![Fannie Mae logo]

Desktop Underwriter/Desktop Originator Integration Impact Memo
Desktop Underwriter Specification Version 1.9

May 28, 2024

Desktop Underwriter® (DU®)/Desktop Originator® (DO®) will be updated via direct integration and the user interface in a future release to support the changes specified below from DU Specification Version 1.9.

> **Note**: *The table below describes the DU Spec data point updates. Refer to the DU Spec V.1.9 - Revision History and DU Map Update tabs for a complete list of changes.*

Income Calculator

Income Calculator is an easy-to-use Fannie Mae-hosted service that leverages tax return data to quickly calculate income for self-employed borrowers consistent with Fannie Mae *Selling Guide* policy. Income Calculator helps originators correctly calculate income for self-employed borrowers so they can make informed underwriting decisions, reduce origination cycle times, and potentially limit repurchase risk.

In the future, DU will generate a message confirming any enforcement relief of rep & warrant offered by Income Calculator. In preparation for that future state, the DU Specification will be expanded as described below.

Integrators are encouraged to plan to implement these DU Specification updates even though testing will not be available until the first quarter of 2025.

New Supported Values

Unique ID	MISMO v3.4 Data Point Name	New Supported Value	Description
4.0316	DU:VerificationReportSupplierType	IncomeCalculator	To identify when income amounts submitted to DU are supported by an Income Calculator evaluation. Refer to the Income Calculator page for additional information on this tool.
4.0318	DU:VerificationReportType	IncomeCalculator	
4.0317	DU:VerificationReportIdentifier		To provide the Income Calculator generated ID for each borrower/business combination. There may be more than one Income Calculator ID for a DU loan casefile.

New ArcRoles

Two new ArcRoles will be established specifically for enabling the 'Income Calculator' through the DU validation service. The DU:VerificationReportType is 'IncomeCalculator', the Income Calculator generated ID should be sent in the DU:VerificationReportIdentifier and associated with an instance of a borrower's employment or a borrower's owned property asset (REO).

Optimized Dataset

A new column has been added to designate the minimum data points required to submit a conventional loan casefile to DU and receive a recommendation. Additional data may be required to be provided once all information is received from the borrower and the final terms of the loan are determined.

Release Support

The Income Calculator changes will be implemented in the DU integration environment on or about Q1 2025. Integration partners will be notified via an 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 in 2025. 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 DU page or contact your Fannie Mae representative.