

The Digital Mortgage Process Powered by Day 1 Certainty®

Simplify lending with tools that give you faster closing times, a better experience for your borrowers, and freedom from reps & warrants.



DU® Validation Service

Freedom from paper-based processes with validation of income, assets, and employment through third-party data validation.

Lenders who have successfully integrated DU Validation Service into their loan workflow are seeing **cycle time reductions¹ from application-to-close of up to:**

- 8 days with asset validation.
- 8 days with employment validation.
- 12 days with income and employment validation.



Appraisal Waiver

Freedom from appraisal requirements on eligible transactions.

Lenders who have successfully integrated Appraisal Waivers into their loan workflow are seeing **cycle time reductions of up to 12 days** with an exercised Appraisal Waiver.



Certainty on Appraised Value

Freedom from reps & warrants on appraised value with the power of Collateral Underwriter® when CU® risk score is 2.5 or lower.

In the last year, **63% of appraisals qualified for rep & warrant relief on appraised value.**

To learn more, visit www.fanniemae.com/day1certainty or access these resources:

DU Validation Service

- [DU Validation Service Resource Center](#)
- [Overview](#)
- [Frequently Asked Questions](#)
- [Current Data Vendor List](#)

Appraisal Waiver

- [Fact Sheet](#)
- [Frequently Asked Questions](#)

Certainty on Appraised Value

- [Infographic](#)
- [Frequently Asked Questions](#)

OnDemand eLearning Courses

- [Implementing Day 1 Certainty: DU Validation Service, Appraisal Waiver, and Certainty on Appraised Value](#)

¹ Many lenders realizing best-in-class savings had extended cycle times when not using DU validation service, typically about 40-45 days from application-to-close.