

Desktop Underwriter Validation Service

Integration Impact Memo

Aug. 27, 2020

Updated Sept. 30, 2020

During the weekend of Oct. 31, Fannie Mae will implement changes to modernize the technology supporting the Desktop Underwriter® (DU®) validation service. As part of the modernization effort, the manner in which the parameter data is populated for some DU “list” messages will change.

Sept. 28: New Reason Codes have been added to two existing messages, see table on page 2.

These changes will apply to all new casefiles created on or after Nov. 2.

How will this affect my integrated system(s)?

Parameter Data Changes Impacting List Messages

Integrated systems that parse the DU Underwriting Codified Findings (XML file) or report data file (RES 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 more details regarding the message changes.

Message ID	Message Name	Parameter(s)	Current Behavior	After the Release
2931	FF-REPORT-EXPIRATION	Reasons	When a Verification of Deposit report is received, but cannot be used for validation, only one reason is provided even if more reasons exist.	The Reasons field will be populated with all reasons why the Verification of Deposit report could not be evaluated (separated by commas).
3309	DVS-INCOME-VALIDATED	Income Type, DU Vendor and Report Type, Report ID	When the borrower reports income from self-employment and a traditional employer, and a Verification of Employment report and Tax Transcript are used to validate income, there are two rows displayed, one for “Base Employment Income (includes self-employment)” and one for “Base Employment Income”, even though the borrower reports a single base income amount in DU.	Only one row will be displayed for “Base Employment Income (includes self-employment)”. Since there will be a single row, the “Vendor and Report Type” and “Report ID” fields will be populated with the values for both reports.
3309	DVS-INCOME-VALIDATED	Borrower	When two borrowers report Pension or Social Security income and have a joint Tax Transcript, there is a row in the table for each borrower for the reported income type.	There will be a single row for the income type validated with both borrowers displayed in the Borrower field (e.g., John Homeowner and Mary Homeowner).
3311	DVS-INCOME-CLA	Income Type, DU Vendor and Report Type, Report ID	When the borrower reports income from self-employment and a traditional employer, and a Verification of Employment report and Tax Transcript are used to calculate income, there are separate rows displayed, one for “Base Employment Income (includes self-employment)” and one for “Base Employment	Only one row will be displayed for “Base Employment Income (includes self-employment)”. Since there will be a single row, the “Vendor and Report Type” and “Report ID” fields will be populated with the values for both reports.



Message ID	Message Name	Parameter(s)	Current Behavior	After the Release
			Income”, even though the borrower reports a single base income amount in DU.	
3419	DVS-PENSION-RETIREMENT-INCOME-VALIDATED	Borrower	When two borrowers report Pension or Social Security income and have a joint Tax Transcript, there is a row in the table for each borrower for the reported income type.	There will be a single row for the income type validated with both borrowers displayed in the Borrower field (e.g., John Homeowner and Mary Homeowner).

Sept. 28: New Reason Codes for Existing Messages

Message ID	Message Name	New Reason Codes
3301	DVS-REPORT-NOT-EVALUATED	Borrower SSN in loan application does not match SSN in tax transcript
3307	DVS-EMPLOYMENT-NOT-VALIDATED	<ol style="list-style-type: none"> 1. Information effective date is after the report date 2. Hire date is inconsistent with borrower's date of birth 3. Hire date is in the future

Release Support

The DU validation service modernization changes were implemented in the DU integration environment on **Sept. 2**. 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 [website](#) or contact your Fannie Mae representative.