Freedom from reps & warrants plus greater speed and simplicity for Fannie Mae’s lender partners

**DU® Validation Service**

fanniemae.com/singlefamily/desktop-underwriter-validation-service

*Freedom* from paper-based processes with validation of income, assets, and employment

Validation service is provided through a third-party data vendor

Rep & warrant relief on validated components

**Property Inspection Waiver**

fanniemae.com/singlefamily/property-inspection-waiver

*Freedom* from appraisal requirements on eligible transactions

For eligible transactions, approximately 20% of refinances and 5% of purchases receive an offer to waive the appraisal

Rep & warrant relief on property value, condition, and marketability

**Certainty on Appraised Value**

fanniemae.com/singlefamily/collateral-underwriter

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

Approximately 60% of appraisals qualify for rep & warrant relief on appraised value (loan must meet other eligibility requirements)

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**Opt in to the DU Validation Service**

- **Step 1:** Review materials on the DU validation service web page
- **Step 2:** Engage with a DU validation service report vendor
- **Step 3:** You’re all ready to go. You can begin to request verification reports from the vendors (except Equifax®).

*The DU Validation Service Setup Form is required to activate Equifax® (including The Work Number®) reports, from either Equifax or an authorized distributor.*

www.fanniemae.com/Day1Certainty