Desktop Underwriter/Desktop Originator Integration Impact Memo
April Update

Feb. 22, 2024

During the **weekend of April 20, 2024,** Fannie Mae will implement an update to Desktop Underwriter® (DU®) with the changes described below. These changes will apply to loan casefiles submitted or resubmitted to DU on or after the weekend of April 20, 2024.

This update includes the following:

- USDA Rural Development Mortgage Type
- Invalid FHA Lender ID

Review this memo to ensure that your integrated system(s) will be prepared to support this update.

USDA Rural Development Mortgage Type

Currently, DU returns an Out of Scope recommendation for loan casefiles submitted with a mortgage type of USDA Rural Development. DU will now return an Error for loan casefiles submitted with a mortgage type of USDARuralDevelopment.

How will this affect my integrated system(s)?

To align with current error handling and to help simplify parsing of error scenarios without having to open the DU Underwriting Findings report, DU will be updated to return a loan validation error in the DU XIS Control Output (CO) and a new error message in the MP_STATUS_LOG for loan casefiles submitted with a mortgage type of USDARuralDevelopment. The DU Spec will be updated at a later date to add an implementation note that the USDARuralDevelopment enumeration is not supported. See details below.

Integrated systems may require updates to support the new error message. Integrators who opt to continue submitting loan casefiles to DU with the USDARuralDevelopment mortgage type should expect to receive the new error message.

DU Spec Update					
Unique ID	**Form Field ID**	**Form Field Name**	**Data Point Name**	**DU Supported Enumerations**	**Implementation Notes**
3.0001	L3.1	Mortgage Type Applied For	MortgageType	Conventional FHA **USDARuralDevelopment** VA	USDARuralDevelopment enumeration is not supported.

DU_UNDERWRITE_RESPONSE			
XIS Control Output (CO), STATUS Element			
Attribute	**Format**	**Value**	**Description**
_Condition	String	FAILURE	System error returned in the XIS Control Output (CO) response file if the DU loan application submission file fails Schema or Loan-Level File Validation.

Related error message(s) returned in the MP_STATUS_LOG |
_Name	String	SBAWF1.3	
_Description	String	Loan Validation Error	
_Code	String	321	
Sample			
Content-Disposition: form-data; name="CO"; filename="CO"

<?xml version="1.0" encoding="UTF-8"?>

<DU_UNDERWRITE_RESPONSE>

        <STATUS _Condition="FAILURE" _Name="SBAWF1.3" _Description="Loan Validation Error" _Code="321"/>

</DU_UNDERWRITE_RESPONSE> | | | |

MP_STATUS_LOG	
Contains detailed error messages including Schema Validation, Loan Application Data, Credit, and Underwriting Checklist errors.	
Section	**Description**
Loan Application Data Errors	ERROR – USDA Rural Development loans are not supported. Resubmit as another mortgage type, if applicable. If assistance is still required, contact Fannie Mae Technology Support (1-800-2FANNIE).
Sample	
Content-type: text/plain; charset=UTF-8

Content-Disposition: form-data; name="MP_STATUS_LOG"; filename="MP_STATUS_LOG"

Loan Application Data Errors

ERROR – USDA Rural Development loans are not supported. Resubmit as another mortgage type, if applicable. If assistance is still required, contact Fannie Mae Technology Support (1-800-2FANNIE). | |

Invalid FHA Lender ID

FHA loan casefiles submitted or resubmitted using Preliminary Findings with an FHA Lender ID of 9999999999 will now receive an Error specifying that a valid FHA Lender ID was not provided. A valid FHA Lender ID will need to be provided for the loan casefile to be underwritten through DU.

Release Support

This update will be implemented in the DU integration environment on or around March 20, 2024.

If you have questions about the integration impact 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.