



## Overview: Desktop Underwriter Specification for the Uniform Residential Loan Application (URLA)

### Quick Facts

- The Desktop Underwriter® (DU®) Specification supports the redesigned Uniform Residential Loan Application (URLA / Form 1003) and supports the Supplemental Consumer Information Form (SCIF / Form 1103)

### Highlights of the DU Specification

- Designed by leveraging the MISMO Version 3.4 Reference Model
- Follows a schema format; supports the redesigned URLA and DU data requirements
- Modeled by MISMO certified professionals; vetted by industry stakeholders and tested by Fannie Mae
- Supports data requirements for Conventional (DU), Government (FHA, VA) loans, EarlyCheck™, Credit Only Requests, Home Mortgage Disclosure Act (HMDA) borrower demographic information, and the Supplemental Consumer Information Form (SCIF)
- Data allows for events with multiple repeating instances, for example: multiple jobs/sources of employment, multiple assets/liabilities, and multiple REO properties

DU Map

Identification Reference				MISMO v3.4 Information					DU Supported Enumerations	DU Data Point Format
Unique ID	Sort ID	Form Field ID	Form Field Name	MISMO v3.4 XPath	MISMO v3.4 Parent Container	MISMO v3.4 Data Point Name	MISMO v3.4 Data Point Definition			
999.0001	2		Not On Form	MESSAGE	MESSAGE				String 30	
11.0003	73		Not On Form	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/GOVERNMENT_LOAN	GOVERNMENT_LOAN	VBorrowerCoBorrowerMarriedIndicator	Indicates whether the co-borrower is married to the borrower. Used for VA loans	false true	Boolean	
1.0181	74	SC3.a	Optional - Mark the language you would prefer, if available:	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LANGUAGE/S/LANGUAGE	LANGUAGE	LanguageCode	A coded value identifying the language in which interactions and communication with a party may take place. Possible CodeOwnerURI values include http://www.iso.org/iso/h	chi eng kor spa tgl vie xxx	Enumerated	
1.0182	75	SC3.b	Optional - Mark the language you would prefer, if available:	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LANGUAGE/S/LANGUAGE/EXTENSION/OTHER/ULAD/LANGUAGE_EXTENSION	ULAD/LANGUAGE_EXTENSION	ULAD:LanguageCodeOtherDescription	A free-form text field that specifies an "Other" language name.		String 80	
1.0183	76	SC3.c	Optional - Mark the language you would prefer, if available:	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/PARTIES/PARTY/LANGUAGE/S/LANGUAGE/EXTENSION/OTHER/ULAD/LANGUAGE_EXTENSION	ULAD/LANGUAGE_EXTENSION	ULAD:LanguageReferralIndicator	When true, indicates the party has stated that they do not wish to provide language information.	false true	Boolean	
77 1b. Current Employment/Self-Employment and Income   1c. IF APPLICABLE										
4.0319	78		Not On Form	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/EXTENSION/OTHER/DU/LOAN_EXTENSION/DU/UNDERWRITING_VERIFICATIONS/DU/UNDERWRITING_VERIFICATION	DU-UNDERWRITING_VERIFICATION				Numeric 4	
4.0316	79		Not On Form	MESSAGE/DEAL_SETS/DEAL_SET/DEALS/DEAL/LOANS/LOAN/EXTENSION/OTHER/DU/LOAN_EXTENSION/DU/UNDERWRITING_VERIFICATIONS/DU/UNDERWRITING_VERIFICATION	DU-UNDERWRITING_VERIFICATION	DU:VerificationReportSupplierType	A value from a Fannie Mae list that represents the name of the verification data provider		String 35	

### DU Specification Benefits

***GREATER ACCURACY, FLEXIBILITY, AND CLARITY***

- More relevant loan and borrower data needed for the loan origination process
- Clear data definitions to help the industry understand the business content of the data
- Data conditionality for a comprehensive credit risk assessment and DU eligibility determination
- Structures that allow multiple instances of repeating information for borrowers
- Easier to identify the data needed for the redesigned URLA and the additional data required by DU

### Resources

For more information on the URLA and DU Specification visit:

[www.fanniemae.com/singlefamily/uniform-residential-loan-application](http://www.fanniemae.com/singlefamily/uniform-residential-loan-application)

<https://singlefamily.fanniemae.com/technology-integration/technology-integration-resources>