

# Give borrowers more confidence earlier in the process

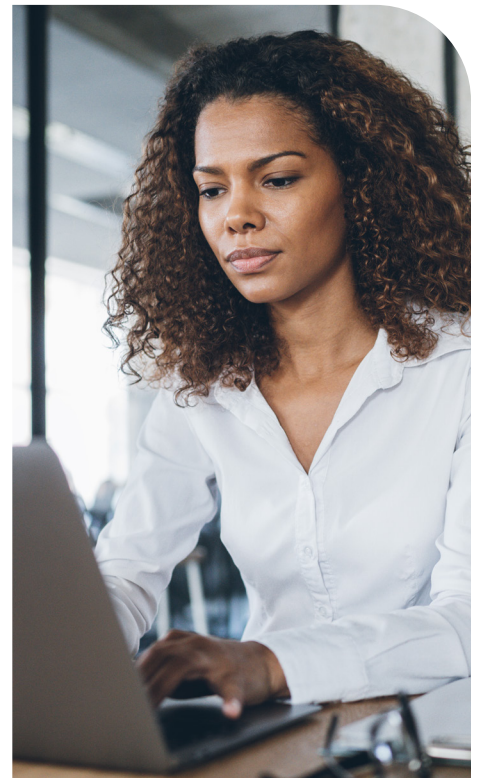
## Desktop Underwriter® (DU®) Early Assessment

Now, you can get the certainty of a DU risk assessment during your pre-qualification process with a single bureau soft credit report. Receive key eligibility information earlier so you can better prepare homebuyers on their options at the start of their homebuying process, without impacting their credit score.

Gain an early look and give homebuyers more confidence from the start with DU early assessment.

### Benefits include:

- Provides a conditional DU recommendation during the lender's pre-qualification process for conventional loans.
- Accepts a single bureau soft pull credit report.
- Accepts DU's optimized dataset.
- Delivers eligibility information earlier via a DU Findings report, in addition to the potential for:
  - Value acceptance
  - HomeReady® eligibility
  - Positive rent payment history eligibility\*
  - Conditional validation of asset, income, and employment through the DU validation service\*
- Enables the use of the same casefile ID from pre-qualification through loan application and delivery.



### How to Get Started

1

Review the [Lender Readiness Checklist](#) for key considerations for implementation.

2

Contact an [approved credit information provider](#) to enable soft credit pulls.

3

Submit a request for activation to Fannie Mae.

\*if verification reports are submitted

Note: At the time of full loan application, the casefile must be resubmitted to DU with a standard tri-merge credit report.

Work with your credit information provider to ensure you meet all terms and conditions before requesting a soft credit report.

### More Resources

- [Soft credit setup process](#)
- [How to use DU early assessment](#)