



# Desktop Underwriter/Desktop Originator

## DU Version 11.1 July Update Frequently Asked Questions

July 31, 2024

### General

**Q1. Will the updates made with the Desktop Originator® (DO®)/Desktop Underwriter® (DU®) July Update be seen on any DU loan casefile resubmitted after the weekend of July 20, 2024?**

With the exception of the loan application data validation updates, the new and updated messages referenced in the [release notes](#) will be applied to any DU 11.1 loan casefile resubmitted after the weekend of July 20.

### Mission Index Information

**Q2. Will DU issue a message when the Mission Index for the loan is 0?**

There is no DU message indicating a Mission Index of 0. DU will issue a message when the Mission Index cannot be determined, but when DU is able to determine the Mission Index, it will issue specific messages for values of 1, 2, or 3.

**NOTE:** *If the loan casefile did not receive the message that DU could not determine the Mission Index, and the loan casefile also did not receive a message stating the Mission Index is a 1, 2, or 3, then the lender can assume that the Mission Index is 0.*

**Q3. Is the Mission Index provided on a second home?**

A Mission Index will not be provided on a second home loan casefile.

**Q4. Can the Mission Index provided by DU differ from the final Mission Index determined when the loan is sold to Fannie Mae?**

Yes. DU Mission Index information should be considered preliminary. There will be instances where the DU Mission Index could differ:

- For the Affordable Rental criterion, if the transaction is a 2- to 4-unit property or an investment property. DU is not able to determine if the loan meets the Affordable Rental criterion as the rent per unit and the number of bedrooms per unit is not data that is available in the loan application.
- The census tract used by DU to determine the census tract designations and AMI could change at delivery as property location is updated with more recent USPS data.

**NOTE:** *This is normally seen on newly constructed properties where the original census tract was determined using a wider, less-granular, Zip code-centric area. When the loan is sold to Fannie Mae construction will be complete and specific address information may then be available in the USPS data.*

- The census tract designations and/or census tract AMI could change between application date and loan delivery date due to the annual update of the AMIs and designations (normally early Summer).