

Now it's easier for you to understand and take action on the DU validation service messages.

Greater clarity on next steps

With strong calls-to-action on your findings, you no longer have to search for additional information.

Improved readability

The new messages are now more concise, making them easier to read and comprehend.

More consistency across validation types

Simple categorization makes it easier to find what you need.

Before (Existing Messages)

- 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.

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

- 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.

Borrower	Vendor	Reference #	Report Date	Close By Date
Dennis Person	CoreLogic	PFM000028332318	03/02/2018	07/02/2018

After (New Messages)

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.

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

As part of this rewrite, we retired and consolidated 41 existing messages to 11 new messages:

Report Retrieval (3):

These messages will specify the receipt of third-party vendor reports and list the reports that:

- DU received and used;
- Were received but were not used, with the specific reason; and
- DU expected but did not successfully receive.

Employment Validation (2):

These messages will list employment that:

- Has been validated; and
- It was not validated, with the specific reason.

Income Validation (3)*:

These messages will specify when income has been validated and will list income types that:

- Were validated;
- They were not validated because DU calculated a lower amount; and
- Were not validated, with the specific reason.

**Note: These messages will include "vendor match." This is the value found on the report that allowed DU to identify the income source (i.e., employer name). By specifying this value, lenders will be able to review the appropriate section of the report to determine if there is conflicting or contradictory information.*

Explanatory (3):

These messages will provide explanatory information:

- Explain the supplemental documentation required for Social Security income validation,
- Explain the combined base, bonus, overtime, and/or commission income calculations when a borrower has multiple current employers, and
- Clarify the DU income calculation when joint tax transcripts are used for more than one borrower's income.

Click to view the [FAQs](#) and [integration memo](#) to learn more about the message changes.