

# Value Acceptance and Value Acceptance + Property Data

## Test Cases

Updated February 2025

### Overview

Value acceptance is Fannie Mae's branded appraisal waiver valuation product. Value acceptance + property data is Fannie Mae's branded inspection-based waiver valuation product where a property data collection by a third party is required for delivery to Fannie Mae. Value acceptance + property data requires submission of the property data to Fannie Mae's Property Data API based on the Uniform Property Dataset and delivery of Special Feature Code 774. No appraisal is required.

This document provides test cases for delivering loans that leveraged Fannie Mae's value acceptance and value acceptance + property data valuation products.

For more information, read the [Selling Guide](#).

### Test Cases

Business Narrative	Message ID	Message Name	Integration Test File
The lender submits a casefile for a single-family property that is eligible for value acceptance.	2167	FIELDWORK-WAIVER-L1	SF_ValueAccept_Eligible_2025_1.xml
The lender submits a casefile for a condominium property that is eligible for value acceptance.	2167	FIELDWORK-WAIVER-L1	CD_ValueAccept_Eligible_2025_1.xml
The lender submits a casefile for a single-family property that is not eligible for value acceptance.	2125	1004-INTERIOR	SF_ValueAccept_NotEligible_2025_1.xml
The lender submits a casefile for a condominium property that is not eligible for value acceptance.	2131	1073-INTERIOR	CD_ValueAccept_NotEligible_2025_1.xml
The lender submits a casefile for a single-family property that is eligible for value acceptance + property data. Desktop Underwriter® (DU®) will issue a message stating that DU accepts the value submitted by the lender, and that the loan is eligible for value acceptance + property data contingent upon the submission of the property data to the Fannie Mae Property Data API.	3709	VALUE-ACCEPTANCE-PLUS-PROPERTY-DATA-ELIGIBLE	SF_VAPD_Eligible_2025_1.xml
The lender submits a casefile for a single-family property that was eligible for the value acceptance + property data option and the property data has been submitted to the Fannie	3713	VALUE-ACCEPTANCE-PLUS-PROPERTY-DATA-COMPLETE	SF_VAPD_Complete_2025_1.xml

<b>Business Narrative</b>	<b>Message ID</b>	<b>Message Name</b>	<b>Integration Test File</b>
Mae Property Data API. DU will issue a message stating that DU accepts the value submitted by the lender. No further action is required.	3711	VALUE-ACCEPTANCE-PLUS-PROPERTY-DATA-OBSERVATION	
The lender submits a casefile for a condominium property that is eligible for the value acceptance + property data option. DU will issue a message stating that DU accepts the value submitted by the lender, and that the loan is eligible for value acceptance + property data contingent upon the submission of the property data to the Fannie Mae Property Data API.	3709	VALUE-ACCEPTANCE-PLUS-PROPERTY-DATA-ELIGIBLE	CD_VAPD_Eligible_2025_1.xml
The lender submits a casefile for a condominium property that was eligible for the value acceptance + property data option and the property data has been submitted to the Fannie Mae Property Data API. DU will issue a message stating that DU accepts the value submitted by the lender. No further action is required.	3713	VALUE-ACCEPTANCE-PLUS-PROPERTY-DATA-COMPLETE	CD_VAPD_Complete_2025_1.xml
	3711	VALUE-ACCEPTANCE-PLUS-PROPERTY-DATA-OBSERVATION	
The lender submits a casefile that is eligible for Duty to Serve. DU will issue a message stating that DU accepts the purchase price submitted as the value for the subject property, and that the loan is eligible for value acceptance contingent upon a satisfactory home inspection report from a qualified home inspector.	3277	RURAL-INSPECTION-ELIGIBLE	DutyToServe_2025_1.xml
The lender submits a casefile that is not eligible for value acceptance due to a recent appraisal with a matching property address was submitted to Uniform Collateral Data Portal® (UCDP®).	3185	APPRAISAL-WAIVER-TOO-NEW	AppraisalTooNew_2025_1.xml
The lender submits a casefile with a property data ID that does not match the subject property address or is not an active property data ID.	3351	BIFURCATION-NO-MATCH-FOUND	IncorrectPropertyDataID_2025_1.xml

If the lender is unable to upload the provided DU submission XML files into their Loan Origination System (LOS), please see the appendix at the end of the document for key test case details that can be followed to create the needed loan applications in DU for the testing.

## Appendix: Test Case Data Details

Note: The information below is for illustrative purposes only.

Test Cases	Property Address	DU Test Borrower	Prop Value	Loan Amt	Prop Type	Property Data ID	DU Messages
Single-Family Value Acceptance Eligible	1009 N Douglas Street Arlington Heights, IL 60004	Ken Customer 500507000	\$500K	\$400K	SF	N/A	2167
Condo Value Acceptance Eligible	2223 Nichols Avenue #34B Arlington Heights, IL 60004	Ken Customer 500507000	\$200K	\$150K	CO	N/A	2167
Single-Family Value Acceptance Not Eligible	1018 N Douglas Street Arlington Heights, IL 60004	Ken Customer 500507000	\$500K	\$400K	SF	N/A	2125
Condo Value Acceptance Not Eligible	2225 Nichols Avenue #B Arlington Heights, IL 60004	Ken Customer 500507000	\$200K	\$100K	CO	N/A	2131
Single Family Value Acceptance + Property Data Eligible	2653 N Stuart Dr Arlington Heights, IL 60004	Ken Customer 500507000	\$570K	\$550K	SF	N/A	3709
Single Family Value Acceptance + Property Data Complete	2653 N Stuart Dr Arlington Heights, IL 60004	Ken Customer 500507000	\$570K	\$550K	SF	cf076b91d35f5f18843ef36f98d01f8e	3713 & 3711
Condo Value Acceptance + Property Data Eligible	4222 N Pheasant Trail Ct Unit 1 Arlington Heights, IL 60004	Ken Customer 500507000	\$230K	\$220K	CO	N/A	3709
Condo Value Acceptance + Property Data Complete	4222 N Pheasant Trail Ct Unit 1 Arlington Heights, IL 60004	Ken Customer 500507000	\$230K	\$220K	CO	34d7790eb828504692c72685f5d87609	3713 & 3711
Duty to Serve	1807 E Oak Street West Frankfort, IL 62896	Ken Customer 500507000	\$42K	\$38K	SF	N/A	3277
Appraisal Too New	1861 S Teller St Denver, CO 80232	Ken Customer 500507000	\$640K	\$390K	SF	N/A	3185
Incorrect Property Data ID	415 Southbridge Pass Peachtree City, GA 30269	Ken Customer 500507000	\$415K	\$300K	SF	g528c8ab236d53c0b6dbc5e131ec4af1	3351