

# Desktop Underwriter® (DU®) Wholesale

## ADVANCED FUNCTIONALITY GUIDE

Sponsoring Lenders who have mastered the essential functionalities of DU Wholesale can take additional steps to optimize their interactions with Originators through advanced functionalities. This is achieved by incorporating various supporting tools to enhance operational efficiency and control.



### Enhanced Tools and Functionalities

#### Admin Tool Integration:

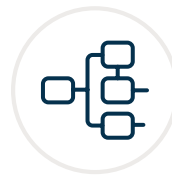
- *Enhanced Efficiency:* Enables Sponsoring Lenders to consolidate all submissions into a single pipeline.
- *Customizable Messaging in Findings Reports:* Sponsoring Lenders can tailor messages on Lender Conditions in the DU findings reports.
- *Originator Control Enhancement:* Originators can take greater control over their submissions with privileges such as loan reassignment and the ability to withdraw a loan without requiring permission from the Sponsoring Lender.

#### Programmatic Case Release:

- If available through the LOS provider, this functionality allows for the automated return of cases to Originators.

#### Management of Originator Relationships:

- Executed via Technology Manager. (See [Managing Originators' Sponsorships](#) job aid).



### Destination Institution

#### Dual Institution Management

- Loans are submitted to one institution and routed to a different institution for processing. The latter is referred to as the “destination institution”.

#### Centralized Pipeline Management:

- Ensures that all Originator submissions are consolidated and managed effectively.

#### DU Findings Report and Fannie Mae Connect Report:

- Both reports display the name of the destination institution instead of the initially sponsored institution.

**Note:** Existing loan case files at the original institution remain there for resubmission purposes, even after employing the destination institution approach.



## Lender Conditions

### Customization Capability:

- Sponsoring Lenders can add personalized conditions to appear on all DU findings reports for a given institution.
- *Example:* Adding a mandatory termite inspection condition.

### Visibility:

- Custom conditions are listed under the “Lender Conditions” section on DU findings reports.



## Loan Reassignment

### Self-Release Right:

- Sponsoring Lenders can allow their Originators to independently release a loan case file.

### Default vs. Enhanced Reassignment:

- *Default:* Originators need permission to update or take back a loan in final status.
- *Enhanced:* Originators can reassign loans in interim status without needing permission.

### Execution and Control:

- Performed in the Desktop Originator (DO®) UI and controlled through the Admin Tool



## Next Steps

### Admin Tool Registration:

- Contact your Fannie Mae Sales Engineer or Account Team Representative to register for the Admin Tool.

### Resources:

- Review the Admin Tool for [Sponsoring Wholesale Lenders Job Aid](#) for detailed instructions.