

Desktop Underwriter/Desktop Originator Integration Impact Memo

Sept. Update

Aug. 8, 2025

During the **weekend of Sept. 27, 2025**, Fannie Mae will implement an update to Desktop Underwriter® (DU®). The changes referenced below will apply to DU Version 12.0 loan casefiles submitted or resubmitted to DU during or after the weekend of Sept. 27, 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
9	24	12

Distribution of Draft DU Message File and Codified Findings File (CFF)

On **Aug. 8, 2025**, Fannie Mae will distribute the draft DU Message File and the Codified Findings File via email from Integration News (integration_news@fanniemae.com) to all authorized subscribers. Both files will also be accessible through [Fannie Mae Connect™](#) for users with appropriate access.

Documentation Level Codes

The following Documentation Level Codes changes will be reflected with the Sept. Update.

How will this affect my integrated system(s)?

Integrated systems that parse the DocumentationLevelCodes attribute returned in the DU Codified Findings (XML file) will require updates to support the new codes.

Parent Element	Attribute Name	Value	Description	Change
DocumentationLevelCodes	RequiredDocumentationLevelCode	143	Hybrid Appraisal	New
DocumentationLevelCodes	RequiredDocumentationLevelCode	349	Restricted Stock	New



DU Spec Version 1.9.1 Update

Fannie Mae has published updates to the [DU Specification](#), [Fannie Mae DU Schemas](#), [DU Implementation Guide](#) and [DU Specification Test Case Suite](#). The following fields were updated in DU Specification Version 1.9.1

Unique ID	Data Point Name	DU Supported Enumeration(s)	Change
999.0005	AboutVersionIdentifier	DU Spec 1.9.1	Enter the version of the DU Specification that was used to validate the request file.
2.0141	ManufacturedHomeWidthType	MultiWide SingleWide	Added Implementation Notes for DU, CR, and EC: <ul style="list-style-type: none">• Single (including multi-story single-width homes)• Multi (manufactured in multiple sections and joined on site)
2.0228	PropertyEstimatedValueAmount		Added Implementation Notes for DU, CR, and EC: The estimated value should always be sent until the Actual Appraised Value as needed per Fannie Mae Selling guidelines. The estimated property value provided must be the lender's or borrower's estimate of value for a refinance transaction, or the Sales Contract Price for a purchase transaction.
3.0028	ProductDescription		Increased Data Point Format to String 80.
4.0294	EmploymentClassificationType	Primary Secondary	Added indication these data points are part of the Optimized Dataset.
4.0313	IncomeTypeOtherDescription	RestrictedStock	Added value "RestrictedStock" and Implementation Notes for DU, CR, and EC: Fannie Mae will provide the specific text to be used to invoke certain DU rules. Current valid values are listed below. New values will be communicated in DU Release Notes, Integration Impact Memos, and Fannie Mae Selling Guide. Implementation Notes for FHA and VA: Lenders should ensure that they are following applicable FHA and VA guidelines for their use. RestrictedStock - This value is used to indicate that the income amount is



Unique ID	Data Point Name	DU Supported Enumeration(s)	Change
			associated with restricted stock. Enter an IncomeType of Other when this is being used.
5.0247	AssetTypeOtherDescription	OtherLiquidAsset OtherNonLiquidAsset	Changed the DU Data Point format from Enumerated to String 80.
6.0016	LiabilityPayoffStatusIndicator	false true	Added indication these data points are part of the Optimized Dataset.
6.0060	LiabilityPayoffStatusIndicator	false true	Added indication these data points are part of the Optimized Dataset.
8.0001	IntentToOccupyType	No Yes	Removed enumeration "Unknown"
8.0003	HomeownerPastThreeYearsType	No Yes	Removed enumeration "Unknown"
8.0063	PartyRoleIdentifier		Changed Data Point Format to Numeric 5. Added Implementation Notes for DU, CR, and EC, FHA and VA: This field must contain exactly 5 digits. Alphabetic characters and special symbols are not allowed.
8.0073	PartyRoleIdentifier		Changed Data Point Format to Numeric 5. Added Implementation Notes for DU, CR, and EC, FHA and VA. This field must contain exactly 5 digits. Alphabetic characters and special symbols are not allowed.
12.0034	DU:SharedEquityAmount		Added MISMO extension data point. Definition: The portion of the down payment paid by a third party as part of a shared equity agreement. Added Implementation Notes for DU, CR, and EC: Enter the subsidized difference between the fair market value without restrictions and the sales price that is offered by an eligible party as part of a shared equity agreement.
12.0035	DU:DUPolicyFeatureDescription		Added valid value FTHBException in the Implementation Notes for DU, CR, and EC: FTHBException – This enumeration is used inform DU that at least one borrower on the loan is using the first-time homebuyer exception for a displaced homemaker or single parent.



Unique ID	Data Point Name	DU Supported Enumeration(s)	Change
15.001	PropertyUsageTypeOtherDescription		<p>Added new values of "chattel" and "timeshare" to the Implementation Notes for DU, CR and EC.</p> <p>When the property is commercial, multifamily, land, a farm, chattel, or timeshare enter the applicable description in the PropertyUsageTypeOtherDescription (i.e., commercial, multifamily, land, farm, chattel, timeshare).</p>

DU Specification Cardinality Update

The following items were updated with DU Specification Version 1.9.1. Refer to the updated specifications Cardinality tab for additional details.

MISMO v3.4 XPath	Cardinality Container	Cardinality min:max	Change
MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/EXTENSION/OTHER/DU:LOAN_EXTENSION/DU:UNDERWRITING_VERIFICATIONS/DU:UNDERWRITING_VERIFICATION	DU:UNDERWRITING_VERIFICATION	0:50	Increased the cardinality of the container for DU, CR, and EC, FHA and VA.

Release Support

The new DU messages will be implemented in the DU integration environment on or around **Aug. 27, 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 webpage](#) or contact your Fannie Mae representative.