

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU JSON v2.1 September Update

Sept. 16, 2026

During the **weekend of Sept. 25, 2026**, Fannie Mae is updating the Desktop Underwriter® (DU®) JavaScript Object Notation (JSON) integration specifications for DU JSON Version 2.1. The changes described in this memo are available with DU Version 12.1 loan casefiles submitted or resubmitted on or after the DU September 2026 release.

Documentation Cleanup

The DU JSON Version 2.1 documentation includes the following updates:

- Added the CFF path to FNMTotalsFundsToBeVerifiedAmount.
- Added a ValidationNotProvidedReasonCode tab with enumerations and definitions.

Additional DU September 2026 Release Updates

The following updates are available with DU Version 12.1 loan casefiles submitted or resubmitted on or after the DU September 2026 release.

IncomeReportDetails

The following attributes are moving from Income and NonEmploymentIncomes to IncomeReportDetails:

- FNMIncomeValidationNotProvidedReasonType
- FNMIncomeValidationNotProvidedReasonDescription

AssetReportDetails

The following attributes are moving from AssetValidationNotProvidedReasons to AssetReportDetails:

- FNMAAssetValidationNotProvidedReasonType
- FNMAAssetValidationNotProvidedReasonDescription

EmployerReportDetails

A new EmployerReportDetails container is being added. The following attributes are moving from Employer to the new EmployerReportDetails container:

- FNMVerificationReportIdentifier
- FNMEmployerValidationNotProvidedReasonType
- FNMEmployerValidationNotProvidedReasonDescription

Transition Guidance

Integrated partners should transition to the new report details locations as soon as possible. Because the existing root-level locations support only a single value, integrations that continue to rely on them may not receive the complete set of data when multiple instances are returned.

Important: These attributes will temporarily be available in both their existing and new locations to support the transition. The existing root-level locations are planned for deprecation as part of Version 3.0 (date TBD).

Get Started Using DU Findings in JSON Format

Contact your Technology Integration Analyst or e-mail [Integration Support](#) to request the **integration package** to get started, which will include the following technical specifications and implementation guidance:

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

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

Reminder: Return File Type(s) with Retirement Schedule

Attribute	Format	Required	Value(s)	Version	Description
_FileType	Integer	N	1		UNDERWRITING_FINDINGS (RES) (Retiring October 27, 2028)
			2		UNDERWRITING_FINDINGS_TEXT (Retiring October 27, 2028)
			3		UNDERWRITING_FINDINGS_HTML
			5		UNDERWRITING_FINDINGS_XML (Retiring October 27, 2028) Conventional loans only XML findings are not available for Government (FHA and VA) loans
			6		CREDITREPORT_PRINTFILE_<SSN>
			7		CREDITREPORT_FLATFILE_<SSN>

		8		LOAN_APPLICATION (DU Spec MISMO 3.4)
		12		CREDITREPORT_MISMOFILE_<SSN>
		16		UNDERWRITING_FINDINGS_NEW_HTML (Conventional loans only) (Retiring November 30, 2026)
		17		UNDERWRITING_FINDINGS_PDF (Conventional loans only) (Retiring November 30, 2026)
		18	0,1,2 INTG 1,2 PROD	UNDERWRITING_FINDINGS_JSON
		19		UNDERWRITING_FINDINGS_NEW_PDF (Conventional loans only)

Release Support

The changes in the DU JSON 2.1 September 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.