![Fannie Mae]

Desktop Underwriter/Desktop Originator

Desktop Underwriter Specification MISMO v3.4
Integration Impact Memo

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July 1, 2021

Updated Aug. 20, 2021

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On June 29, 2021, Fannie Mae published the updated DU Specification Version 1.8.2 (DU Spec) and DU Implementation Guide MISMO Version 3.4. The updated DU Spec includes changes previously communicated in the DU MISMO V3.4 Limited Production Period Update Integration Impact Memo and additional changes described below.

> Note: *This integration impact memo describes new updates in the DU Spec Version 1.8.2. For a complete list of changes, see the DU Spec - Revision History and DU Map Update.*

Aug. 20, 2021: This Integration Impact Memo has been updated to reflect the following:

- **DU Spec Version 1.8.2 - New Data Points and Enumerations:** Updated to indicate that certain new data points and enumerations in the table below may be used in DU for government loans. See the DU Spec for a complete list of data requirements, including conditionality and implementation notes.

- Since publication of this memo, the DU Spec v1.8.2 was updated on August 10, 2021. Visit the Technology Integration page to review and download the latest update.

- **Release Support:** Added vendor obligations to update integrated system(s) within 120 days of notification of Specification changes.

DU Spec Version 1.8.2 - New Data Points and Enumerations

Updated Aug. 20, 2021: Since publication of this memo, the updates described below were communicated for DU Version 11.0 in the DU V. 11.0 September Update, and for DU for government loans in the Sept. 2021 Release.

In future update, DU will implement the changes described below. These new data elements may be used to issue DU Underwriting Findings Messages and in any calculations in DU and DU for government loans, where applicable.

More information will be provided once a DU release date is confirmed, including Release Notes and integration impact.

How will this affect my integrated system?

The updates described below will be available in a future update of DU Version 11.0 and DU for government loans. No action is required until further notice.

Any changes to these data elements implemented in your system(s) and submitted to DU prior to the update will impact loan casefile submissions.

Unique ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Update(s)
17.0024	PurchaseCreditTypeOtherDescription	~~BorrowerPaidFees~~	Conditionality Statement DU Legacy Reference Mapping Implementation Notes DU Supported Enumeration

Unique ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Update(s)
16.0035	FundsSourceType	Employer PropertySeller ~~Institutional~~ ~~NonParentRelative~~	Conditionality Conditionality Statement DU Supported Enumerations DU will no longer consider *Institutional* and/or *Nonparent Relative* funds source types in the submitted loan application
5.0270	PurchaseCreditSourceType	BorrowerPaidOutsideClosing BuilderDeveloper Other RealEstateAgent	New for DU Data Point and Enumerations
5.0271	PurchaseCreditSourceTypeOtherDescription	EmployerAffiliate LenderAffiliate OtherInterestedParty	New for DU Data Point and Enumerations
5.0187	FundsSourceType	~~NonParentRelative~~	Conditionality Statement DU Supported Enumeration DU Legacy Reference Mapping DU will no longer consider *Non Parent Relative* funds source type in the loan application submission file.
4.0014	OwnershipInterestType		Conditionality Conditionality Statements Implementation Notes
4.0126 4.0026 4.0027	EmploymentMonthlyIncomeAmount IncomeType CurrentIncomeMonthlyTotalAmount		Conditionality Statement Implementation Notes If a borrower is Self-Employed with ownership interest less than 25%, DU will use gross monthly income types with relationships, and will no longer use Monthly Income (Loss).

Additional DU Spec Updates

The DU Spec was updated to further align with DU in the Fannie Mae Integration and Production environments. These changes have been implemented and are available for testing and use in the DU Integration and Production environments.

How will this affect my integrated system?

Integrated system(s), business processes and/or documentation should be updated to support the changes provided in the DU Spec and listed below.

Unique ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Update(s)
4.0313	IncomeTypeOtherDescription		Conditionality Statement Legacy Mapping Reference Removed
4.0130 5.0045 6.0222 6.0053 6.0104 5.0239 2.0228 16.0041 6.0040 6.0041 6.0042 6.0223 6.0050 6.0045 3.0098 8.0056 8.0067 4.0294 1.0019 4.0289	EmploymentStatusType AssetAccountIdentifier LiabilityTypeOtherDescription LiabilityAccountIdentifier ExpenseTypeOtherDescription OwnedPropertyRentalIncomeNetAmount PropertyEstimatedValueAmount ConstructionMethodTypeOtherDescription PartyRoleType FullName FullName LienPriorityType NoteAmount HELOCIndicator LoanMaturityPeriodType CounselingType CounselingType EmploymentClassificationType DependentAgeYearsCount EmploymentIncomeIndicator		Conditionality Statement(s)
13.0053	InvestorProductPlanIdentifier		Implementation Notes DU Supported Enumerations: Individual ARM Plan Numbers were replaced with a link to the DO DU ARM Plan spreadsheet published on the Technology Integration page: https://singlefamily.fanniemae.com/media/document/xls/dodu-arm-plan-numbers
13.0005 13.0006	IndexSourceType IndexSourceTypeOtherDescription		Data Points (Removed) DU does not use or consider *IndexSourceType* and/or *IndexSourceTypeOtherDescription* if provided in the loan application submission file. To avoid confusion, Integrated System(s) should be updated to no longer send these data points to DU in the loan application submission file.

Unique ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Update(s)
20.0004 20.0005	TaxpayerIdentifierValue TaxpayerIdentifierType		Conditionality Statement
4.0319 4.0002 4.0306 4.0307 5.0261 5.0262 5.0263 5.0264 5.0254 6.0227 8.0184 8.0189	Sequence Number (Attribute)		DU Data Point Format(s)
3.0028	ProductDescription	~~AffordableLTV~~	Changed DU Data Point Format to String 30 and removed the *AffordableLTV* enumeration Implementation Notes updated: Enter "Standard LCOR" to underwrite a RefiNow loan casefile as a standard limited cash-out refinance Enter "Affordable LTV" in the Product Description field to underwrite based on the appraised value in accordance with the Selling Guide
6.0231	LiabilityExclusionIndicator		New instance of existing data point Indicates whether a HELOC or Mortgage Loan listed on the credit report should be omitted from the liability calculation because of duplication or misrepresentation.
12.0005	PropertyStructureBuiltYear		Conditionality for EarlyCheck updated from (R) Required to (O) Optional
8.0069	CounselingFormatType		MISMO v3.4 Data Point Definition
3.0001	MortgageType	~~USDARuralDevelopment~~	DU Supported Enumeration DU does not support and will not consider the USDA Rural Development

Unique ID	MISMO v3.4 Data Point Name	DU Supported Enumerations	Update(s)
			mortgage type if provided to DU in the loan application submission file.
13.0039	HMDARateSpreadPercent		DU Data Point Format DU Legacy Reference Mapping Implementation Notes Data Point Format changed from *Percent 2.2 to Percent 2.3* to align with future releases of EarlyCheck and Loan Delivery DU does not use and will not consider the HMDA Rate Spread Percent if provided in the loan application submission file

DU for Government Loans (FHA and VA)

The DU Spec was updated to further align with DU for government loans in the Integration and Production environments, as described in the DU MISMO V3.4 Limited Production Period Update Integration Impact Memo. Additional updates are described below.

How will this affect my integrated system?

Integrated system(s), business processes and/or documentation should be updated if applicable to support the DU Spec changes described below. These changes have been implemented and are available for testing and use in the DU Integration and Production environments.

> NOTE: *As always, lenders should ensure the loan complies with all FHA and VA guidelines.*

Unique ID	MISMO v3.4 Data Point Name	Update(s)
14.0002	VAFederalTaxAmount	Implementation Notes updated: Use this field to pass the TOTAL DEDUCTIONS (Federal, State, Retirement/Social Security, and/or Other) from Monthly Income and Deductions Section of the VA Loan Analysis Worksheet. Note: Submit total amount for federal, state, local, and social security taxes
20.0002	FHALoanLenderIdentifier	Conditionality updated from (R) Required to (C) Conditional
12.0007	RefinanceImprovementsType	Conditionality updated from (C) Conditional to (O) Optional

Unique ID	MISMO v3.4 Data Point Name	Update(s)
10.0070	LicenseAuthorityLevelType	Conditionality updated from (O) Optional to (C) Conditional Conditionality Statement for FHA and VA (G) updated: IF MortgageType = "FHA" AND PartyRoleType = "LoanOriginationCompany"

DU User Interface (UI) – New URL Integration Test Environment

Use the new URL to launch the DU UI to import and submit loans using the DU MISMO 3.4 file in the Integration environment.

DU User Interface (UI) - New URL	Environment	Available	Action
https://accessdodu.acptfanniemae.com/	Integration (TEST)	July 1, 2021	Update your Bookmark and start using the new site The current DU UI URL https://glass.acptfanniemae.com/ will be retired in Q4 2021.

Release Support

Updated Aug. 20, 2021: 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 memo or if you require support specific to this update, contact your Technology Integration Analyst or Integration Support. For more information about DU, visit the DU page or contact your Fannie Mae Representative.