

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 11.0 Dec. Update

Nov. 18, 2021

During the **weekend of Dec. 4, 2021**, Fannie Mae will update Desktop Underwriter® (DU®) Version 11.0. This release includes enhancements to RefiNow, new and modified DU Underwriting Findings Messages, and updates to align with the Selling Guide.

Unless otherwise specified in the Release Notes, this update will apply to DU Version 11.0 loan casefiles **submitted or resubmitted** on or after the weekend of Dec. 4, 2021.

Please review this memo, in addition to the [Release Notes](#), to ensure that your integrated system(s) will be prepared to support this release.

New, Modified, and Retired DU Underwriting Findings Messages

This release will introduce new, modified, and retired messages that are issued in the DU Underwriting Findings report, including a new Observation message that specifies the representative credit score and the average median credit score for the loan casefile.

How will this affect my integrated system(s)?

Integrated systems that parse the DU Underwriting Findings report data file (RES file) or Codified Findings (XML file) may require updates to support the message changes. Integrated systems parsing the DU Underwriting Findings via the DU Messages API may also require updates to support the message changes. Reference the table below for a preliminary assessment of the anticipated message changes.

New Messages	Modified Messages	Retired Messages
6	9	1

The “draft” DU message file will be distributed via email from Integration News (integration_news@fanniemae.com) to authorized subscribers on or about Oct. 20, 2021.

RefiNow Updates

Loan casefiles that meet the updated RefiNow eligibility requirements described in the Release Notes, and match an existing eligible Fannie Mae loan, will be underwritten in DU as a RefiNow mortgage. As a reminder, customers may enter **Standard LCOR** in the Product Description field of the loan application to instruct DU to underwrite a loan casefile that is otherwise eligible as a RefiNow mortgage, as a standard limited cash-out refinance.

Eligible DU loan casefiles with no value in the Product Description field, or a value other than **Standard LCOR** will continue to be underwritten in DU as a RefiNow mortgage.

Integrated systems should be updated if the ProductDescription data point is not supported to allow free-form text, as defined in the [DU Spec MISMO v3.4](#).



DU Spec MISMO Version 3.4, Document Version 1.8.2

Unique ID	Data Point Name	Data Point Definition	DU Data Point Format	Implementation Notes
3.0028	ProductDescription	A free-form text description of a Product, which is a provider-defined offering of goods or services, including mortgage loans.	String 30	Enter Standard LCOR in the Product Description field to underwrite a loan casefile that is otherwise eligible for RefiNow as a standard limited cash-out refinance.

2022 Conventional Loan Limits

We expect to implement the 2022 conventional loan limits the weekend of Dec. 4, 2021. Additional information will be provided in a Lender Letter in late November.

DU Error Message Update

Certain DU error messages will be updated to remove references to legacy 1003 v3.2 or MISMO v2.3.1 data fields. The updated DU error message spreadsheet will be available on the Technology Integration page on or about Nov. 10, 2021.

Release Support

The DU Version 11.0 December update will be implemented in the DU integration environment on or about Nov. 10, 2021, except for the 2022 conventional loan limits, which will be implemented on or about Dec. 1, 2021. Integration partners will be notified via e-mail from Integration News (integration_news@fanniemae.com) after implementation.

If you have questions about the integration impact or if you require support specific to this release, contact [Integration Support](#). For more information about DU, visit the [DU & DO web page](#), or contact your Fannie Mae Technology Development Manager or your Digital Alliance Manager.