

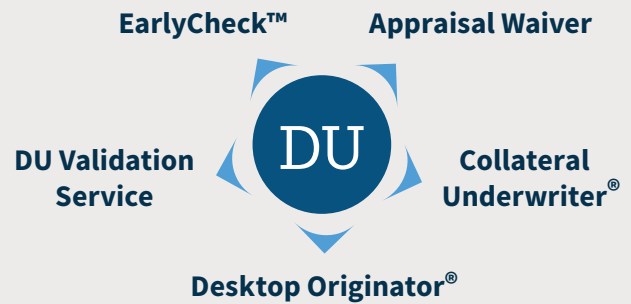
# Desktop Underwriter

## THE INDUSTRY-LEADING AUTOMATED UNDERWRITING SYSTEM

For more than 20 years, Fannie Mae's Desktop Underwriter® (DU®) has helped lenders simplify their loan origination processes, provide borrowers with sustainable homeownership opportunities, and respond quickly to changing market conditions.

DU is an automated tool that can provide lenders with certainty early on through a comprehensive risk assessment, which determines a loan's eligibility for sale and delivery to Fannie Mae.

DU is the powerhouse that connects Fannie Mae technologies and gives users innovation at their fingertips.



## Features

- **Robust automated underwriting options** for purchase, refinance, multi-unit properties, manufactured housing, FHA & VA, fixed-rate, ARMs, **borrowers without traditional credit**, **HomeReady® mortgage**, **HFA preferred™**, **97% LTV**, and **renovation & energy** improvements
- **Enhanced credit risk assessment** with use of **Trended Credit Data**
- **Capability to analyze explanations** for inaccurate foreclosures, bankruptcy, and mortgage delinquency information on a borrower's credit report that would affect recommendation and eligibility
- **Action-oriented, detailed messages** provided in the DU Underwriting Findings report

## DU's 2018 industry impact:



**1.6 million**  
borrowers got the keys  
to a new home



**Hundreds of lenders**  
received Day 1 Certainty\*



**1.9 million**  
loans were delivered  
to Fannie Mae

\*includes an exercised Appraisal Waiver, Certainty on Appraised Value, or a loan component validated through the DU validation service