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:

- 8 days with asset validation.
- 8 days with employment validation.
- 12 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 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\(^\text{TM}\) when CU\(^*\) risk score is 2.5 or lower.

In the last year, 63\% 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**
- DU Validation Service Resource Center
- 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**
- Implementing Day 1 Certainty: DU Validation Service, Appraisal Waiver, and Certainty on Appraised Value

\(^1\) Many lenders realizing best-in-class savings had extended cycle times when not using DU validation service, typically about 40-45 days from application-to-close.

Source: Data from October 2018 through September 2019.