



Servicing Management Default Underwriter (SMDU) Release Notes for SMDU Version 2024.11

Nov 14, 2024

On Nov 15, 2024, Fannie Mae will implement SMDU™ Version 2024.11. During this implementation SMDU will not be available to process transactions from 10:00 p.m. Eastern Time on Nov 15, 2024, until 12:00 p.m. Eastern Time on Nov 15, 2024. Please do not submit transactions to SMDU during this time.

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Updates to SMDU User Interface (UI) Only

- Updates to SMDU UI Evaluate for Trial or Final Response page, when an Eligible FLEX Modification is returned. SMDU UI will display *Capitalized Loan Unpaid Principal Balance Post-Workout (DD3075)* under Loan Changes section.

LOAN CHANGES		
	Pre-Workout	Post-Workout
Loan Product Type	FRM	FRM
Remaining Term	276	480
Maturity Date	Nov 1, 2047	Mar 1, 2065
Loan Unpaid Principal Balance	\$609,949.26	\$432,675.96
Capitalization Loan Unpaid Principal Balance	n/a	\$618,774.51
Interest Rate	5.25%	5.25%
Monthly Principal & Interest	\$2,458.16	\$2,158.49
Escrow Payment Amount	n/a	\$255.12
Total Payment Reduction Percentage	n/a	10.67593%
Mark to Market LTV	347.19458%	242.68755%
Capitalization Mark to Market LTV	347.07005%	346.69649%

Note: This is an existing data element returned in response xml, no change to the existing trial or final evaluation xml response.

Questions and More Information

Please contact SMDU Operations at smdu_support@fanniemae.com or your Fannie Mae Servicing Portfolio Manager if you need additional information about this release and/or SMDU.

Additional Resources

- [SMDU Applications & Technology Page](#) (Previous release notes, Loss Mitigation functions, etc.)
- [SMDU Learning Center](#) (User guides, eLearning Modules, etc.)
- [SMDU UI Technology Registration Job Aid](#)