

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 12.1

Jan. 28, 2026

During the **weekend of March 21, 2026**, Fannie Mae will implement Desktop Underwriter® (DU®) Version 12.1. The changes in this release will apply to new loan casefiles submitted to DU on or after the weekend of March 21, 2026. Loan casefiles created in DU Version 12.0 and resubmitted after the weekend of March 21, 2026, will continue to be underwritten through DU Version 12.0.

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
2	43	4

HomeStyle® Refresh

As specified in the DU V. 12.1 Release Notes, *Selling Guide* Announcement SEL-2025-10 introduced HomeStyle Refresh, and DU will determine that the loan casefile is a HomeStyle Refresh loan if “HomeStyle Refresh” is entered in the Product Description field. Details on that field are provided below.

Unique ID	Data Point Name DU	New Supported String Text	Change
3.0028	ProductDescription	HomeStyleRefresh	A new string text value will be added to the Implementation Notes for DU: HomeStyleRefresh – will be used to receive specific messages related to the HomeStyle Refresh renovation option

Special Feature Code (SFC) Updates

The DU message that lists applicable SFC will be updated with the changes below. The following SFC updates will also be reflected in the SpecialFeatureCode attribute in the DU Codified Findings (CFF).

- As specified in *Selling Guide* Announcement SEL-2025-10, for lenders utilizing UAD 3.6 policy we replaced the terms “single-width” and “multi-width” with the terms “single-section” and “multi-section.” This change impacts the description for SFC 791.
- As noted above, HomeStyle Refresh will be identified by DU using the ProductDescription data point. A new SFC 892 will be issued by DU for these loans.



How will this affect my integrated system(s)?

Integrated systems that parse the SpecialFeatureCode attribute in the DU Codified Findings (XML file) will require updates to support the new SFC within the LOS and Loan Delivery systems.

Action	Special Feature Code	Description
Updated description	791	Single-section Manufactured Home
New	892	HomeStyle Refresh

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

On or around **Jan. 28, 2026**, Fannie Mae will distribute the draft DU Message File and an updated Codified Findings File via email from Integration News (integration_news@fanniemae.com) to all authorized subscribers. This will be the last time that the DU Message file and the CFF will be distributed via e-mail. Going forward, both files will be accessible only through [Fannie Mae Connect™](#) for users with appropriate access.

Release Support

The changes in DU V. 12.1 will be implemented in the DU integration environment on or around **Feb. 25, 2026**.

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 e-mail [Integration Support](#). For more information about DU, visit the [DU webpage](#) or contact your Fannie Mae representative.