

Desktop Underwriter/Desktop Originator Release Notes

New DU Underwriting Findings Report Options

May 27, 2026

Updated June 15, 2026

We are introducing two new Desktop Underwriter® (DU®) Underwriting Findings report formats designed to help lenders work more efficiently. These formats make it easier to quickly identify critical information, prioritize next steps, and integrate DU data more seamlessly into your workflows so you can act with greater certainty, speed, and flexibility:

- **PDF format:** We will introduce this new option on the **evening of June 26, 2026**. A new summary section provides a clear view of the information that matters most, bringing key loan and borrower details, representation and warranty relief eligibility, and priority actions together to help accelerate the path to closing. You can request the report for DU Version 12.1 loan casefiles that you submit or resubmit on or after June 27, 2026.
- **JSON format:** Available now for conventional, FHA, and VA loans. Designed for modern, integrated workflows, this automation-ready format helps lenders and partners drive process efficiency, and more easily incorporate new DU features as they become available.

See the sections below for more information on each format and how to get ready.

New PDF Format

The new PDF format helps lenders make faster, more informed decisions by bringing critical information to the forefront, improving clarity and usability, and making it easier to act quickly. Here is what to know:

- A new summary section shows loan casefile information, representation and warranty relief eligibility, and condensed messages outlining the actions needed to get the loan cleared to close.
- The new PDF is optional. To receive the file through direct integration or your loan origination system (LOS), update your systems to request the new file type and/or contact your LOS vendor to confirm availability.
- You can continue to use the existing enhanced HTML, enhanced PDF, and classic HTML versions. We plan to retire the enhanced HTML and enhanced PDF versions later this year.
- DU will not generate the new PDF format for FHA or VA loan casefiles underwritten through DU.

Note: *The Desktop Originator® (DO®)/DU User Interface will be updated on the **evening of June 26, 2026**, to include the new PDF version of the DU Underwriting Findings report.*

The examples below show key sections of the new PDF report.



Summary Section

The summary section gives lenders a quick, clear view of essential loan casefile details, including the recommendation, key expiration-related closing dates, and other valuable information needed to keep the loan moving forward.



DU[®] Underwriting Findings Report

Borrowers: Ken N Customer JR

Property: 2223 NICHOLS AVENUE #34B, ARLINGTON HEIGHTS, IL, 60004

Lender Loan Number: 2167

Casefile ID: 179786 - DU v12.1

Submission Number: 8 on 05/26/2026 - 03:49PM

Casefile Create Date: 02/11/2026

✓ Approve/Eligible

📅 Close by 09/01/2026

🏠 1st Time Homebuyer

Mortgage Information

LTV / CLTV / HCLTV **67.00% / 67.00% / 67.00%**

Loan Type / Term **Conventional / 360**

Amortization Type **Fixed Rate**

Mortgage Insurance

Qualifying Ratios

Housing Expense Ratio **3.22%**

Debt to Income Ratio (DTI) **5.18%**

Borrower Funds

Total Funds to be Verified **\$52,000.00**

Property

Occupancy Status **Primary Residence**

Property Units / Type **1 Unit / High Rise Condo**

Loan Purpose **Purchase**

Loan Refi Purpose

Rep and Warrant Relief Eligibility

The Rep and Warrant Relief Eligibility section gives lenders a clear view of representation and warranty relief status, while bringing validation details and key closing date requirements together to help support faster, more confident loan decisions.

Rep & Warrant Relief Eligibility

Review all detailed messages and data for validation limits and requirements.

Employment

✓ Report Received/Fully Validated [Details](#)

R&W Relief Close by 2026-06-04

Income

✓ Report Received/Partially Validated [Details](#)

R&W Relief Close by 2026-09-25

Assets

✓ Report Received/Fully Validated [Details](#)

R&W Relief Close by 2026-09-25

Value Acceptance

✓ Eligible [Details](#)

R&W Relief

Value Acceptance + Property Data

🚫 Not Eligible

Certainty on Appraised Value

Not Applicable

Undisclosed Liabilities

✓ Eligible [Details](#)

R&W Relief

Note (added June 15, 2026): The Employment/Income/Assets line above will only be shown for DU loan casefiles created on or after **June 27, 2026**.



Priority Actions Section

The Priority Actions section helps lenders quickly focus on the most important steps needed to resolve outstanding items and move the loan more efficiently toward clear-to-close.

Note: Not all DU messages will have a condensed version shown in the Priority Actions section. Lenders remain responsible for ensuring all requirements specified on the DU Underwriting Findings report are satisfied.

Priority Actions to Get Clear to Close

Review all detailed messages and data to ensure no items are overlooked.

General

- Confirm lender credits are not used for down payment and total credits meet limits and Selling Guide requirements. [Msg 0824](#)
- An SSN may not be associated to the borrower. Confirm the accuracy. [Msg 2741](#)
- Ratios may not be accurate as HOA fee was not provided. Verify if HOA fee applies, update if needed, and resubmit to DU. [Msg 1030](#)

Employment and Income

- Determine auto allowance using full income and full lease/payment amount; verify 12-month receipt. [Msg 0174](#)
- Calculate and document trust income per Selling Guide. [Msg 0181](#)
- Verify interest/dividend income with 2 years' tax returns or statements. Funds used with the transaction must be deducted. [Msg 0185](#)
- Verify notes receivable income using a note copy and evidence of funds. Confirm 12-month history and 3-year continuance. [Msg 0187](#)
- Obtain signed 4506-C for each borrower using income to qualify, unless all the borrower's income was validated. [Msg 2471](#)
- Verify bonus/OT with a VOE, or paystub and 2 years' W-2s. Obtain additional documents to calculate amount if needed. [Msg 2631](#)

Assets

- Verify the trust fund per Fannie Mae Selling Guide. [Msg 0081](#)
- Required funds have been validated. If funds to close is higher, document additional assets. [Msg 2947](#)
- Verify minimum borrower contribution, IPC limits, and all credits meet Selling Guide requirements. [Msg 3595](#)

Property and Appraisal

- Conduct a Lender Full Review or PERS. A waiver of review may be permitted per the Selling Guide. [Msg 0665](#)
- Fannie Mae HomePath data is currently unavailable. Resubmit at a later time. [Msg 3643](#)
- Provide valid CPM ID or project name/address to obtain CPM statuses or review CPM for project eligibility. [Msg 3821](#)
- Eligible for a Hybrid Appraisal, Condominium Unit. [Msg 3827](#)
- Update property value to match sales price if proceeding with value acceptance or value acceptance + property data. [Msg 3933](#)



Detailed DU Messages

This Detailed DU Messages section includes the detailed messages you see today in the enhanced and classic HTML versions of the report.

Detailed DU® Messages

Risk / Eligibility

1. The risk profile of this loan casefile appears to meet Fannie Mae's guidelines. [Msg 0008](#)
2. This loan casefile appears to meet Fannie Mae's eligibility requirements. [Msg 0009](#)
3. Based on data provided to DU, this loan has obtained representation and warranty relief for non-mortgage undisclosed liabilities. If updated income or liabilities information is received prior to closing that exceeds the resubmission tolerances specified in the Selling Guide, the data must be updated, and the loan casefile resubmitted to DU to confirm continued eligibility for this relief option. [Msg 3941](#)
4. Based on the loan application, this property is located in a condominium project. In order for DU to determine the project in which the property is located, a valid CPM ID or the project name and complete property address must be provided. If the loan casefile is not resubmitted with the CPM ID or the project name and address, review of the project status in CPM is required to ensure the project is not Unavailable as of the note date as outlined in the Selling Guide. [Msg 3821](#)

Findings

5. The following risk factors represent strengths in the borrower's loan application: [Msg 1437](#)

Factor(s)

New JSON Format

Act on DU Findings with greater speed and agility. Available now for conventional, FHA, and VA loans, the JSON version of the DU Underwriting Findings report is designed to help integrated lenders and partners streamline workflows, improve efficiency, and more easily adapt new DU features and data as they are introduced. The format supports:

- A new Return File Type/Version managed within the Control Input.
- Simplified integration with automation-ready data and modern workflows that reduce message parsing.
- Borrower-specific message associations to improve accuracy.
- Built-in versioning that supports scalable data updates without rework.

We will retire the RES, TEXT, and XML formats on October 27, 2028. To avoid disruption for your customers, integrated partners are encouraged to begin reviewing the schema and planning updates to their integrated systems as part of their 2026/2027 roadmap.

Get Ready

To get started, contact your Technology Integration Analyst or e-mail [Integration Support](#) to request the **integration package**, which includes:

- Detailed JSON Schema
- Field-level definitions and mapping guidance
- Implementation Considerations
- Version Management, Testing Considerations and Recommended Test Scenarios



- Updated Integration Guides

For More Information

For more information about these Release Notes, lenders may contact their Single-Family Market Engagement Team, and mortgage brokers should contact their DO sponsoring wholesale lender. For technology considerations, an Integration Impact Memo will be posted on the [Technology Integration](#) page.