

XIS Services Integration Impact Memo

NEW – DU Underwriting Findings Formats

May 27, 2026

Introducing JSON and New PDF Formats

Fannie Mae is introducing two new formats, **JSON** and a **New PDF** for the Desktop Underwriter® (DU®) Underwriting Findings Report, designed to help streamline how integrated partners parse and integrate DU findings data.

How will this affect my integrated system(s)?

To request **JSON** underwriting findings using Fannie Mae’s XML Integrated Services (XIS), update the Control Input (CI) section of the XIS MIME request for both Underwriting and CaseFile Data Services (Export) to include `_FileType="18"` and `_VersionNumber="1"` in the `RETURN_FILE` element.

To request the **New PDF** underwriting findings using Fannie Mae’s XML Integrated Services (XIS), update the Control Input (CI) section of the XIS MIME request for both Underwriting and CaseFile Data Services (Export) to include `_FileType="19"`

See **JSON** examples below:

Underwriting CI Request

```
<_RETURN_FILE _FileType="18" _VersionNumber="0"/> <!-- Underwriting Findings - JSON -->
```

```
<_RETURN_FILE _FileType="18" _VersionNumber="1"/> <!-- Underwriting Findings - JSON -->
```

Casefile Data Services (Export) CI Request

```
<_RETURN_FILE _Type="502" _FormatType="18" _VersionNumber="1" /> <!-- Underwriting Findings - JSON -->
```

Example JSON Findings Header

```
-----ieoau._.+2_8_GoodLuck8.3-ds0d0J0S0Kl234324jfdLdsjfdAuaoei-----
```

```
Content-type: text/plain; charset=UTF-8
```

```
Content-Disposition: form-data; name="UNDERWRITING_FINDINGS_JSON";  
filename="UNDERWRITING_FINDINGS_JSON"
```

NOTE:

- *The `_VersionNumber` is required only when requesting `_FileType = 18` (UNDERWRITING_FINDINGS_JSON)*
- *Both Version 0 and Version 1 are available and can be requested based on the `_VersionNumber` attribute (Only available in the Integration environment to test multiple version handling)*
- *Integrators will be notified by future Integration Impact Memos in the event Fannie Mae introduces a new JSON version*



See **New PDF** examples below:

Underwriting CI Request

```
<_RETURN_FILE _FileType="19" <!-- Underwriting Findings - New PDF -->
```

Casefile Data Services (Export) CI Request

```
<_RETURN_FILE _Type="502" _FormatType="19<!-- Underwriting Findings - New PDF -->
```

Example New PDF Findings Header

```
-----ieoau._.+2_8_GoodLuck8.3-ds0d0J0S0Kl234324jfLdsjfdAuaoei-----
```

```
Content-type: text/plain; charset=UTF-8
```

```
Content-Disposition: form-data; name="UNDERWRITING_FINDINGS_NEW_PDF";  
filename="UNDERWRITING_FINDINGS_NEW_PDF"
```

Retiring Formats

With the introduction of the JSON format, Fannie Mae will be **retiring the current RES, TEXT, and XML file formats on October 27, 2028.**

```
<_RETURN_FILE _FileType="1"/> <!-- Underwriting Findings - RES-->
```

```
<_RETURN_FILE _FileType="2"/> <!-- Underwriting Findings - Text-->
```

```
<_RETURN_FILE _FileType="5"/> <!-- Underwriting Findings - XML-->
```

RETURN_FILE Element

Please see the complete list of supported file type values, descriptions, and retirement timelines in XIS RETURN_FILE element.

Attribute	Format	Required	Value(s)	Version	Description
_FileType	Integer	N	1		UNDERWRITING_FINDINGS (RES) (Retiring October 27, 2028)
			2		UNDERWRITING_FINDINGS_TEXT (Retiring October 27, 2028)
			3		UNDERWRITING_FINDINGS_HTML
			5		UNDERWRITING_FINDINGS_XML (Retiring October 27, 2028) Conventional loans only XML findings are not available for Government (FHA and VA) loans
			6		CREDITREPORT_PRINTFILE_<SSN>
			7		CREDITREPORT_FLATFILE_<SSN>



		8		LOAN_APPLICATION (DU Spec MISMO 3.4)
		12		CREDITREPORT_MISMOFILE_<SSN>
		16		UNDERWRITING_FINDINGS_NEW_HTML (Conventional loans only) <i>(Scheduled to be retired in 2026, date TBA)</i>
		17		UNDERWRITING_FINDINGS_PDF (Conventional loans only) <i>(Scheduled to be retired in 2026, date TBA)</i>
		18	0, 1	UNDERWRITING_FINDINGS_JSON
		19		UNDERWRITING_FINDINGS_NEW_PDF (Conventional loans only)

Get Ready

Contact your Technology Integration Analyst or e-mail [Integration Support](#) to request the **integration package** to get started, which will include the following technical specifications and implementation guidance:

- A detailed JSON Schema
- Field-level definitions and mapping guidance
- Implementation Considerations
- Version Management, Testing Considerations and Recommended Test Scenarios
- Updated Integration Guides

Release Support

JSON findings are currently in the DU integration environment now. The New PDF findings will be available on or around **June 3, 2026**.

As required by the Integration Agreement, integrated vendor systems must be able to support any changes to Fannie Mae services, including DU, no later than 120 days after the date the related specifications are made available. If your product or interface is unable to support the release in accordance with this timeline, please notify your Fannie Mae representative.

If you have questions about the Integration Impact Memo or if you require support specific to this release, contact your Technology Integration Analyst or [Integration Support](#). For more information about DU, visit the [DU page](#) or contact your Fannie Mae representative.