



## Desktop Underwriter DU Validation Service Message Changes Integration Impact Memo

January 16, 2019

In an effort to simplify the Day 1 Certainty® / Desktop Underwriter® (DU®) validation service messages within the Underwriting Findings, Fannie Mae is retiring and consolidating 41 existing messages into 11 new messages. The affected messages are related to third-party vendor data, employment validation, and income validation. Messages related to asset validation are not affected. In many cases, old messages will map directly into new messages. The new message formats will display consistent and actionable data in a compact list. Please review the attached file to view the new messages, highlighted in green (the retired messages are highlighted in red.)

The new messages will be deployed to the integration environment on **Jan. 16, 2019** and will be included in an upcoming DU release scheduled for March 2019.

We are providing early notification of this upcoming change so integrated partners parsing the DU Underwriting Findings Codified Findings (XML File), requesting Data File (RES File), integrating to the DU Messages API, calling the automated workflow and more, can begin to evaluate their system, assess impact, and make updates necessary to support this upcoming release.

The new messages will apply to new loan casefiles submitted to DU on or after Jan. 16, 2019. Loan casefiles created prior to that date will continue to receive the existing messages.

Once the DU production release date is determined for the message changes, release notes will be provided. Additionally, at a later date, test cases, sample messages, and frequently asked questions (FAQs) will be available to integrated partners.

Integrated partners should begin adding the new messages to their systems, workflows and reporting databases. If you are unable to support this release within 120 days from this notice, you must notify [integration support](#) and establish a date for completion. Once your process is complete, please notify us at [integration support](#) with the date, release number and release date.

### An example of the change:

	Before (Existing Messages)	After (New Messages)																																													
<b>Findings Report</b>	<p>18 Verification of Income (VOI) information was received for the borrower(s) from the vendor(s) shown below using the associated Reference Number(s). This may include information from current and previous employers. The loan must close by the date provided below for the report associated with the borrowers current employer. Refer to the employment validation message for current employer information. All credit documents must be no more than four months old on the note date.</p> <table border="1"> <thead> <tr> <th>Borrower</th> <th>Vendor</th> <th>Reference #</th> <th>Report Date</th> <th>Close By Date</th> </tr> </thead> <tbody> <tr> <td>Dennis Person</td> <td>The Work Number</td> <td>19994847915, 19994847919, 19994847925</td> <td>02/27/2018</td> <td>06/27/2018</td> </tr> <tr> <td>Stephen Person</td> <td>The Work Number</td> <td>19994854509</td> <td>02/27/2018</td> <td>06/27/2018</td> </tr> </tbody> </table> <p>20 Tax return information was received for the borrower(s) from the vendor(s) shown below using the associated Reference Number(s). This tax return information may include tax return data for another borrower on the loan casefile if the tax returns were filed jointly. Although the other borrower may not be reflected in the list below, the tax return data may be used to validate his or her income. Refer to the report(s) as provided by vendor(s). Based on this report, the loan must close on or before the earliest date provided.</p> <table border="1"> <thead> <tr> <th>Borrower</th> <th>Vendor</th> <th>Reference #</th> <th>Report Date</th> <th>Close By Date</th> </tr> </thead> <tbody> <tr> <td>Dennis Person</td> <td>CoreLogic</td> <td>PFM000028332318</td> <td>03/02/2018</td> <td>07/02/2018</td> </tr> </tbody> </table>	Borrower	Vendor	Reference #	Report Date	Close By Date	Dennis Person	The Work Number	19994847915, 19994847919, 19994847925	02/27/2018	06/27/2018	Stephen Person	The Work Number	19994854509	02/27/2018	06/27/2018	Borrower	Vendor	Reference #	Report Date	Close By Date	Dennis Person	CoreLogic	PFM000028332318	03/02/2018	07/02/2018	<p>1. DU received data from the vendor report(s) shown below. All credit documents must be no more than four months old on the note date.</p> <table border="1"> <thead> <tr> <th>Borrower</th> <th>Vendor and Rep Type</th> <th>Report ID</th> <th>Report Date</th> <th>Expiration Date</th> </tr> </thead> <tbody> <tr> <td>Dennis Person</td> <td>The Work Number (VOI/VOE)</td> <td>19994847915, 19994847919, 19994847925</td> <td>2/27/2018</td> <td>6/27/2018</td> </tr> <tr> <td>Stephen Person</td> <td>The Work Number (VOI/VOE)</td> <td>19994854509</td> <td>2/27/2018</td> <td>6/27/2018</td> </tr> <tr> <td>Dennis Person</td> <td>CoreLogic (Tax Transcript)</td> <td>PFM000028332318</td> <td>3/2/2018</td> <td>7/2/2018</td> </tr> </tbody> </table>	Borrower	Vendor and Rep Type	Report ID	Report Date	Expiration Date	Dennis Person	The Work Number (VOI/VOE)	19994847915, 19994847919, 19994847925	2/27/2018	6/27/2018	Stephen Person	The Work Number (VOI/VOE)	19994854509	2/27/2018	6/27/2018	Dennis Person	CoreLogic (Tax Transcript)	PFM000028332318	3/2/2018	7/2/2018
Borrower	Vendor	Reference #	Report Date	Close By Date																																											
Dennis Person	The Work Number	19994847915, 19994847919, 19994847925	02/27/2018	06/27/2018																																											
Stephen Person	The Work Number	19994854509	02/27/2018	06/27/2018																																											
Borrower	Vendor	Reference #	Report Date	Close By Date																																											
Dennis Person	CoreLogic	PFM000028332318	03/02/2018	07/02/2018																																											
Borrower	Vendor and Rep Type	Report ID	Report Date	Expiration Date																																											
Dennis Person	The Work Number (VOI/VOE)	19994847915, 19994847919, 19994847925	2/27/2018	6/27/2018																																											
Stephen Person	The Work Number (VOI/VOE)	19994854509	2/27/2018	6/27/2018																																											
Dennis Person	CoreLogic (Tax Transcript)	PFM000028332318	3/2/2018	7/2/2018																																											
<b>Codified Findings (XML)</b>	<pre>&lt;Message MessageCategoryCode="3" MessageID="2803" MessageName="TWN-REFERENCE" MessageSeverityCode="6"&gt;   &lt;LenderMessageLine Text="Verification of Income (VOI) information was received for the borrower(s) from the vendor(s) shown below using the associated Reference Number(s). This may include information from current and previous employers. The loan must close by the date provided below for the report associated with the borrowers current employer. Refer to the employment validation message for current employer information. All credit documents must be no more than four months old on the note date."/&gt;   &lt;LenderMessageTableRow&gt;</pre>	<pre>&lt;Message MessageCategoryCode="3" MessageID="3299" MessageName="DVS-REPORT-RECEIVED" MessageSeverityCode="6"&gt;   &lt;LenderMessageLine Text="DU received data from the vendor report(s) shown below. All credit documents must be no more than four months old on the note date."/&gt;   &lt;LenderMessageTableRow&gt;     &lt;Column Value="Borrower"/&gt;     &lt;Column Value="Vendor and Rep Type"/&gt;     &lt;Column Value="Rep ID"/&gt;     &lt;Column Value="Rep Date"/&gt;</pre>																																													



<pre> &lt;Column Value="Borrower"/&gt; &lt;Column Value="Vendor"/&gt; &lt;Column Value="Reference No"/&gt; &lt;Column Value="Report Date"/&gt; &lt;Column Value="Close By Date"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderMessageTableRow&gt; &lt;Column Value="Dennis Person"/&gt; &lt;Column Value="The Work Number"/&gt; &lt;Column Value="19994847915, 19994847919, 19994847925"/&gt; &lt;Column Value="02/27/2018"/&gt; &lt;Column Value="06/27/2018"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderMessageTableRow&gt; &lt;Column Value="Steve Person"/&gt; &lt;Column Value="The Work Number"/&gt; &lt;Column Value="19994847915, 19994847919, 19994847925"/&gt; &lt;Column Value="02/27/2018"/&gt; &lt;Column Value="06/27/2018"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderParameter ParameterNumber="1" ParameterSequenceNumber="36" ParameterValue="Dennis Person"/&gt; &lt;LenderParameter ParameterNumber="2" ParameterSequenceNumber="36" ParameterValue="The Work Number"/&gt; &lt;LenderParameter ParameterNumber="3" ParameterSequenceNumber="36" ParameterValue="19994847915, 19994847919, 19994847925"/&gt; &lt;LenderParameter ParameterNumber="4" ParameterSequenceNumber="36" ParameterValue="02/27/2018"/&gt; &lt;LenderParameter ParameterNumber="5" ParameterSequenceNumber="36" ParameterValue="06/27/2018"/&gt; &lt;LenderParameter ParameterNumber="1" ParameterSequenceNumber="41" ParameterValue="Steve Person"/&gt; &lt;LenderParameter ParameterNumber="2" ParameterSequenceNumber="41" ParameterValue="The Work Number"/&gt; &lt;LenderParameter ParameterNumber="3" ParameterSequenceNumber="41" ParameterValue="19994847915, 19994847919, 19994847925"/&gt; &lt;LenderParameter ParameterNumber="4" ParameterSequenceNumber="41" ParameterValue="02/27/2018"/&gt; &lt;LenderParameter ParameterNumber="5" ParameterSequenceNumber="41" ParameterValue="06/27/2018"/&gt; &lt;/Message&gt; &lt;Message MessageCategoryCode="3" MessageID="3001" MessageName="EFX- REFERENCE" MessageSeverityCode="5"&gt; &lt;LenderMessageLine Text="Tax return information was received for the borrower(s) from the vendor(s) shown below using the associated Reference Number(s). This tax return information may include tax return data for another borrower on the loan casefile if the tax returns were filed jointly. Although the other borrower may not be reflected in the list below, the tax return data may be used to validate his or her income. Refer to the report(s) as provided by vendor(s). Based on this report, the loan must close on or before the earliest date provided."/&gt; &lt;/LenderMessageTableRow&gt; &lt;Column Value="Borrower"/&gt; &lt;Column Value="Vendor"/&gt; &lt;Column Value="Reference No"/&gt; &lt;Column Value="Report Date"/&gt; &lt;Column Value="Close By Date"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderMessageTableRow&gt; &lt;Column Value="Dennis Person"/&gt; &lt;Column Value="CoreLogic"/&gt; &lt;Column Value="PFM000028332318"/&gt; &lt;Column Value="03/02/2018"/&gt; &lt;Column Value="07/02/2018"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderParameter ParameterNumber="1" ParameterSequenceNumber="45" ParameterValue="Dennis Person"/&gt; &lt;LenderParameter ParameterNumber="2" ParameterSequenceNumber="45" ParameterValue="CoreLogic"/&gt; &lt;LenderParameter ParameterNumber="3" ParameterSequenceNumber="45" ParameterValue="PFM000028332318"/&gt; &lt;LenderParameter ParameterNumber="4" ParameterSequenceNumber="45" ParameterValue="03/02/2018"/&gt; &lt;LenderParameter ParameterNumber="5" ParameterSequenceNumber="45" ParameterValue="07/02/2018"/&gt; &lt;/Message&gt; </pre>	<pre> &lt;Column Value="Exp Date"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderMessageTableRow&gt; &lt;Column Value="Dennis Person"/&gt; &lt;Column Value="The Work Number (VOI/VOE)"/&gt; &lt;Column Value="19994847915, 19994847919, 19994847925"/&gt; &lt;Column Value="02/27/2018"/&gt; &lt;Column Value="06/27/2018"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderMessageTableRow&gt; &lt;Column Value="Steve Person"/&gt; &lt;Column Value="The Work Number (VOI/VOE)"/&gt; &lt;Column Value="19994847915, 19994847919, 19994847925"/&gt; &lt;Column Value="02/27/2018"/&gt; &lt;Column Value="06/27/2018"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderMessageTableRow&gt; &lt;Column Value="Dennis Person"/&gt; &lt;Column Value="CoreLogic (Tax Transcript)"/&gt; &lt;Column Value="PFM000028332318"/&gt; &lt;Column Value="03/02/2018"/&gt; &lt;Column Value="07/02/2018"/&gt; &lt;/LenderMessageTableRow&gt; &lt;LenderParameter ParameterNumber="1" ParameterSequenceNumber="36" ParameterValue="Dennis Person"/&gt; &lt;LenderParameter ParameterNumber="2" ParameterSequenceNumber="36" ParameterValue="The Work Number (VOI/VOE)"/&gt; &lt;LenderParameter ParameterNumber="3" ParameterSequenceNumber="36" ParameterValue="19994847915, 19994847919, 19994847925"/&gt; &lt;LenderParameter ParameterNumber="4" ParameterSequenceNumber="36" ParameterValue="02/27/2018"/&gt; &lt;LenderParameter ParameterNumber="5" ParameterSequenceNumber="36" ParameterValue="06/27/2018"/&gt; &lt;LenderParameter ParameterNumber="1" ParameterSequenceNumber="41" ParameterValue="Steve Person"/&gt; &lt;LenderParameter ParameterNumber="2" ParameterSequenceNumber="41" ParameterValue="The Work Number (VOI/VOE)"/&gt; &lt;LenderParameter ParameterNumber="3" ParameterSequenceNumber="41" ParameterValue="19994847915, 19994847919, 19994847925"/&gt; &lt;LenderParameter ParameterNumber="4" ParameterSequenceNumber="41" ParameterValue="02/27/2018"/&gt; &lt;LenderParameter ParameterNumber="5" ParameterSequenceNumber="41" ParameterValue="06/27/2018"/&gt; &lt;/Message&gt; </pre>
--	---

**Detailed list of mapping:**

Old Message ID	New Message ID	Severity	Category	Type
2797 2803 2849 3001	3299	Verification	Employment & Income	List
2801 2983 2997 3209	3301	Verification	Employment & Income	List
2799	3303	Verification	Employment & Income	List



Old Message ID	New Message ID	Severity	Category	Type
2847 2999 3071 3073				
3079	3305	Verification	Employment & Income	List
3077	3307	Verification	Employment & Income	List
2805 2811 2817 2823 2933 2939 2943 2975	3309	Verification	Employment & Income	List
2807 2809 2813 2815 2819 2821 2825 2827 2935 2937 2941 2945 2977 2979 2981	3311	Verification	Employment & Income	List
2929 2987 3075	3313	Verification	Employment & Income	List
New	3315	Verification	Employment & Income	Text
New	3317	Verification	Employment & Income	Parametric
New	3319	Verification	Employment & Income	List

**Note:** DU Underwriting Findings Messages are Fannie Mae proprietary and confidential and are subject to nondisclosure and other obligations in your agreements with Fannie Mae. Fannie Mae reserve the right to change the DU Message File. The attached Draft DU Message file is subject to corrections due to errors and/or omissions.



If you have any questions about the integration impact, please contact [Release Support](#).

**Additional Resources**

[Desktop Underwriter](#)

[Technology Integration](#)