



Desktop Underwriter/Desktop Originator Integration Impact Memo

Desktop Underwriter Specification Version 1.8.3

Sept. 28, 2022

At the direction of the Federal Housing Finance Agency (FHFA), Fannie Mae and Freddie Mac (the GSEs) announced on [May 3, 2022](#), with an update on [July 6, 2022](#), that the [Supplemental Consumer Information Form \(SCIF\)](#) (Fannie Mae/Freddie Mac Form 1103) will be a required document in the loan file for new conventional loans sold to the GSEs with application dates on or after March 1, 2023. This requirement will help facilitate the collection of homeownership education, housing counseling, and language preference information.

Desktop Originator® (DO®)/ Desktop Underwriter® (DU®) will be updated via direct integration and the user interface the weekend of Oct. 15 to support data collection for the SCIF and additional changes described below, except for the FHA Positive Rental History indicator. More information on that field and its availability will be provided at a future date.

Key Updates:

To support the SCIF requirement and further align with DU and DU for Government loans, Fannie Mae published updates to the [DU Specification \(DU Spec\)](#), [DU Implementation Guide](#), [DU Specification Test Case Suite](#), [Fannie Mae DU Schemas](#), [URLA FAQs](#) and [DU Spec FAQs](#).

The DU Spec Version 1.8.3 was updated to include new and modified data points. For reference, the SCIF Form Field ID's have been added to highlight how the form data relates to the DU data points.

Note: The table below describes the DU Spec data point updates. Refer to the DU Spec V.1.8.3 - Revision History and DU Map Update tabs for a complete list of changes.

How will this affect my integrated system(s)?

Integrated Systems will need to be updated to support these changes. Any updates to these data elements implemented in your system(s) and submitted to DU in production prior to Oct. 15 will impact loan casefile submissions.

DU Spec Version 1.8.3 Update

Unique ID	MISMO v3.4 Data Point Name	DU Supported Enumeration(s)	Update(s)
8.0069	CounselingFormatType	Other	New for DU – MISMO enumeration added
8.0070	CounselingFormatTypeOtherDescription	Hybrid	New for DU – MISMO data point and enumeration added Conditionality Information – Conditionally Required for DU Conditionality Statement - IF CounselingFormatType ="Other"



13.0011	ULAD:PositiveRentalHistoryIndicator	false true	<p>New for DU – ULAD extension and enumeration added</p> <p>Conditionality Information – Conditionally Required for FHA</p> <p>Conditionality Statement - IF MortgageType = "FHA" AND exists</p> <p>Implementation Notes for FHA and VA - Refer to FHA guidance on Positive Rental History</p>
999.0005	AboutVersionIdentifier	DU Spec 1.8.3	<p>New for DU - MISMO data point added to collect the DU Spec Version</p> <p>Conditionality Information – Conditionally Required for DU, FHA, VA</p> <p>Conditionality Statement - IF exists</p> <p>Implementation Notes for DU, CR, EC, FHA, and VA - Enter the version of the DU Specification that was used to validate the request file.</p>
2.0141	ManufacturedHomeWidthType	SingleWide MultiWide	<p>New for DU – MISMO data point and enumerations added</p> <p>Conditionality Information – Conditionally Required for DU</p> <p>Conditionality Statement – IF ConstructionMethodType = "Manufactured" and exists</p>
12.0027	FNMC CondominiumProjectManagerProjectIdentifier		<p>New for DU – MISMO data point added</p> <p>Conditionality Information – Conditionally Required for DU, EC</p> <p>Conditionality Statement – IF exists</p>
1.0181	LanguageCode		<p>Updated Conditionality for DU - changed from optional to conditionally required to support new SCIF form requirement</p> <p>Updated Conditionality Statement – IF exists</p>



1.0182	ULAD: LanguageCodeOtherDescription		<p>Updated Conditionality for DU - changed from optional to conditionally required to support new SCIF form requirements</p> <p>Updated Conditionality Statement – IF LanguageCode = “zxx” OR exists</p>
1.0183	ULAD: LanguageRefusalIndicator		<p>Updated Conditionality for DU – changed from optional to conditionally required to support new SCIF form requirement</p> <p>Updated Conditionality Statement – IF exists</p>
2.0031	RenovationLoanIndicator		<p>Updated Conditionality Statement for FHA and VA – IF (MortgageType = “FHA” OR “VA”) AND exists</p> <p>Updated Implementation Notes for DU, CR and EC – If the loan is a HomeStyle Renovation Mortgage, the indicator must be “true” and the cost of renovations must be provided in AlterationsImprovementsAndRepairsAmount</p>
2.0032	ConversionOfContractforDeedIndicator		<p>Updated Conditionality Statement for FHA and VA - IF (MortgageType = "FHA" OR "VA") AND exists</p>
16.0035	FundsSourceType		<p>Updated Conditionality Statement for DU, CR and EC– IF NoteAmount OR HELOCMaximumBalanceAmount exists</p>
13.0025	HUDIncomeLimitAdjustmentPercent		<p>Data Point (Removed)</p> <p>DU does not use or consider HUDIncomeLimitAdjustmentPercent if provided in the loan application submission file.</p> <p>To avoid confusion, Integrated System(s) will need to be updated to no longer send this data point to DU.</p>
1.0065	BorrowerResidencyType	Prior	<p>Updated Cardinality since DU only supports one instance of prior residence.</p> <p>Former Residence repeats up to 1 time.</p> <p>Cardinality - 1:2</p>



			<p>Updated Implementation Notes for DU, CR and EC - Provide one address with the enumeration "Prior" if the borrower has lived at the current address for less than 24 months.</p>
16.0038	FIPSSStateNumericCode		<p>Updated data point format from Numeric 2 to Code 2</p>
16.0039	FIPSCountyCode		<p>Updated data point format from Numeric 3 to Code 3</p>
13.0003	DisclosedIndexRatePercent		<p>Updated Implementation Notes for DU, CR and EC</p> <p>The value of the ARM index used to calculate the fully indexed rate for use in ARM underwriting and qualifying policies. Per the Fannie Mae Selling Guide, the applicable index value can be any index value in effect during the 90 days that precede the note date.</p> <p>For Generic ARM plans, the lender must provide the applicable ARM index for the type of ARM for which the applicant has applied.</p>
13.0007	MarginRatePercent		<p>Updated Implementation Notes for DU, CR and EC</p> <p>The margin is used to calculate the fully indexed rate for use in ARM underwriting and qualifying policies</p>
13.0009	QualifyingRatePercent		<p>Updated Implementation Notes for DU, CR and EC</p> <p>For all valid ARM plans, including Generic ARM plans, DU will ignore the QualifyingRatePercent and will calculate the qualifying rate based on policies in the Fannie Mae Selling Guide.</p> <p>For ARM plans that are not valid (!FNMA, or a number that is not recognized by DU), this data is used to calculate the applicant's P&I portion of the monthly payment that will be</p>



			used in qualifying. If not provided for such ARM plans, DU will use the note rate + 5.0% to qualify the applicant for the subject loan.
13.0053	InvestorProductPlanIdentifier		<p>Updated Implementation Notes for DU, CR, EC, FHA and VA</p> <p>Required for all Fannie Mae ARMs</p> <p>For a complete list of ARM plan Numbers, go to Data Standards Supporting Resources Section on Technology Integration webpage ARM Plan Numbers</p>
7.0003	AlterationsImprovementsAndRepairsAmount		<p>Updated Implementation Notes for DU, CR and EC</p> <p>If the loan is a HomeStyle Renovation Mortgage the cost of renovations must be provided.</p> <p>The DU Spec includes the MISMO 3.4 LDD definition exactly. Please disregard the URLA section references, these will be removed in future versions of MISMO as the sections have changed.</p>

Release Support

This update, except for the FHA Positive Rental History indicator, will be implemented in the DU integration environment on or about Sept. 29. Integration partners will be notified via email from Integration News (integration_news@fanniemae.com) after implementation.

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.