

Desktop Underwriter/Desktop Originator Integration Impact Memo

JSON Version 2 August Update

Aug. 20, 2026

During the **weekend of August 22, 2026**, Fannie Mae will update Desktop Underwriter® (DU®) Version 12.1. Unless otherwise noted, the changes in this release will apply to DU V.12.1 loan casefiles submitted or resubmitted to DU on or after August 22, 2026, if JSON Version 2 is requested. JSON Version 1 will continue to be supported and will be returned if requested.

With this release, JSON Version 2 delivers enhancements to the DU Underwriting Findings report, developed in response to lender feedback. By adopting the new format, you can access more granular DU validation service information today while establishing a flexible foundation for future DU enhancements.

DUValidationData Container and Attributes

The **DUValidationData** container enhancement, which includes **14 JSON parent containers and 64 attributes**, is available now in the integration environment and will be available in the production environment for DU Version 12.1 loan casefiles submitted or resubmitted on or after August 22, 2026.

DUValidationData Container	Attributes
loanDataValidation	4
reportSummary	6
reportsReceived	5
borrowers	2
borrowerDataValidation	2
employments	7
incomes	7
incomeReportDetails	6
nonEmploymentIncomes	7
asset	5
assetValidationNotProvidedReasons	2



additionalAssetDocumentationRequired	6
largeDeposits	3
assetReportDetails	2

PotentialRedFlagMessage Container

The **PotentialRedFlagMessage** container will begin populating in the integration environment on August 26, 2026, and in the production environment with the September 2026 DU release on September 25, 2026.

Renamed Attribute

- **AutomatedUnderwritingSystemMessageDetails** has been renamed to **automatedUnderwritingSystemMessageDetails**

Note: This change applies only to JSON Version 2. In JSON Version 1, the attribute will remain AutomatedUnderwritingSystemMessageDetails.

Deprecated JSON Version 1 Attributes

The following JSON Version 1 attributes have been deprecated and are not included in JSON Version 2:

- **FNMAutomatedUnderwritingInitialDecisionDatetime**
- **FNMLoanAverageMedianCreditScoreValue**

Changes to Message Parameter Attribute Names

- The parameter attribute names associated with 16 messages have been updated in DU JSON Version 2. The table below compares the Version 1 and Version 2 attribute names for each affected message.
- Bolded attribute names identify the Version 2 updates and should be used when implementing JSON Version 2.



MsgID	JSON Parameter Names v1.x	JSON Parameter Names v2.x
29	FNMAssetsValidatedAmount FNMTotalFundsToBeVerifiedAmount	FNMAssetValidatedAmount FNMTotalFundsToBeVerifiedAmount
33	FNMTotalFundsToBeVerifiedAmount FNMAssetsValidatedAmount FNMPendingNetSaleProceedsFromRealEstateAssetsAmount	FNMTotalFundsToBeVerifiedAmount FNMAssetValidatedAmount FNMPendingNetSaleProceedsFromRealEstateAmount
1132	FNMBorrowerFullName FNMCreditScoreModelDescription FNMBorrowerCreditScoresText	FNMBorrowerFullName FNMCreditScoreModelName FNMBorrowerCreditScoresText
2849	FNMBorrowerFullName FNMVerificationReportVendorName FNMVerificationReportIdentifier FNMVerificationReportDate FNMAssetValidatedCloseByDate	FNMBorrowerFullName FNMVerificationReportVendorName FNMVerificationReportIdentifier FNMVerificationReportDate FNMAssetValidationCloseByDate
2931	FNMBorrowerFullName FNMVerificationReportVendorName FNMVerificationReportIdentifier FNMVerificationReportDate FNMValidationNotProvidedReasonDescription	FNMBorrowerFullName FNMVerificationReportVendorName FNMVerificationReportIdentifier FNMVerificationReportDate FNMReportEvaluationNotProvidedReasonDescription
2947	FNMAssetsValidatedAmount	FNMAssetValidatedAmount
2949	FNMAssetsValidatedAmount FNMInvestmentLiquidationAmount	FNMAssetValidatedAmount FNMInvestmentLiquidationAmount
2951	FNMAssetsCalculatedAmount	FNMAssetCalculatedAmount
3103	FNMValidationNotProvidedReasonDescription	FNMReportEvaluationNotProvidedReasonDescription
3301	FNMBorrowerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportDate FNMValidationReportNotEvaluatedReasonDescription	FNMBorrowerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportDate FNMReportEvaluationNotProvidedReasonDescription
3303	FNMBorrowerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMValidationReportNotReceivedReasonDescription	FNMBorrowerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMReportNotReceivedReasonDescription
3305	FNMBorrowerFullName FNMEmployerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportEmployerName FNMEmploymentValidatedCloseByDate	FNMBorrowerFullName FNMEmployerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportEmployerName FNMEmploymentValidationCloseByDate
3307	FNMBorrowerFullName FNMEmployerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportEmployerName FNMValidationNotProvidedReasonDescription	FNMBorrowerFullName FNMEmployerFullName FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportEmployerName FNMEmployerValidationNotProvidedReasonDescription
3309	FNMBorrowerFullName FNMIncomeTypeDescription FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportIncomeSourceDescription FNMIncomeValidatedAmount FNMIncomeValidatedCloseByDate	FNMBorrowerFullName FNMIncomeTypeDescription FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportIncomeSourceDescription FNMIncomeValidatedAmount FNMIncomeValidationCloseByDate



3313	FNMBorrowerFullName FNMIncomeTypeDescription FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportIncomeSourceDescription FNMMonthlyIncomeAmount FNMValidationNotProvidedReasonDescription	FNMBorrowerFullName FNMIncomeTypeDescription FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportIncomeSourceDescription FNMMonthlyIncomeAmount FNMMIncomeValidationNotProvidedReasonDescription
3419	FNMBorrowerFullName FNMIncomeTypeDescription FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportIncomeSourceDescription FNMIncomeValidatedAmount FNMIncomeValidatedCloseByDate	FNMBorrowerFullName FNMIncomeTypeDescription FNMVerificationReportVendorNameAndReportTypeDescription FNMVerificationReportIdentifier FNMVerificationReportIncomeSourceDescription FNMIncomeValidatedAmount FNMMIncomeValidationCloseByDate

JSON Version 2 Integration Resources

Whether you are beginning your JSON Version 2 integration or have already requested the integration package, the following technical specifications and implementation guidance are available to support your implementation:

- A detailed JSON Schema
- Field-level definitions and mapping guidance
- Implementation Considerations
- Version Management, Testing Considerations and Recommended Test Scenarios
- Updated Integration Guides

If you have not yet requested the integration package, contact your Technology Integration Analyst or [Integration Support](#).

Please refer to the XIS Services [Integration Impact Memo](#) dated May 27, 2026, for further information regarding JSON.

Release Support

The changes in the JSON Version 2 August Update have been implemented in the DU integration environment.

As required by the Integration Agreement, integrated vendors' systems must be able to support any changes to Fannie Mae services, including DU, no later than 120 days after the date the related specifications are made available. If your product or interface is unable to support the release in accordance with this timeline, please notify your Fannie Mae representative.

If you have questions about the integration impact or if you require support specific to this release, contact your Technology Integration Analyst or [Integration Support](#). For more information about DU, visit the [webpage](#) or contact your Fannie Mae representative.