

Servicing Management Default Underwriter (SMDU) Release Notes for SMDU Version 2025.8

August 22, 2025

On August 22, 2025, Fannie Mae will implement Servicing Management Default Underwriter™ (SMDU™) Version 2025.8. During this implementation SMDU will not be available to process transactions from 10:00 p.m. Eastern Time on August 22, 2025, until 7:00 a.m. Eastern Time on August 24, 2025. Please do not submit transactions during this time.

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SMDU Loss Mitigation

SMDU Auto-Decisioning

New Auto-Decisioning Rule

- A new Unable to Evaluate rule (LM.R1535) will be returned at Structuring Final, when SMDU calculates a negative Unreported Owed/Received Interest amount. The following message will be returned: *Unable to evaluate for Modification; SMDU has calculated a Negative Unreported Owed Received Interest. \$0.00 has been returned in the response. Please review the data provided on the request and correct and resubmit, if necessary. If the data provided is correct, this loan cannot be evaluated in SMDU.* (Message 6622)

SMDU Case Management – SMDU UI and B2B

Submission of Comments with a Trial Payment Extension

Servicers can provide Servicer General Comments when extending a trial plan. This enhancement provides flexibility for additional information as needed.

Extend Trial Plan (SMDU UI)

- Select **Record Trial Payments** icon.
- Select the **Extend Trial Plan by one month?** link at the bottom left corner of the Record Payments
- Select **Yes** to the **Is an additional payment required with extension?** Field
- Input information in the **Servicer's General Comments** field

Questions and More Information

Please contact the Servicing Solutions team at Servicing_Solutions@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](#)