Fannie Mae

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 12.1 November and December Updates

Oct. 14, 2026

Updated Nov. 13, 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 and 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 Nov. 13, 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.

Guidance for Integrated Partners

Integrated partners that have already implemented support for Return File Type 19 do not need to remove that capability solely because the retirement of File Types 16 and 17 has been delayed. However, since File Type 19 will not be returned for loan casefiles underwritten through DU Version 12.0, partners should review their request logic and the scenarios in the tables provided below to ensure an appropriate DU Underwriting Findings format remains available for both DU Version 12.0 and DU Version 12.1 loan casefiles during the transition period.

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The DU Version can be found using the current XML (Request File Type = 5, being retired October 27, 2028), the current JSON (Request File Type = 18, Version = 1 and Version = 2), and on the DU Underwriting Findings report in the Desktop Originator® (DO®)/DU User Interface.

There is no change to the current processing behavior of the Request/Response submission, and the submission will process successfully, but will provide what is appropriate/available for that loan. For example, today you can request a Return File Type = 16 and/or 17 for a Government loan, and though the DU loan casefile will be underwritten successfully, because Return File Type = 16 and/or 17 is only available for Conventional loans, those file types are not included in the response files. This is also true for Conventional loan casefiles underwritten through DU Version 12.0 when a request for File Type 19 is provided; the loan casefile will be underwritten successfully but File Type 19 will not be returned.

> ***Note: These tables only address Return File Type combinations = 16, 17 and/or 19****. Request File Type = 3 (HTML), for example, is not targeted to be retired and will continue to be returned as requested today (and is not included in any combination). The information in* ***bold*** *below specifies when customers will receive different response files than those requested as part of the Control Input.*

DU Version 12.0 loan casefiles resubmitted on or after March 21, 2026

Request Type	Submission Type	DU Version	Return File Types in Control Input	Successful Submission & File Types Returned
Underwrite	Resubmission	**V 12.0**	Only 16	16
			Only 17	17
			Only 19	**No File returned**
			Both 16,17	16,17
			Both 16,19	**Only 16**
			Both 17,19	**Only 17**
			All 16,17,19	**Both 16,17**
Export	N/A	**V 12.0**	Only 16	16
			Only 17	17
			Only 19	**No File Returned**
			Both 16,17	16,17
			Both 16,19	**Only 16**
			Both 17,19	**Only 17**
			All 16,17,19	**Both 16,17**
			Both 16,19	**Only 16**
			Both 17,19	**Only 17**
			All 16,17,19	**Both 16,17**

DU Version 12.1 loan casefiles submitted on or after March 21, 2026

Request Type	Submission Type	DU Version	Control Input Return File Types Requested	Successful Submission & File Types Returned
Underwrite	New/Resubmission	**V 12.1**	Only 16	16
			Only 17	17
			Only 19	19
			Both 16,17	16,17
			Both 16,19	16,19

			Both 17,19	17,19
			Both 16,17,19	16,17,19
Export	N/A	**V 12.1 – where the last successful underwrite occurred after the new PDF was released on June 26, 2026**	Only 16	16
			Only 17	17
			Only 19	19
			Both 16,17	16,17
			Both 16,19	16,19
			Both 17,19	17,19
			All 16,17,19	16,17,19
Export	N/A	**V 12.1 – where the last successful underwrite occurred before the new PDF was released on June 26, 2026**	Only 16	16
			Only 17	17
			Only 19	**No File returned**
			Both 16,17	16,17
			Both 16,19	**Only 16**
			Both 17,19	**Only 17**
			All 16,17,19	**Both 16,17**

Retirement Timelines

The following is a 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
			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.