

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 12.1 June Update

Updated May 27, 2026

During the **evening of June 26, 2026**, Fannie Mae will update Desktop Underwriter® (DU®) Version 12.1. Unless otherwise noted, the changes in this release will apply to DU V. 12.1 loan casefiles submitted or resubmitted to DU on or after the evening of June 26, 2026.

Note: As noted above, DU updates will move from Saturday evenings to Friday evenings. This shift is enabled by continued improvements in platform resiliency and supporting technology and allows our partners additional time to review updates and prepare their systems before normal business hours resume.

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
5	47	12

Income Type Other Description Updates

The following new income type that will be recognized with the June update is also referenced in the release notes. This value is referenced in [DU Specification](#) Version 1.9.2.

Release notes item	Unique ID	Form Field ID	Form Field Name	Data Point Name	Change with June Update
Equalization Payment	4.0044	1e.1	Income Source	IncomeType	Equalization Payment being added as an income type in DU
	4.0313	Not On Form	Not On Form	IncomeTypeOtherDescription	

Documentation Level Codes

The following Documentation Level Codes changes will be made with the June 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 code.

Parent Element	Attribute Name	Value	Description	Change
DocumentationLevelCodes	RequiredDocumentationLevelCode	350	Equalization Payment	New



Parent Element	Attribute Name	Value	Description	Change
		306	Two years personal and two years business tax returns	Retired
		307	Second job – Paystub and two years W-2s	Retired
		308	Second job – Two years personal and business tax returns	Retired
		342	One year personal and one year business tax returns	Retired

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

On or around **April 29, 2026**, the draft DU Message File and an updated Codified Findings File will be available to all authorized subscribers through [Fannie Mae Connect™](#) for users with appropriate access.

DU Specification Version 1.9.2 Update

The following fields were updated in DU Specification Version 1.9.2.

Unique ID	Data Point Name	New DU Supported Enumeration(s)	Change
999.0005	AboutVersionIdentifier	DU Spec 1.9.2	Update DU Spec version to "DU Spec 1.9.2" and Updated DU Data Point Format to "String (DU Enumerated)".
0.0002	LoanIdentifier		Updated Implementation Notes.
1.0072	BorrowerResidencyDurationMonthsCount		Updated Implementation Notes.
2.0226	NativeAmericanLandsTypeOtherDescription		Updated DU Data Point Format to "String (DU Enumerated)".
2.0228	PropertyEstimatedValueAmount		Updated Implementation Notes.
3.0028	ProductDescription	HomeStyleRefresh	Added new value "HomeStyleRefresh". Previously all 3 valid values "Affordable LTV", "HomeStyle Refresh", and "Standard LCOR", were only listed in the Implementation Notes column; to improve usability we are now including these values in the DU Enumerations column and the DU Enumerations tab. Updated DU Data Point Format to "String (DU Enumerated)".
4.0075	RentalEstimatedNetMonthlyRentAmount		Updated Implementation Notes.
5.0239	OwnedPropertyRentalIncomeNetAmount		Updated Implementation Notes.
5.0247	AssetTypeOtherDescription		Updated Data Type to include "String DU Enumerated".
5.0271	PurchaseCreditSourceTypeOtherDescription		Updated DU Data Point Format to "String (DU Enumerated)".
8.0070	CounselingFormatTypeOtherDescription		Updated DU Data Point Format to "String (DU Enumerated)".
12.0034	DU:SharedEquityAmount		Added conditionality for conventional loans.
12.0035	DU:DUPolicyFeatureDescription		Previously the valid values were only listed in the Implementation Notes column; to improve usability we are now including these values in the DU Supported



Unique ID	Data Point Name	New DU Supported Enumeration(s)	Change
			Enumerations column and the DU Enumerations tab. Updated DU Data Point Format to include "DU Enumerated".
13.0011	ULAD:PositiveRentalHistoryIndicator		Updated Data Point Definition.
13.0062	CommunityLendingProductType		Removed "HFAPreferredRiskSharing" enumeration.
15.0010	PropertyUsageTypeOtherDescription		Previously the valid values were only listed in the Implementation Notes column; to improve usability we are now including these values in the DU Supported Enumerations column and the DU Enumerations tab. Updated DU Data Point Format to "String (DU Enumerated)".
16.0036	FundsSourceTypeOtherDescription		Updated DU Data Point Format to "String (DU Enumerated)".
16.0041	ConstructionMethodTypeOtherDescription		Updated DU Data Point Format to "String (DU Enumerated)".
17.0024	PurchaseCreditTypeOtherDescription		Updated DU Data Point Format to "String (DU Enumerated)".
17.0028	MIAndFundingFeeTotalAmount		Updated Implementation Notes.

DU Validation Service Changes

DU income validation messages will be updated to support employer-level income validation as defined below.

List Message Column Header Changes

Integrated systems that parse the DU validation service list messages referenced below may need to be updated to use the new column header text. These updates will be applied to DU V. 12.1 loan casefiles submitted or resubmitted on or after the **evening of June 26, 2026**.

Message Identifier	Message Severity Type Code	Message Category Type Code	Current Column Header	New Column Header
3309	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Income Source from Rep	Income Source from Rep (DU Employer)
3311	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Income Source from Rep	Income Source from Rep (DU Employer)
3313	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Income Source from Rep	Income Source from Rep (DU Employer)



List Message Column Value Changes

The values in the following messages will be updated as described below. These updates will apply to new DU V. 12.1 loan casefiles created on or after the **weekend of June 27, 2026**.

Message Identifier	Message Severity Type Code	Message Category Type Code	Column Header*	New Column Value Description
3309	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Income Source from Rep (DU Employer)	This column will now include the employer name from the report and the DU employer name.
3309	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Validated Amount	The amount of income for the specified income type validated for the employer.
3311	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Income Source from Rep (DU Employer)	This column will now include the employer name from the report and the DU employer name.
3311	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Calculated Amount	The amount of income for the specified income type calculated for the employer.
3313	5 = VERIFICATION	5 = EMPLOYMENT/ INCOME	Income Source from Rep (DU Employer)	This column will now include the employer name from the report and the DU employer name.

*Column headers reflect the new column headers after this release.

Modified Message

The following DU validation service message will be modified as defined below for new DU V. 12.1 loan casefiles created on or after the **weekend of June 27, 2026**.

Message Identifier	Message Text	Impact
3319	DU matched vendor data to income source(s) based on the following components. Borrower DU Income Type Vendor and Rep Type Rep ID DU Employer Employer Name in Rep Calculated Amount	Message 3319 will only be issued when an income type was validated using an asset report with multiple income streams. Message 3309 will now list income types validated by employer.

Release Support

The changes in the DU V. 12.1 June update will be implemented in the DU integration environment on or around **May 20, 2026**.

As required by the Integration Agreement, integrated vendor 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.