Fannie Mae®

Desktop Underwriter/Desktop Originator Integration Impact Memo
DU Version 12.0 May Update

May 2, 2025

During the **weekend of May 17, 2025,** Fannie Mae will implement an update to Desktop Underwriter® (DU®) Version 12.0. The changes in this release will apply to DU Version 12.0 loan casefiles submitted or resubmitted to DU during or after the weekend of May 17, 2025, except for the Condo Project Manager™ (CPM™) changes.

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 will be issued in the DU Underwriting Findings report.

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
34	16	2

The DU Version 12.0 May update was implemented in the DU integration environment on **April 16, 2025.**

The final DU message file was distributed via email from Integration News (integration_news@fanniemae.com) to authorized subscribers on **May 1, 2025.** The DU Message file is now available to lenders on Fannie Mae Connect.

Condo Project Manager

As specified in the release notes, for DU to determine the project in which the property is located, DU will use the CPM ID or a complete address along with the project name. The data point names for the fields are shown below. The fields (Condo Project Manager ID and Project Name) can be found in the L1. Property and Loan Information section of the Desktop Originator® (DO®)/DU User Interface (UI).

Unique ID	MISMO v3.4 Data Point Name	MISMO v3.4 Data Point Definition
12.0036	ProjectName	The name of the project in which subject property is located (e.g., the name of the condominium or cooperative).
12.0027	FNMCondominiumProjectManagerProjectIdentifier	The unique identifier of a property development project to which individual properties belong assigned by the Fannie Mae Condo Project Manager (CPM) system.

Note: The CPM information will only be provided for new DU V. 12.0 loan casefiles created on or after **June 23, 2025.**

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.

DU will generate a message confirming any enforcement relief of representations & warranties offered by Income Calculator. In preparation for that future state, the DU Specification was expanded as to include the data points shown in the table below and previously provided in the May 2024 Integration Impact Memo. Integrators are encouraged to begin development once testing becomes available.

Refer to the Income Calculator page for additional information on this tool.

Supported Values

Unique ID	MISMO v3.4 Data Point Name	MISMO v3.4 Data Point Definition
4.0316	DU:VerificationReportSupplierType	A value from a Fannie Mae list that represents the name of the verification data provider or calculation report supplier, (e.g., **IncomeCalculator**)
4.0317	DU:VerificationReportIdentifier	Reference number of the report to be retrieved from the verification or calculation report supplier, (e.g., **D465YXZ**)
4.0318	DU:VerificationReportType	A value from a Fannie Mae list of report datasets used to verify a borrower's disclosed income, employment, and/or assets; or calculate a borrower's income, (e.g., **IncomeCalculator**)

> **Note**: The complete DU Specification can be found here.

New ArcRoles

Two new 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).

Desktop Underwriter / Desktop Originator UI

The Desktop Underwriter (DU)/Desktop Originator (DO) User Interface (UI) is now compatible with Windows® 11 and remains compatible with Windows 10 and 8.1.

Release Support

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 webpage or contact your Fannie Mae representative.