Fannie Mae

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 12.1 November and December Updates

Oct. 14, 2026

Updated Oct. 29, 2026

During the **evenings of Nov.13, 2026 and Dec. 11, 2026,** Fannie Mae will update Desktop Underwriter® (DU®) Version 12.1. The changes in this release will apply to DU V. 12.1 loan casefiles submitted or resubmitted to DU on or after the evenings of Nov.13, 2026, or Dec. 11, 2026.

Review this memo, in addition to the Release Notes, to ensure that your integrated system(s) will be prepared to support this release.

DU Underwriting Findings report in JSON

The evening of **Nov. 13, 2026**, the following updates will be made in the DU Underwriting Findings in JSON format:

- Documentation Revisions:
  - Corrected format type to align with schema: FNMCreditScoreModelName
  - Added omitted attribute: CreditScoreCategoryVersionType
- JSON Version 1.5 and Version 2.2:
  - FNMPotentialRedFlagMessagesIdentifier OOC-03 will be updated to consider additional information related to the borrower's housing and rental property history, financial profile, and/or the characteristics of the subject property.
  - Removed enumeration values from schema for CreditScoreCategoryVersionType. (Added October 26, 2026)

- JSON Version 2.2 **ONLY**:
  - New Attribute added to the Loan container:
    - FNMPropertySellerContributionPercent
  - New attribute added to both the DUValidationData Incomes and NonEmploymentIncomes containers:
    - FNMAdditionalIncomeDocumentationRequiredDescription

DU Underwriting Findings Report Retirement (Updated Oct.29, 2026)

The July 29, 2026, Integration Impact Memo stated that the Return File Requests of enhanced HTML and/or enhanced PDF will be retired on Nov. 30, 2026. Based on feedback received, this retirement is being delayed. A new retirement date for these versions of the DU Underwriting Findings report will be determined and announced in the first quarter of 2027.

Please see the complete list of supported file type values, descriptions, and retirement timelines in XIS RETURN_FILE element.

Attribute	Format	Required	Values(s)	Version	Description
_FileType	Integer	N	1		UNDERWRITING_FINDINGS (RES) **(Retiring October 27, 2028)**
			2		UNDERWRITING_FINDINGS_TEXT **(Retiring October 27, 2028)**
			3		UNDERWRITING_FINDINGS_HTML

© 2026 Fannie Mae

			5		UNDERWRITING_FINDINGS_XML **(Retiring October 27, 2028)** Conventional loans only XML findings are not available for Government (FHA and VA) loans
			6		CREDITREPORT_PRINTFILE_<SSN>
			7		CREDITREPORT_FLATFILE_<SSN>
			8		LOAN_APPLICATION (DU Spec MISMO 3.4)
			12		CREDITREPORT_MISMOFILE_<SSN>
			16		UNDERWRITING_FINDINGS_NEW_HTML (Conventional loans only) **(Retirement date TBD)**
			17		UNDERWRITING_FINDINGS_PDF (Conventional loans only) **(Retirement date TBD)**
			18	0, 1, 2 INTG 1, 2 PROD	UNDERWRITING_FINDINGS_JSON
			19		**UNDERWRITING_FINDINGS_NEW_PDF (Conventional loans only) (NOTE: Case files underwritten with the DU 12.0 engine will not return file type 19, UNDERWRITING_FINDINGS_NEW_PDF.)**

Get Started Using DU Findings in JSON Format

Contact your Technology Integration Analyst or e-mail Integration Support to request the **integration package** to get started, which will include the following technical specifications and implementation guidance:

- A detailed JSON Schema
- Field-level definitions and mapping guidance
- Implementation Considerations
- Version Management, Testing Considerations and Recommended Test Scenarios
- Updated Integration Guides

Please refer to our XIS Services Integration Impact Memo dated May 27, 2026, for further information regarding JSON.

New, Modified, and Retired DU Underwriting Findings Messages

The evening of **Dec. 11, 2026**, DU will be updated to 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
0	37	0

On or around Oct. 28, 2026, the draft DU Message File will be available to all authorized subscribers through Fannie Mae Connect™ for users with appropriate access.

Release Support

The changes in the **DU V.12.1 Nov. Update** will be implemented in the DU Integration environment on or around **Oct. 21, 2026**.

The changes in the **DU V. 12.1 Dec. Update** will be implemented in the DU integration environment on or around **Nov. 12, 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 Integration Support. For more information about DU, visit the DU page or contact your Fannie Mae representative.