Fannie Mae

Desktop Underwriter® (DU®) Early Assessment

Building Borrower Confidence from the Start



Desktop Underwriter® (DU®) early assessment gives you access to a conditional DU recommendation during pre-qualification for conventional loans, using a single-bureau soft credit report. This early insight helps you guide homebuyers with greater clarity, without impacting their credit score.

By leveraging DU early assessment, you can better prepare borrowers at the start of their homebuying journey and deliver a more confident, informed experience.

Key benefits

Early DU recommendation

- Provides a conditional DU recommendation during the lender's pre-qualification.

Soft credit pull

- Accepts a single-bureau soft pull credit report — no impact on the borrower's credit score.

Reduced data input

- Submit DU casefiles with less data using the optimized dataset — simplifying the submission process.

Eligibility insights

DU Findings may include:

- Value acceptance
- HomeReady® eligibility
- Positive rent payment history eligibility*
- Conditional validation of asset, income, and employment through the DU validation service*

Streamlined process

- Maintain the same DU 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 the activation request to Fannie Mae to begin using DU early assessment.

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

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*If verification reports are submitted.