

Desktop Underwriter Validation Service

Integration Impact Memo

August update

June 18, 2024

During the **weekend of August 17, 2024**, Fannie Mae will implement changes to the Desktop Underwriter® (DU®) validation service as described in the DU validation service [release notes](#) also published on June 18, 2024.

Please review the following Integration Impact Memo to ensure that your integrated system(s) will be prepared to support this release.

This update will introduce new messages related to the DU validation service. Integrated systems that parse the DU Codified Findings (UNDERWRITING_FINDINGS_XML), DU Underwriting Findings report data file (RES), or DU Messages API response file (JSON) may require updates to support the message changes. A summary of the expected message changes is included below to assist with impact assessment.

New Messages	Modified Messages	Retired Messages
4	0	0

NOTE: *Integrated systems that receive and display the DU Underwriting Findings report TXT file, HTML and/or PDF files should not be impacted since these files are for display purposes only and parsing is not supported. However, if your integrated systems parse the HTML and/or TXT versions of the DU Underwriting Findings, your system may be impacted by this release. These changes will apply to conventional loan casefiles submitted or resubmitted to DU on or after August 17, 2024, via Direct Integration and the User Interface (UI).*

DU Underwriting Findings - New DU Validation Service Messages

DU will implement business rules to issue several new DU validation service messages in the DU Underwriting Findings Report, when applicable.

Integrated Systems that receive and parse the following DU message identifiers and related message text will need to be updated to support these changes.

Message Status	Message Identifier	Message Severity Type Code	Message Category Type Code	Message Type	Lender Text
New	29	5 = VERIFICATION	6 = REQUIRED FUNDS	Parametric	Assets of \$%a have been validated using asset account information, which is the sum of all eligible liquid assets identified by DU in the asset verification report, excluding any applicable large deposits for purchase transactions. The asset verification report is acceptable documentation to support these assets. The Total Funds to be Verified amount in DU is \$%a. If the actual amount of funds required to close increases and is greater than \$%a, document sufficient liquid assets to cover the additional amount.



Message Status	Message Identifier	Message Severity Type Code	Message Category Type Code	Message Type	Lender Text
New	31	5 = VERIFICATION	6 = REQUIRED FUNDS	Fixed	Assets provided on the loan application are not sufficient to cover the Funds Required to Close. It appears that DU may be able to validate assets using the asset verification report. Update the assets on the loan application and resubmit the loan casefile to DU.
New	33	5 = VERIFICATION	6 = REQUIRED FUNDS	Parametric	Total Funds to be Verified is \$%a. Assets of \$%a have been validated using asset account information which is less than the Total Funds to be Verified amount. The asset verification report is acceptable documentation to support these assets. Document proceeds from net equity funds in the amount of \$%a to cover the Total Funds to be Verified amount.
New	3755	5 = VERIFICATION	6 = REQUIRED FUNDS	List	The following is a summary of the accounts in the asset verification report(s) that are eligible for use for asset verification: Vendor Rep ID Financial Institution Account Type Account Number Account Owner(s) Current Balance

Release Support

The DU validation service changes will be implemented in the DU integration environment on or about **July 17, 2024**. Integration partners will be notified via e-mail from Integration News (integration_news@fanniemae.com) after implementation.

If you have questions about the Integration Impact Memo or if you require support specific to this release, contact [Integration Support](#). For more information about the DU validation service, visit the [DU validation service page](#) or contact your Fannie Mae representative.