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

Appraisal Waiver
fanniemae.com/appraisalwaivers
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)

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