## Desktop Underwriter Validation Service Integration Impact Memo February Update

## Jan 23, 2025

During the **weekend of February 21, 2025**, Fannie Mae will implement changes to the Desktop Underwriter<sup>®</sup> (DU<sup>®</sup>) validation service.

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 reason codes related the DU validation service.

**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 February 21, 2025, via Direct Integration and the User Interface (UI).

## **DU Underwriting Findings - Updated DU Validation Service Message Parameters**

DU will implement business rules to update reason code parameters for DU validation service messages in the DU Underwriting Findings Report.

Integrated systems that receive and parse the following reason code parameter(s) of the following DU messages may need to be updated to support these changes.

Message Identifier	Message Parameter Status	Reason Code Text	Reason Code Trigger
3303	Added	Borrower SSN does not match the SSN provided to the vendor	This reason code will be returned when the borrower's Social Security Number does not match the Social Security Number(s) within a verification report.
3307	Added	No active employment found in the VOI/VOE report	This reason code will be returned when no active employment record is found in the verification report that matches the employer name in the loan application.

## **Release Support**

The DU validation service changes will be implemented in the DU integration environment on or about **February 21, 2025**.

If you have questions about the Integration Impact Memo or if you require support specific to this release, <u>contact Integration</u> <u>Support</u>. For more information about the DU validation service, visit the <u>DU validation service webpage</u> or contact your Fannie Mae representative.