

DU Version 10.3 MISMO 3.4 Early Readiness

Release Update

May 1, 2019

On July 1, 2019, Desktop Underwriter® (DU®) will be updated to support the changes announced in the [DU v10.3 MISMO® v3.4 Early Readiness Release - December 2018](#), as well as the changes described below. The Early Readiness release is an update to accept the new loan application submission files based on the new DU Specification MISMO v3.4 (DU Spec) in the Fannie Mae Production Environment.

This release will include:

- Production Support of the DU Spec
- Direct Web Post Retirement

DU and EarlyCheck Key Dates

- Fannie Mae will accept the new or legacy loan application submission files during the optional use period from July 1, 2019, through Jan. 31, 2020.
- Fannie Mae will require the use of the new loan application submission files for all new loans with an application received date on or after Feb 1, 2020.
- Fannie Mae will continue to accept the legacy file formats, 1003 Version 3.2 and MISMO AUS Version 2.3.1 until Feb. 1, 2021, for applications dated before Feb. 1, 2020, which have not closed (e.g., construction loans).

This communication relates to the Uniform Mortgage Data Program® (UMDP®) and aligns with the UMDP's focus on enhancing data quality, consistency, and clarity to strengthen the loan manufacturing process.



As technology advances, Fannie Mae continually strives to optimize the range of technology integration services available to our customers. Our most recent changes will provide opportunities for enhanced functionality for our customers, technology solution providers and end users. As a result, we will need to retire certain services and methodologies.

The following job aid summarizes key updates in support of the redesigned Uniform Residential Loan Application (Form 1003) and the new DU Spec.

DU Version 10.3 Update – MISMO Version 3.4 Early Readiness			DU Spec MISMO v3.4 Availability Fannie Mae Environments	
Business Capabilities	Integration Type	Key Updates	Integration	Production
DO and DU XIS <ul style="list-style-type: none"> Credit Service Casefile Data Service 	<ul style="list-style-type: none"> XML Integration Services (System-to-System Direct Integration) 	<ul style="list-style-type: none"> DO/DU will accept the new DU MISMO v3.4 loan application submission file for conventional and government loans. If the DU loan application submission file includes data supported in the current 1003, existing DU Underwriting Findings Messages will fire as appropriate. No new DU Underwriting Findings Messages based on new MISMO v3.4 data points 	<ul style="list-style-type: none"> Jan. 1, 2019 	<ul style="list-style-type: none"> July 1, 2019
DO and DU user interface (Current)	Direct Web Post (DWEB) DO DWEB Endpoints: https://desktoporiginator.fanniemae.com/Workflow/DI/ServiceRouter.aspx DU DWEB Endpoint: https://desktopunderwriter.fanniemae.com/Workflow/DI/ServiceRouter.aspx	<ul style="list-style-type: none"> The current DO and DU user interface and DWEB integration method accepts import of a 1003 v3.2 and MISMO AUS v2.3.1 in the Fannie Mae Production and Integration Test Environments and will continue to accept the legacy file formats until Feb. 1, 2021. Customers utilizing the current DO/DU user interface must transition to the new DU MISMO v3.4 loan application submission file and the new DO/DU user interface by Feb. 1, 2020, to avoid any disruption in service (as new loan applications received on or after Feb. 1, 2020, must be submitted in DU MISMO v3.4 format). DWEB is scheduled for retirement as of Feb. 1, 2021. Customers and technology solution providers that support DO and/or DU DWEB integration must transition to the new DU MISMO v3.4 loan application submission file and Fannie 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A



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		<p>Mae's XML Integration Services (XIS) prior to Feb. 1, 2020, to avoid any disruption in service (as new loan applications received on or after Feb. 1, 2020, must be submitted in the DU MISMO v3.4 format).</p> <ul style="list-style-type: none"> The current DO and DU user interface <i>will not accept</i> manual import of a DU MISMO v3.4 loan application submission file – any attempts will result in <i>Error Retrieving Data</i>. DO/DU via DWEB integration <i>will not accept</i> import of the new DU MISMO v3.4 loan application submission file - any attempts will result in a <i>403 HTTP Error</i>. 		
DO/DU user interface (NEW)	N/A	<ul style="list-style-type: none"> New DU user interface to support the new DU MISMO v3.4 loan application submission file More information will be provided prior to the production release date. 	<ul style="list-style-type: none"> ~30 days prior to production release 	<ul style="list-style-type: none"> Q4 2019
<p>NOTE: DO/DU will add support for certain new MISMO v3.4 data points in a future release.</p>				
EarlyCheck™ XIS	<ul style="list-style-type: none"> XML Integration Services (System-to-System Direct Integration) 	<ul style="list-style-type: none"> EarlyCheck will accept the new DU MISMO 3.4 loan application submission file. EarlyCheck will support HTML and XML loan-level results. <ul style="list-style-type: none"> If the loan application submission file includes data supported in the current 1003, existing edits will fire as appropriate. 	<ul style="list-style-type: none"> Feb. 1, 2019 ~30 days prior to production release 	<ul style="list-style-type: none"> June 22, 2019



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EarlyCheck User Interface	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> EarlyCheck will accept the new DU MISMO v3.4 loan application submission file. When importing the new DU MISMO v3.4 loan application submission file, select File Type: <i>1003/MISMO 2.3.1 (Origination File)</i>. EarlyCheck will support HTML loan-level results. <ul style="list-style-type: none"> If the loan application submission file includes data supported in the current 1003, existing edits will fire as appropriate. 	<ul style="list-style-type: none"> Feb 1, 2019 ~30 days prior to production release 	<ul style="list-style-type: none"> June 22, 2019
<p>NOTE: <i>EarlyCheck will add support for certain new MISMO v3.4 data points in a future release.</i></p>				

Additional Information

To support the transition to the new loan application submission file based on the new DU Spec, review the [DU Implementation Guide MISMO v3.4](#) and related artifacts available on Fannie Mae’s [Technology Integration page](#).

- Review key dates for the Form 1003 (URLA) and the DU Spec in the [URLA Timeline](#) on the [URLA Webpage](#).
- Update your loan application submission file based on the new DU Spec.

Related Resources	Description
DU Spec Implementation Guide MISMO V3.4	Assists lenders and technology solution providers in planning and implementing the new DU Spec. Designed as a supplement to the new DU Spec it provides an overview of the data architecture, including reference information about the allowable structures, sequence numbers, arc roles, and additional information about the conditionality and format of the new DU loan submission files. It also describes how to translate loan submission files from the Residential Loan Data 1003 Version 3.2 flat file and the MISMO Version 2.3.1 XML file formats to the DU Spec.
DU Specification MISMO V3.4 (DU Spec)	New Fannie Mae DU XML Data Requirements Specification NOTE: <i>DU Spec updates will be published at least 30 days prior to the DU production release.</i>



Related Resources	Description
Fannie Mae DU Wrapper (Schema)	The Fannie Mae DU Schema Extension contains data that is not included in MISMO Version 3.4. This schema extension must be downloaded and implemented along with the DU Spec when creating your loan submission files and testing your schema validation prior to submission to DU. DU will use this schema extension as part of its loan submission file validation process.
Numbered Form 1003	A numbered version of the redesigned Form 1003 that shows the field name (numbered) on the form that relates to the corresponding data point in the DU Spec
Residential Loan Data Format, 1003 V3.2	Fannie Mae 1003 Version 3.2 DU Data Specification (Legacy)
MISMO AUS v2.3.1 Underwriting Requirements	MISMO AUS Version 2.3.1 File Format with DU Extensions (Legacy)
DU MISMO v3.4 Test Cases	The Test Case Suite contains a Test Case Matrix spreadsheet and business narratives describing the test scenarios. The XML folder contains MISMO v3.4 files based on the DU Spec. The 1003 and DTD folders contain scenarios for comparing new XML test case samples to the old test cases samples to help with understanding the format differences. <i>NOTE: DU MISMO 3.4 test case updates will be published at least 30 days prior to the DU production release.</i>
XIS Integration Guides (DO, DU, Casefile Data Service, EarlyCheck)	Integration guides are available upon request. Please contact Integration Support or your Fannie Mae representative.

For more information about the DU MISMO v3.4 Early Readiness Release Update, contact your Fannie Mae representative.