



Desktop Underwriter The Industry-Leading Automated Underwriting System

Fannie Mae’s Desktop Underwriter® (DU®) has a proven history of providing lenders a comprehensive credit risk assessment that determines whether the loan meets Fannie Mae’s eligibility requirements.

Making it easier to do business with Fannie Mae...

New Feature: CU Findings Available in DU. Fannie Mae recently updated DU to include the Collateral Underwriter™ (CU™) risk score, flags, and messages. Assess both credit and collateral risk in one place!

- Providing the CU Findings report in DU makes it easier to do business with Fannie Mae by providing more options for how to receive risk management information.
- A more holistic view of risk on a loan across multiple applications enables lenders to better address potential issues prior to loan delivery.
- The comprehensive risk assessment provides the originator, correspondent and/or broker **increased certainty** up front with the customer via premier DU loan-level messages and CU scores and messages all in one place.

What lenders are saying

“CU offers lenders greater transparency of information in the valuation of properties. CU messages in DU will help streamline appraisal review and make the underwriting of an appraisal a much more informed process.” – Breck W. Tyler, Executive Vice President, Trustmark Mortgage Services

“Incorporating certain critical information and findings from Collateral Underwriter onto the DU Underwriting Findings report is a logical step. Underwriters will now be able to obtain a more thorough and holistic risk profile of the overall transaction through the DU Underwriting Findings report. We think that makes sense and will help underwriters in their loan review process while creating additional efficiencies.” – David A. Keeling, Mortgage Director SVP, First Citizens Bank

DU Benefits and Features that you can continue to count on

Enhanced Risk Management

- Automated underwriting guidelines
- Comprehensive risk assessment and eligibility determination
- Potential Red Flag/Quality Control messaging
- DU limited waiver of underwriting representations and warranties

Enabling Process Efficiency

- Action-oriented detailed messages in DU Underwriting Findings report
- Timely policy updates
- Seamless integration to lenders LOS process and systems
- Easy to use user interface option
- Reduced data element requirements
- Configurable parameters – ability to inform DU about incorrect foreclosure information

Serving the Housing Market

- Robust products/features: Fixed-Rate, ARMs, Purchase, Refinance, Multi-unit properties
- HomeReady
- HARP and DU Refi Plus™
- FHA & VA underwriting

Did You Know?

The CU findings are also available in EarlyCheck™, providing another option in the loan lifecycle to assist in early identification of eligibility and collateral issues.