The Digital Mortgage Process
Powered by Day 1 Certainty®

Simplify lending with tools that give you faster closing times, a better experience for your borrowers, and freedom from reps & warrants.

DU® Validation Service

Freedom from paper-based processes with validation of income, assets, and employment through third-party data validation.

Lenders who have successfully integrated DU Validation Service into their loan workflow are seeing cycle time reductions\(^1\) from application-to-close of up to:
- Six days with asset validation.
- Six days with employment validation.
- Eight days with income and employment validation.

Appraisal Waiver

Freedom from appraisal requirements on eligible transactions.

Lenders who have successfully integrated Appraisal Waivers into their loan workflow are seeing cycle time reductions\(^1\) of up to 12 days with an exercised Appraisal Waiver.

Certainty on Appraised Value

Freedom from reps & warrants on appraised value with the power of Collateral Underwriter® when CU® risk score is 2.5 or lower.

In the fourth quarter of 2018, approximately 64% of appraisals qualified for rep & warrant relief on appraised value.

To learn more, visit [www.fanniemae.com/day1certainty](http://www.fanniemae.com/day1certainty) or access these resources:

**DU Validation Service**
- Overview
- Frequently Asked Questions
- Current Data Vendor List

**Appraisal Waiver**
- Fact Sheet
- Frequently Asked Questions

**Certainty on Appraised Value**
- Infographic
- Frequently Asked Questions

**OnDemand eLearning Courses**
- Introduction to Day 1 Certainty
- Implementing Day 1 Certainty: DU Validation Service, Appraisal Waiver, and Certainty on Appraised Value

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\(^1\) Many lenders realizing best-in-class savings had extended cycle times when not using DU validation service, typically about 50 days from application-to-close

Source: Data from January 2018 through December 2018.