

# Desktop Underwriter/Desktop Originator Integration Impact Memo

## November Update

Sept. 24, 2025

During the **weekend of Nov. 15, 2025**, Fannie Mae will implement an update to Desktop Underwriter® (DU®). Unless specified in the release notes, the changes will apply to DU Version 12.0 loan casefiles submitted or resubmitted to DU during or after the weekend of Nov. 15, 2025.

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

### 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
1	15	4

The draft DU message file will be distributed via email from Integration News ([integration\\_news@fanniemae.com](mailto:integration_news@fanniemae.com)) to authorized subscribers on or around **Oct. 1, 2025**. The DU message file will also be accessible through [Fannie Mae Connect™](#) for users with appropriate access.

## Appraisal Messages

As specified in the release notes, the appraisal messages in DU will be updated to reflect the changes in the Uniform Appraisal Dataset (UAD) and appraisal forms redesign. The existing messages referencing specific form numbers will be updated to specify eligibility for a Uniform Residential Appraisal Report.

**Note:** Refer to the Appendix for the updated appraisal messages.

## Release Support

The changes in the DU V. 12.0 November Update will be implemented in the DU integration environment on or around **Oct. 15, 2025**.

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. 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.



## Appendix

Msg ID	Current Message Text	New Message Text
1404	An appraisal based on an interior and exterior property inspection reported on Form 1025 is required for this transaction.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal - 2- to 4-Unit Property). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.
1990	An appraisal based on an interior and exterior property inspection reported on Form 1004C is required for this transaction.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal - Manufactured). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.
2125	This transaction requires a traditional appraisal that must be provided on the Uniform Residential Appraisal Report (Fannie Mae Form 1004 March 2005). The loan casefile may also be eligible for other property assessment and valuation options. All eligible options will be displayed in the Property and Appraisal Information section.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal - Single Family Property). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.
2129	This transaction requires a traditional appraisal that must be provided on the Uniform Residential Appraisal Report (Fannie Mae Form 1004 March 2005). The loan casefile may also be eligible for other property assessment and valuation options. All eligible options will be displayed in the Property and Appraisal Information section.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal - Single Family Property). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.
2131	An appraisal based on an interior and exterior property inspection reported on Form 1073 is required for this condominium transaction. If the condominium project consists solely of detached dwellings, Form 1004 may be used, though the appraiser must include: an adequate description of the project, information about the homeowners' association fees, and information about the quality of the project maintenance.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal – Condominium Unit). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.
2135	An appraisal based on an interior and exterior property inspection reported on Form 1073 is required for this condominium refinance transaction. If the condominium project consists solely of detached dwellings, Form 1004 may be used, though the appraiser must include: an adequate description of the project, information about the homeowners' association fees, and information about the quality of the project maintenance.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal – Condominium Unit). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.



Msg ID	Current Message Text	New Message Text
2145	An appraisal based on an interior and exterior property inspection reported on Form 2090 is required for this transaction.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal - Cooperative Interest). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section.
2149	An appraisal based on an interior and exterior property inspection reported on Form 2090 is required for this refinance transaction.	This loan casefile is eligible for a Uniform Residential Appraisal Report (Traditional Appraisal - Cooperative Interest). If the loan casefile is eligible for other property assessment and valuation options, all options will be displayed in the Property and Appraisal Information section
1401	Obtain a comparable rent schedule on Form 1007 unless the borrower is being qualified for the entire payment, without benefit of rental income.	A Comparable Rent Schedule is required when the borrower needs rental income to qualify.
2731	If income from the property will be used to qualify the borrower, the lender must obtain an appraisal based on an interior and exterior property inspection and obtain a Single-Family Comparable Rent Schedule (Form 1007) in accordance with the requirements for rental income as stated in the Fannie Mae Selling Guide. If the borrower is being qualified without the benefit of rental income, an appraisal with Form 1007 is not required and the lender may exercise the value acceptance (appraisal waiver) offered on the loan casefile.	If rental income is used to qualify the borrower, a value acceptance offer must not be exercised and a traditional Uniform Residential Appraisal Report with a Comparable Rent Schedule is required. Otherwise, the lender may exercise the value acceptance offer.
1253	A certification of completion is required to verify the home improvements have been completed. The certification must be documented using the Appraisal Update and/or Completion Report (Form 1004D) or one of the applicable alternatives specified in the Selling Guide.	The Completion Report is required to verify the home improvements have been completed. This must be documented using the Completion Report or one of the applicable alternatives specified in the Selling Guide.