

# Desktop Underwriter/Desktop Originator Integration Impact Memo

## DU Version 12.1 VantageScore 4.0 Update

Sept. 9, 2026

DU has been updated to permit credit reports containing VantageScore® 4.0 for all loan casefiles underwritten through Desktop Underwriter® (DU®) Version 12.1. This change applies to DU V. 12.1 loan casefiles submitted or resubmitted to DU.

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

### Scoring Model Name

The Scoring Model Name in the Credit Risk Score section of the DU Codified Findings will be updated to include the VantageScore 4.0 credit score model names.

### Special Feature Code (SFC)

The DU message that lists applicable SFC will be updated with the change below. This SFC update will also be reflected in the SpecialFeatureCode attribute in the DU Codified Findings.

#### 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      |
|--------|----------------------|------------------|
| New    | 067                  | VantageScore 4.0 |

### Release Support

If you have questions about the integration impact or if you require support specific to this update, contact your Technology Integration Analyst or [Integration Support](#). For more information about DU, visit the [DU page](#) or contact your Fannie Mae representative.