

Desktop Underwriter/Desktop Originator Integration Impact Memo

Testing Availability

Aug. 20, 2025

During the weekend of May 17, 2025, Fannie Mae implemented an update to Desktop Underwriter® (DU®) Version 12.0. At that time, Technology Service Providers (TSPs) were advised of delayed testing for the new DU messages related to Income Calculator.

New DU messages referencing Income Calculator

There are three new messages (message IDs 3743, 3745, and 3747) confirming eligibility for enforcement relief of representations & warranties offered by Income Calculator. These **messages can now be tested in the integration environment**. An updated DU message file will be published in the future.

System Updates

Please review this memo in addition to the [FAQs](#) to ensure that your integrated system(s) will be prepared to fully support DU submissions within 120 days, as outlined in Section 5 of the Software Subscription Agreement.

The [DU Specification](#) was expanded as described below per the [May 2024 Integration Impact Memo](#). TSPs must make these updates so the Income Calculator evaluation information can be matched to income data in the DU submission.

Unique ID	MISMO v3.4 Data Point Name	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/employer or borrower/rental property combination. There may be more than one Income Calculator ID for a DU loan casefile.

Two ArcRoles have been established specifically for enabling the ‘Income Calculator’ messages in DU. The DU:VerificationReportSupplierType is ‘IncomeCalculator’, the DU:VerificationReportType is ‘IncomeCalculator’, and 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).

Lender Activation

During the introductory period, lenders must opt-in to receive the new DU messages. Please review the [FAQs](#) for additional information.

Testing/Support

Sample request files are available on the [Technology Integration Resources webpage](#) (see ‘Desktop Underwriter’). When you are ready to begin testing, please contact income_calculator@fanniemae.com to secure testing documentation.

If you have questions about the integration impact or if you require support specific to this release, contact income_calculator@fanniemae.com, your Technology Integration Analyst, or [Integration Support](#).