

# Lender Readiness Checklist

## Desktop Underwriter® (DU®) Early Assessment

### Does the DU early assessment solution align with your business strategy?

#### Eligibility Requirements include:

We are an approved Fannie Mae Seller leveraging Desktop Underwriter (DU).

Our business offers pre-qualification services via Consumer Direct and/or Loan Officer-assisted platforms.

Our origination workflow can manage separately credentialed credit accounts.

Our system allows us to request new credit and/or request re-issue of credit in DU from different credit accounts.

We are able to prioritize implementation of early assessment (i.e., we have resources available to set up a new credit account, update workflows as needed, and test functionality in DU).



### Next steps

#### Learn about the solution.

We have reviewed the [Reference Guide](#) and materials available on the [website](#).

#### Set up a credit vendor.

We have identified and contacted an [approved early assessment credit provider\(s\)](#) and are aware of the terms and conditions that apply to the DU early assessment solution.

We have considered different credit report options to align with our business requirements and needs. (See page 5 of [Reference Guide](#) for details).

The new early assessment credit account(s) is set up to request and reissue credit file(s) with trended data.

#### Configure your LOS/POS.

Our origination workflow can [operationalize](#) the DU early assessment results.

We can identify early assessment casefiles within our relevant systems.

We have resources available to complete testing and train our staff.

#### Activate early assessment with Fannie Mae.

Confirm that the steps above have been completed.

Submit the [Lender Activation Request Form](#).

Once confirmation is received from Fannie Mae, your DU Institution is active and credit information provider testing can begin.

We can access and use the Fannie Mae Connect report.