



# Resolving Common Desktop Underwriter® (DU®) Error Codes

These are some ways to resolve the most common DU error codes. For additional information, view the [DU Error Codes](#) job aid and the [Desktop Underwriter Job Aids](#).

If you are still receiving the same error after applying the remedy to the error code, please contact the Technology Support Center at 1-800-232-6643, option 1, then option 1.

Note: The DU Error Messages are listed below in numeric order.

DU ERROR MESSAGE	WHAT IT MEANS	HOW TO RESOLVE
321 - Loan Validation Error	A system error returned in the XIS Control Output (CO) response if the DU MISMO v3.4 loan application submission file fails schema or loan-level file validation.	<ul style="list-style-type: none"> <li>• Ensure the data included in the loan application conforms to the <a href="#">DU Spec</a>.</li> <li>• Once you have addressed any formatting issues, resubmit for underwriting.</li> </ul>
111315 - Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.	<p>Incorrect credit agency was selected.</p> <p>Note: Typically means that an invalid credit agency was sent in with the credit request.</p>	<ul style="list-style-type: none"> <li>• Ensure the correct credit agency was selected.</li> <li>• Ensure the correct credit agency account number and password were entered.</li> <li>• If applicable, ensure the correct credit report reference number(s) is entered.</li> <li>• Ensure the loan data has not changed in the following: <ul style="list-style-type: none"> <li>• Borrower's Name</li> <li>• Co-borrower's Name</li> <li>• Social Security Number (SSN)</li> <li>• Generation</li> <li>• Present Address</li> </ul> </li> <li>• If not resolved, contact your credit agency's technical support for assistance.</li> </ul>



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111336 - Credit Agency Error: 01. The account number and/or password are not recognized. Verify the account number/password and resubmit. For support, contact <CREDIT AFFILIATE>.	Credit agency error: The account number and/or password are not recognized.	<ul style="list-style-type: none"><li>• Ensure the account number and password your credit agency requires you to use when reissuing or pulling credit in DU is entered correctly. It is typically different than the one you use to log into the credit agency's web site.</li><li>• Ensure the correct credit agency is selected.</li><li>• Once you have gathered your Credit Agency credentials, resubmit for Credit Only or Credit and Underwriting.</li><li>• If not resolved, contact your credit agency's technical support for assistance.</li></ul>
111349 - Credit Agency Error: 42. The borrower information in the credit report does not match the information the credit agency has on file for this reference number. Verify the data and resubmit. For support, contact <CREDIT AFFILIATE>.	Credit agency error: The credit agency rejected the credit reissue request. The original report has different borrower information.	<ul style="list-style-type: none"><li>• Ensure the borrower's information used to pull the credit report (name, current address, and Social Security Number) matches what is listed in the Borrower Information screen in DU, and that the borrowers are in the same position on the loan application (Form 1003).</li><li>• Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s).</li><li>• Ensure the reference number(s) included in the credit report request matches the reference number(s) on the credit report(s).</li><li>• Once information has been verified, resubmit for Credit Only or Credit and Underwriting</li><li>• If not resolved, contact your credit agency's technical support for assistance.</li></ul>
111352 - Fannie Mae Error: 111352. Please resubmit. If the problem continues, please call the Fannie Mae Customer	Credit agency error: Unknown error received from credit agency.	<ul style="list-style-type: none"><li>• Ensure the borrower information in the Borrower Information section of the loan</li></ul>



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<p>Interaction Center, 1-800-232-6643.</p>	<p>One of the errors below may appear in your Credit Log:</p> <ul style="list-style-type: none"> <li>• Age is not numeric</li> <li>• Invalid Segment Type (Issue with the file the credit agency is sending to DU)</li> <li>• Invalid report format: (Issue with the format of the file the credit agency's technical support is sending to DU)</li> <li>• Invalid repository: (one of the repositories is not sending over a valid report)</li> <li>• Invalid origin: (issue on the credit agency's side)</li> <li>• Invalid transaction ID code: (the transaction code is being sent by the credit agency is invalid)</li> <li>• Too many borrowers on credit pull (max is 2): (If there are three borrowers then the third borrower would need to be on a separate report from the other two borrowers).</li> <li>• Borrower type is missing or invalid: (The credit agency is not sending over the borrower type or it is invalid)</li> </ul>	<p>application is correct and matches what is on the credit report:</p> <ul style="list-style-type: none"> <li>• Borrower's Name</li> <li>• Co-borrower's name</li> <li>• Social Security Number</li> <li>• Age is numeric value</li> <li>• Generation</li> <li>• Present Address</li> </ul> <ul style="list-style-type: none"> <li>• Once the borrower information has been verified, resubmit for Credit Only or Credit and Underwriting.</li> <li>• If unable to resolve, contact your credit agency's technical support for assistance.</li> </ul>
<p>111364 - The borrower information in the credit report returned by %HOSTNAME% does not match the requested information. If the problem continues, please contact %HOSTNAME% with the credit report reference number %REFNUM%.</p>	<p>The borrower information in the credit report returned by the credit agency does not match the requested information. If the problem continues, contact the credit agency with the credit report reference number.</p>	<ul style="list-style-type: none"> <li>• Ensure the borrower's information used to pull the credit report (name, current address, and Social Security Number) matches what is listed in the Borrower Information section of the loan application, and the borrowers are in the same positions.</li> <li>• Confirm the number of borrowers on the loan matches the number of borrowers on the associated credit report(s).</li> <li>• Ensure the reference number(s) included in the</li> </ul>



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		<p>credit report request matches the reference number(s) on the credit report.</p> <ul style="list-style-type: none"> <li>Once information has been verified resubmit for Credit Only or Credit and Underwriting.</li> <li>If not resolved, contact your credit agency's technical support for assistance.</li> </ul>
<p>111368 - Fannie Mae Error: 111368. Please resubmit. If the problem continues, please call the Fannie Mae Customer Interaction Center, 1-800-232-6643.</p>	<p>May mean that there is an issue with the file permissions associated to the credit report.</p>	<ul style="list-style-type: none"> <li>Try submitting for Credit Only or Credit and Underwriting again.</li> <li>If not resolved, contact the Technology Support Center at 1-800-232-6643, option 1, then option 1.</li> </ul>
<p>113309 - Casefile %CASEFILEID% for resubmission request does not presently exist or has been archived.</p>	<p>The casefile ID being resubmitted may be invalid.</p> <p>The casefile ID being resubmitted may be archived.</p>	<ul style="list-style-type: none"> <li>Confirm that the casefile ID provided on the resubmission request is valid. Ensure there are no unsupported characters or negative numbers.</li> <li>DU loan casefiles are archived and no longer retained in DU from the earlier of 270 days from the date on which the loan casefile was last updated, or 540 days from the date on which the loan casefile was created. If the casefile has been archived it cannot be restored. If a loan casefile that has been archived must be re-underwritten, a new loan casefile must be created and submitted to DU. The loan casefile will be subject to the policies in effect for the current version of DU. Refer to the Loan Casefile Archival Policy section of the Selling Guide for additional information: <a href="#">General Information on DU   Fannie Mae</a></li> </ul>
<p>113317 - Loan Application processing returned an error: Response was code %SERVICECODE% : %SERVICEMESSAGE%.</p>	<p>This is an import error caused by one of the following:</p> <ul style="list-style-type: none"> <li>The loan application contains an old MISMO version.</li> </ul>	<ul style="list-style-type: none"> <li>Ensure that you are submitting a supported version of the loan application file.</li> <li>If this is a Government transaction, ensure</li> </ul>



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	<ul style="list-style-type: none"> <li>Conflicting loan data was provided on the loan application (i.e. conventional specific fields are present on a government transaction).</li> </ul>	<p>there is no conventional specific data being provided in the loan application file (i.e. Community Seconds information).</p> <ul style="list-style-type: none"> <li>If this is <b>not</b> a Government transaction, then update the mortgage type applied for, and resubmit the loan casefile to DU for underwriting.</li> </ul>
<p>113902 - Error processing request to %SERVICENAME%: Response was code %SERVICECODE% : %SERVICEMESSAGE%.</p>	<p>The party attempting to submit the casefile does not currently have ownership of the loan.</p> <p>This error frequently occurs when an originator tries to submit a file that has been submitted to the lender as Final, or when a lender tries to submit a file that has not been released to them.</p>	<ul style="list-style-type: none"> <li>The party attempting to submit the loan casefile should ensure they have ownership of the loan.</li> <li>If the lender is attempting to submit the transaction, and the originator currently has ownership of the casefile, then the lender will need to request that the originator release the loan back to them. Refer to the <a href="#">Sponsored Wholesale Originator Features</a> job aid for additional information.</li> <li>If the originator is attempting to submit the transaction, and the lender currently has ownership of the casefile, then the originator will need to request that the lender release the loan back to them. Refer to the <a href="#">Sponsoring Wholesale Lender Features</a> job aid for additional information.</li> </ul>
<p>118335 – This error code is associated with the following errors:</p> <p>The self-employed indicator for the primary job must be for %Borrower:borrowerName%.</p> <p>The self-employed indicator for the second or previous job must be provided for %Borrower:borrowerName%.</p> <p>The bankruptcy declaration must be provided for</p>	<p>The self-employment indicator was not provided for one or more of the employment records.</p> <p>The Declaration information was not provided for one or more of the borrower(s).</p>	<ul style="list-style-type: none"> <li>Ensure the self-employment indicator was provided for every employment record on the loan application.</li> <li>Ensure there are no special characters being provided in the employer name and employer address information.</li> <li>Ensure the declarations were completed for every borrower on the loan application. You</li> </ul>



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<p>%Borrower:borrowerName%.</p> <p>The deed in lieu declaration must be provided for %Borrower:borrowerName%.</p> <p>The outstanding judgment declaration must be provided for %Borrower:borrowerName%.</p> <p>The party to a lawsuit declaration must be provided for %Borrower:borrowerName%.</p> <p>The currently delinquent on a federal debt declaration must be provided for %Borrower:borrowerName%.</p> <p>The borrowing money for the transaction declaration must be provided for %Borrower:borrowerName%.</p> <p>The co-signer declaration must be provided N for %Borrower:borrowerName%.</p>		<p>can refer to the <a href="#">Declarations</a> job aid for additional information.</p>
<p>118337 - This error code is associated with the following errors:</p> <p>Borrower SSN is missing</p> <p>First Name is missing</p> <p>Borrower Last Name is missing</p> <p>Mortgage Lien Type is missing</p> <p>Amortization Type is missing</p> <p>Property State is missing</p> <p>Loan Purpose is missing</p> <p>Property occupancy is missing</p>	<p>The following information may be missing from the loan application data:</p> <ul style="list-style-type: none"> <li>• Borrower SSN</li> <li>• First Name</li> <li>• Borrower Last Name</li> <li>• Mortgage Lien Type</li> <li>• Amortization Type</li> <li>• Property State</li> <li>• Loan Purpose</li> <li>• Property occupancy</li> <li>• Refinance Type (or Purpose of Refinance)</li> <li>• Owned Property Disposition (Status)</li> <li>• The property and/or project data element combinations are invalid in the MISMO 3.4 file</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure the following information is completed in the loan application file: <ul style="list-style-type: none"> <li>• Borrower SSN</li> <li>• First Name</li> <li>• Borrower Last Name</li> <li>• Mortgage Lien Type</li> <li>• Amortization Type</li> <li>• Property State</li> <li>• Loan Purpose</li> <li>• Property occupancy</li> <li>• Refinance Type (or Purpose of Refinance)</li> <li>• Owned Property Disposition (Status)</li> </ul> </li> </ul> <p>You can refer to the <a href="#">Desktop Underwriter Job Aids</a> for additional information about where to find each of these fields in the DU user interface.</p> <ul style="list-style-type: none"> <li>• If the error is indicating the property and/or</li> </ul>



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<p>Refinance Type (or Purpose of Refinance) is missing</p> <p>Owned Property Disposition (Status) is missing</p> <p>The property and/or project data element combinations are invalid in the MISMO 3.4 file</p>		<p>project data element combinations are invalid then you should refer to the <a href="#">Valid Property Type Combinations</a> job aid to ensure that you have provided a valid combination of data for the following fields:</p> <ul style="list-style-type: none"> <li>• AttachmentType: Attached or Detached</li> <li>• ConstructionMethodType: Manufactured, Site Built, Other</li> <li>• ConstructionMethodTypeOtherDescription: MH Advantage</li> <li>• ProjectDesignType: High Rise Project</li> <li>• PUDIndicator: False or True</li> <li>• ProjectLegalStructureType: Condominium or Cooperative</li> </ul> <ul style="list-style-type: none"> <li>• DU uses these fields in the MISMO V3.4 file to determine if the property is detached, attached, or a manufactured home; or in a condominium project, cooperative project, or planned unit development.</li> </ul> <p><b>Note:</b> For LOS users, the location of fields and the view you see will be different for each LOS. If you are not sure where to find this information, contact your LOS provider for assistance.</p>
<p>118346 - The government Refinance Type is missing or invalid. Resubmit the casefile to DU. If the problem persists, contact the technology support center at 1-800-232-6643 (option 1, then option 1).</p>	<p>The Government Refinance Type is missing or invalid.</p>	<ul style="list-style-type: none"> <li>• Verify the <b>Government Refinance Type</b> is provided in the loan application.</li> <li>• You can refer to the <a href="#">Government</a> loan screen job aid for a list of valid enumerations associated with this field.</li> </ul>
<p>123320 - TFM IDs validation failed for Transaction ID: %TRANSACTION_ID%.</p>	<p>An import validation error has occurred.</p> <p>Conventional specific data was submitted for a government (FHA or VA) transaction (i.e.</p>	<ul style="list-style-type: none"> <li>• If this is a government transaction, ensure there is no conventional specific data being provided in the loan application file (i.e. Community Seconds information).</li> </ul>



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	Community Seconds data was provided on a government loan).	<ul style="list-style-type: none"> <li>If this is <b>not</b> a government transaction, then update the mortgage type applied for, and resubmit the loan casefile to DU for underwriting.</li> </ul>
130501 – Check case ready for underwriting failed – Validation failed	This code will accompany all other checklist error codes.	<ul style="list-style-type: none"> <li>Check the error page for additional codes which will provide information regarding the cause of the submission error.</li> </ul>
140004 - Completed unsuccessfully Credit Failures.	<p>Completed unsuccessfully credit failures.</p> <p>Note: Typically means that the credit report request was unsuccessful.</p>	<ul style="list-style-type: none"> <li>This error code typically accompanies other DU error codes and means no credit report was returned. Review other error codes for indication of what may be causing the issue.</li> <li>If no other error codes were returned, verify that the borrower’s information used to pull the credit report (name, generation, current address, and Social Security number) matches what is listed in the Borrower Information screen in DU, and that the borrowers are in the same positions on the loan application (Form 1003).</li> <li>Confirm the number of borrowers on the loan application matches the number of borrowers on the credit report(s).</li> <li>If there is only one borrower, ensure a joint credit report was not requested.</li> <li>Verify the correct agency is selected and, if applicable, the correct reference number(s) is provided.</li> <li>Submit for Credit Only or Credit and Underwriting.</li> </ul>



DU ERROR MESSAGE	WHAT IT MEANS	HOW TO RESOLVE
150301 - Check credit report valid for underwriting - validation failed	<p>Missing borrower single-in file</p> <p>DU has not received a single-in credit report from each repository for each borrower on the loan casefile.</p> <p>It's also possible that one or more repository bureaus failed to respond, provide a credit score, or returned an error for the applicant.</p> <p>Note: Typically means that one or more repository file or data is missing.</p>	<ul style="list-style-type: none"><li>• Ensure a tri-merge credit report was requested, and all three repositories are reporting.</li><li>• Ensure the following information has been entered on the loan application (Form 1003) correctly:<ul style="list-style-type: none"><li>• Borrower(s) name(s)</li><li>• Social Security number(s)</li><li>• Present address(s)</li></ul></li><li>• If this is a reissue, ensure this information matches the credit report that is being reissued:<ul style="list-style-type: none"><li>• Borrower information</li><li>• Credit agency</li><li>• Reference number</li></ul></li><li>• Submit for Credit Only or Credit and Underwriting.</li><li>• If not resolved, contact your credit agency's technical support for assistance.</li></ul>