



Desktop Underwriter | Advancing operational efficiency and risk management

Desktop Underwriter® (DU®) can help you simplify your loan origination processes, provide borrowers with sustainable homeownership opportunities, and respond quickly to changing market conditions. DU is an automated tool that assists lenders in the underwriting of conforming mortgage loans.

DU provides an assessment of a loan’s eligibility for sale and delivery to Fannie Mae. Lenders can access DU through an easy-to-use interface on FannieMae.com or through an integrated third-party or proprietary loan origination system.

Features & Benefits

FEATURE	BENEFITS
Comprehensive, actionable reporting	The comprehensive DU Underwriting Findings report summarizes the eligibility of a potential loan and lists certain steps necessary for the lender to complete the processing of the loan casefile. The Potential Red Flags section in the DU Underwriting Findings report can alert you to potential problems with data that may warrant further investigation.
Operational efficiency	Through automation and integration, DU helps you minimize your operating costs and maximize operational efficiency. Operational efficiency is critical in today’s market, where margins are tight and lenders and borrowers have limited capacity to absorb additional loan costs.
Quick response to market changes	DU serves as Fannie Mae’s primary tool for distributing delivery eligibility and risk management policies to facilitate sustainable, prudent lending. DU data integrates with data from other Fannie Mae systems, such as Loan Delivery, to help provide lenders with a consistent stream of mortgage liquidity.
Products and options to promote sustainable homeownership	DU gives you access to a wide range of mortgage products and options that meet a variety of borrower needs, including HomeReady. You can also use DU to receive recommendations and findings for FHA and VA loans. By helping you to find the appropriate combination of product, underwriting, and eligibility, DU can serve as the key to sustainable homeownership for many borrowers.
Platform reliability	In production since 1995, DU offers proven, dependable performance. Fannie Mae’s platform features sound and effective contingency and security measures to help protect the integrity of your DU transactions.



Did You Know?

- **Desktop Originator[®] (DO[®])**, a companion system to DU, allows wholesale lenders to expand their reach to third-party originators by providing quick access to DU's findings and analyses. Through DO's Multi-product Tool, wholesale lenders can provide sponsored brokers with simultaneous recommendations for multiple loan products with one easy submission.
- Fannie Mae has recently made the following enhancements targeted at adding value for our customers:
 - Added the HomeReady[™] affordable lending product, which allows the use of non-borrower household income
 - Considering the income and liabilities for non-occupant borrowers on primary residence transactions without requiring a separate debt-to-income ratio calculation for the occupying borrower(s)
 - Enhancements to bring high balance mortgage loans more in line with standard loans
 - Integrating with Collateral Underwriter[™] (CU[™]), which allows the CU messages to be displayed on the DU Underwriting Findings report
 - Ability to inform DU that foreclosure information is incorrect -- Foreclosure, Deed-in-Lieu of Foreclosure, and Preforeclosure Sale Message Updates
 - Updates to align with the *Selling Guide*

Getting Started

To learn more about DU, DO, or DU Red Flag Messaging Reports, visit the Single Family business portal on FannieMae.com. To register for DU, please contact your Fannie Mae Customer Account Team or Technology Account Manager or call 1-800-2FANNIE (1-800-232-6643).

Training & Support

- Specialists in Fannie Mae's technical, underwriting, integration, and process teams can help you learn about practical and applicable solutions, targeted for your specific business model and strategic goals.
- The Training area on FannieMae.com provides a wealth of training and support materials to help new and experienced DU users.
- Users of DO and DU can get answers to their questions through our Live Web Chat. And, by visiting FannieMae.com, you can access training presentations, guides, release notes, mortgage documents, cash pricing indications, required net yields, mortgage product details, and more.
- For technical assistance, call the Fannie Mae Customer Contact Center at 1-800-2FANNIE (1-800-232-6643).