

Form 582 – Redistribution of DU Job Aid

A section in Form 582 will ask each lender to verify if they redistribute access to Desktop Underwriter® (DU®).

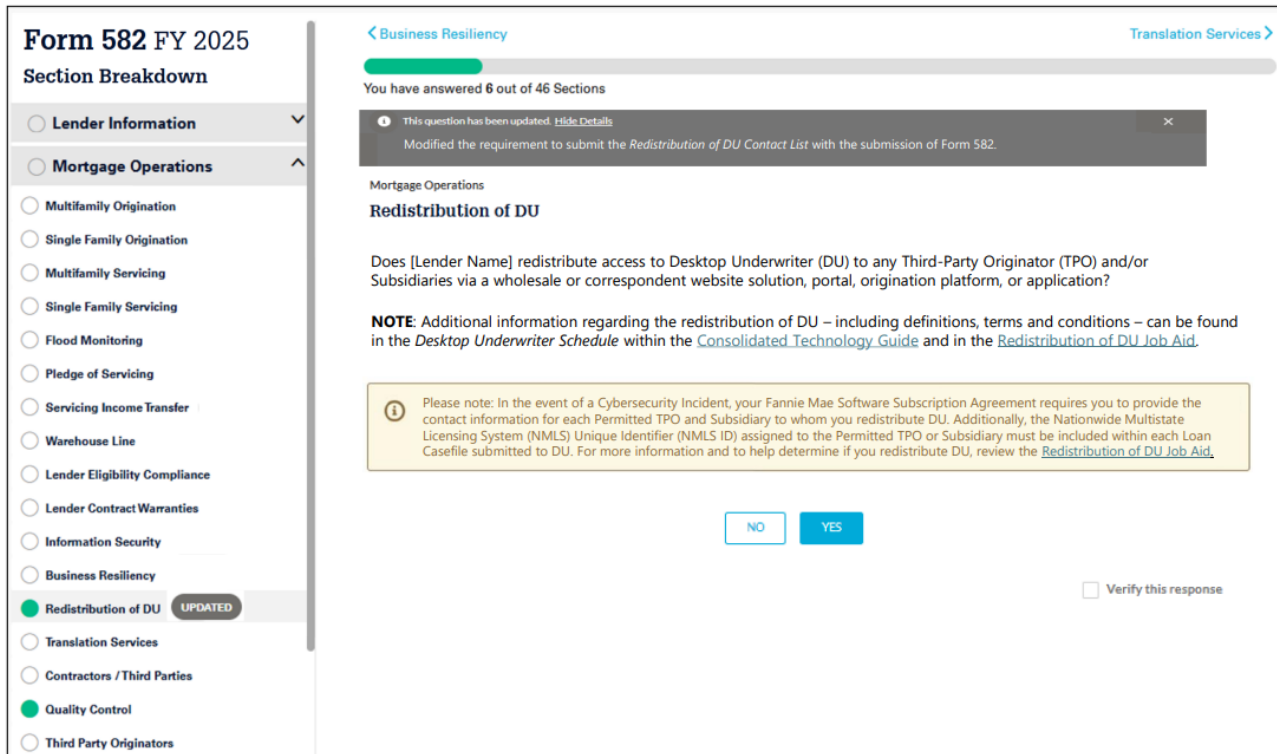
The terms and conditions in the DU Schedule, which is a component of the Software Subscription Agreement that all lenders agreed to as part as of their DU License, permit Lender licensees to redistribute DU to their Permitted Third-Party Originators (TPOs) and Subsidiaries. Lenders are required to answer the question regarding DU Redistribution in Form 582 during their annual certification.

Redistribution of DU

The redistribution of DU by lenders enables access to DU for their permitted TPOs and subsidiaries. With respect to each Permitted TPO and Subsidiary, lenders must make DU available via a wholesale or correspondent website solution, portal, origination platform, or application, and use commercially reasonable efforts to secure and maintain the website portal to administrative, physical, and technical industry standards designed to prevent unauthorized access, use or disclosure of such portal and its content. In addition to answering the question on Form 582, lenders are required to include within each Loan Casefile submitted to the License Application to the Nationwide Multistate Licensing System (NMLS) Unique Identifier (NMLS ID) assigned to the Permitted TPO or Subsidiary.

Form 582

The question asks: “Does [Lender Name] redistribute access to DU to any Third-Party Originators (TPO) and/or Subsidiaries?” If your organization redistributes its access to DU to permitted TPOs and/or subsidiaries, answer ‘Yes’ to this question.



The screenshot displays the 'Form 582 FY 2025' application interface. On the left is a 'Section Breakdown' sidebar with a list of sections: Lender Information, Mortgage Operations (expanded), Multifamily Origination, Single Family Origination, Multifamily Servicing, Single Family Servicing, Flood Monitoring, Pledge of Servicing, Servicing Income Transfer, Warehouse Line, Lender Eligibility Compliance, Lender Contract Warranties, Information Security, Business Resiliency, Redistribution of DU (highlighted with an 'UPDATED' badge), Translation Services, Contractors / Third Parties, Quality Control, and Third Party Originators. The main content area shows the 'Business Resiliency' section with a progress bar indicating '6 out of 46 Sections' answered. A notification banner states: 'This question has been updated. Hide Details. Modified the requirement to submit the Redistribution of DU Contact List with the submission of Form 582.' Below this, the 'Mortgage Operations' section is titled 'Redistribution of DU' and asks: 'Does [Lender Name] redistribute access to Desktop Underwriter (DU) to any Third-Party Originator (TPO) and/or Subsidiaries via a wholesale or correspondent website solution, portal, origination platform, or application?'. A note provides additional information: 'Additional information regarding the redistribution of DU – including definitions, terms and conditions – can be found in the Desktop Underwriter Schedule within the Consolidated Technology Guide and in the Redistribution of DU Job Aid.' At the bottom, there are 'NO' and 'YES' buttons, and a 'Verify this response' checkbox.

Please note in the event of a Cybersecurity Incident, your Fannie Mae Software Subscription Agreement requires you to provide the contact information for each Permitted TPO and Subsidiary to whom you redistribute DU.

Resources

Refer to the [Form 582](#) web page for additional information on the Form 582 application. For questions, please reach out to your Fannie Mae Single Family Market Engagement team.