
_Type	\$	Y	Identifies the type of the attached file. Valid Format Types are identified for each Type.						
			<table border="1"> <thead> <tr> <th>Value</th> <th>Description</th> <th>Valid Format</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Value	Description	Valid Format			
Value	Description	Valid Format							



			1	1003 File Format	1		
			1	MISMO AUS File	5		
			3	Credit Report Data	1, 2, 5**		
			4	DU Findings (for XML, see Values 11 and 29) <b>Note: Brokers cannot export this type.</b>	2, 3, 16, 17		
			10	Validation Results File	2		
			11	DU XML Findings	5		
			14	VA Findings	2, 3		
			15	FHA Findings	2, 3		
			128	EarlyCheck Results (Legacy Loan Level Results File) Marked for deprecation in a future release.	3, 5		
			132	EarlyCheck Loan Level Results	3, 5		
			501	Return all available findings files from the sub group that includes DU, FHA, and VA. (Note: 16 and 17 only available for DU)	2, 3, 16, 17		
			502	Return the most recent of all findings files including DU, FHA, and VA. (Note: 16 and 17 only available for DU)	2, 3, 16, 17		
			503	Return the most recent findings file from the sub group that includes DU, FHA, and VA. (Note: 16 and 17 only available for DU)	2, 3, 16, 17		
			999	Casefile Status - Status File - . Please refer to Section 7 <a href="#">Casefile Status Summary Definitions</a> .	5		
			**MISMO CREDIT RESPONSE v2.3.1.				
_Format Type	\$	Y	<b>Values:</b> 1 = Fixed Data Format 2 = Formatted Text 3 = HTML 4 = Binary 5 = XML 16 = New HTML 17 = PDF				
_Version Number	\$	N	Indicates the format version of file to be returned. Not Required.				



## DU Underwriting Application UI & Direct Web Post

Users who interact with the DU Findings Report via DU On The Web (DUOTW) (either via the Application UI or Direct Web Post), will be able to view both the current DU Findings HTML or the new HTML Findings. As shown in the images below, these formats will be displayed on separate tabs.

First, select "Underwriting Findings" on the left navigation bar as shown below:

The screenshot shows the Desktop Underwriter interface. At the top, there is a header with the Fannie Mae logo and the text "Fannie Mae" and "Desktop Underwriter®". Below the header is a "Loan Information" section. This section contains a table with "Borrower Name" (Loanseeker) and "Loan Number" (DavidsCase). Below the table is a navigation menu with three main categories: "Loan Information", "Credit", and "Underwriting Information". The "Underwriting Information" category is expanded, and the "View Findings" option is highlighted with a red arrow.

Then, select either the "Desktop Underwriter Findings", "Classic Desktop Underwriter Findings" or "Credit Report" tabs as shown below.

This screenshot shows the Desktop Underwriter interface with the "Desktop Underwriter Findings" tab selected. The tab is highlighted with a blue underline. To the right of the tabs are two buttons: "PRINT" and "LOAN INFORMATION".

This screenshot shows the Desktop Underwriter interface with the "Classic Desktop Underwriter Findings" tab selected. The tab is highlighted with a blue underline. To the right of the tabs are two buttons: "PRINT" and "LOAN INFORMATION".

This screenshot shows the Desktop Underwriter interface with the "Credit Report" tab selected. The tab is highlighted with a blue underline. To the right of the tabs are two buttons: "PRINT" and "LOAN INFORMATION".



## Updated Messages

Bolding, bulleting and hard returns will be added in the body of approximately 117 messages to add emphasis and improve readability. The text of certain messages will also be updated to improve clarity.

The following is an example of an updated message that includes bolding, bulleting and hard returns:

**14** If the **Social Security income** for %a is classified as retirement or disability income from the borrower's own Social Security Account, obtain either:

- Proof of current receipt, or
- Social Security Administration's (SSA) award letter.

If the Social Security income is for **Survivor Benefits, retirement, or disability for the benefit of another**, verify the income with all of the following documents:

- A copy of the SSA award letter,
- Proof of current receipt, and
- Any additional documentation required to confirm a three-year continuance.


**Supplemental Security Income** must be verified with

- A copy of the SSA award letter, and
- Proof of current receipt.

Refer to the Selling Guide for additional information. (MSG ID 0191)

NOTE: The message text updates that will be seen in the new HTML version of the DU Underwriting Findings report will be slightly different than the text seen in the XML, TXT, and RES versions of those messages. Additionally, DU Findings Underwriting Reports that are created using the PDF file format may appear different than the image above. For the PDF format, bolding may be replaced with a larger font size.

The following new symbol will also be added to the DU Underwriting Findings report next to certain messages:

Name	Symbol	Color
D1C Flag		Dark blue with white font



## Filtering and Track Changes Functionality

The following is an example of a screenshot showcasing the new filtering and track changes toggle functionality.

The new report will allow for the option to filter for Day 1 Certainty messages (shown in the highlighted blue box).

Additionally, the new Show Changes button will enable track changes functionality (blue circle area) that will allow users to reference and identify messages that have been added, deleted, or changed between submissions.

Summary of Findings

Casefile ID  
1986079509

Primary Borrower Alice Firstname

Recommendation  
Approve / Eligible

Submission Number 1

Day 1 Certainty

- Summary of Findings
- Risk / Eligibility
- Findings
- Verification Messages / Approval Conditions **5**
- Observations

Below is an example of what the report will look like with track changes functionality turned on.

## Risk / Eligibility

**1 ADDED**  
The following data elements are invalid: (MSG ID 0027)

DATA ELEMENT	CURRENT VALUE
Combined loan to value	0.00
Loan to value	0.00
Property value	0
Purchase price	0

**2 REMOVED**  
This case does not meet Fannie Mae's eligibility requirements. (MSG ID 0007)





## Integration Support

As you are getting familiar with the updates, please note the following **four (4) common issues** that we have seen with previous testing. Before contacting integration support, please take a look at the items below to see if this information might help solve the issue(s) you are experiencing:

- 1) If you are using screen scraping technology to translate the data or using the DU Underwriting Findings Report HTML format when coding, you will receive an error. Please be reminded that all workflow solutions derived from the DU Underwriting Findings Report must be reviewed and approved by Fannie Mae's technology integration team. Please reach out to [integration support](#) to discuss these situations.
- 2) If you are using your own customized style sheets (CSS) or if you suppress, replace, or alter the Fannie Mae DU Underwriting Findings HTML formats or styles with your own customized style sheets, you will experience issues rendering the report correctly. The new HTML format includes code related to the Fannie Mae style guide, which will look like a long string of untranslatable text – in comparison, this code is not included in the current version of the DU Underwriting Findings Report. The updates for the DU Underwriting Findings report style guide is shown above (click [here](#) to view a full sized version).
- 3) If you are converting the DU Underwriting Findings Report to a PDF and you are suppressing the JavaScript, you will encounter issues with rendering the report correctly. It is highly recommended that you not suppress the JavaScript as it impacts your overall DU Underwriting Findings functionality. Please note that, with this update we also offer a PDF option of the new HTML. Requesting this PDF format may remedy these issues.
- 4) If you are using an older web browser version in your proprietary system, you may encounter problems rendering the DU Underwriting Findings Report. Please note that the HTML version of the report was developed to run optimally on the web browser versions listed below. It is recommended that you upgrade your systems accordingly.
  - Microsoft Internet Explorer®11
  - Mozilla Firefox® Version 38.1.1
  - Google Chrome™ Version 46

If you have questions about this integration impact memo or if you require support specific to this release, please contact [integration support](#).

For more information about DU, visit the [DU web page](#) or contact your Fannie Mae Technology Development Manager or representative.