

Desktop Underwriter/Desktop Originator Integration Impact Memo

DU Version 12.1 September Update

July 29, 2026

During the **weekend of Sept. 25, 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 weekend of Sept. 25, 2026.

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

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.

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
11	25	7

Distribution of Draft DU Message File

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

DU Spec Version 1.9.3 Update

The following changes will be made in an updated DU Specification that will be published on or around Aug. 27, 2026.

Unique ID	Data Point Name	Change
999.0005	AboutVersionIdentifier	Updated the DU Spec version to "DU Spec 1.9.3" and updated the DU Data Point Format to "String (DU Enumerated)"
2.0092	NativeAmericanLandsType	Added "HawaiianHomeLands" as an enumeration
3.0028	ProductDescription	Removed spaces within the valid value under the DU Enumerations tab
4.0044	IncomeType	Removed "NonBorrowerHouseholdIncome" as an enumeration
12.0035	DUPolicyFeatureDescription	Added "PrincipalResidenceException" as an enumeration
NA	MISMO UID	Added a new column to the DU Map v1.9.3 tab for MISMO Unique Identifier, MISMO UID



Announcing November 2026 Retirement - Enhanced HTML and PDF Files

The requested Return File Types of 16 (Enhanced HTML) and 17 (PDF) will be retired on November 30, 2026. Any requests for these Return File Types will result in no response.

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

Attribute	Format	Required	Value(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) (Retiring November 30, 2026)
			17		UNDERWRITING_FINDINGS_PDF (Conventional loans only) (Retiring November 30, 2026)
			18	0, 1 INTG 1 PROD	UNDERWRITING_FINDINGS_JSON
			19		UNDERWRITING_FINDINGS_NEW_PDF (Conventional loans only)

DU Findings in JSON Format Updates

To support the updates for the Potential Red Flag section of the DU Underwriting Findings report, a new container has been added to the DU Findings in JSON Format. Below is an example.

"FNMPotentialRedFlagMessageCodes": [

{

"FNMPotentialRedFlagMessageCode": "DOM-01"

}, {

"FNMPotentialRedFlagMessageCode": "OCC-03"



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.

Release Support

The changes in the DU V. 12.1 September Update will be implemented in the DU integration environment on or around **Aug. 26, 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 [webpage](#) or contact your Fannie Mae representative.