



Desktop Underwriter

Access to Credit and Sustainable Homeownership with Certainty and Simplicity



For more than 20 years Fannie Mae's Desktop Underwriter® (DU®) has helped lenders simplify their 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.

Benefits and features that you can count on:

Helping you serve all markets



- **Robust underwriting options** for purchase, refinance, multi-unit properties, manufactured housing, FHA & VA, fixed-rate, ARMs
- **Low down payment** for credit worthy low- to moderate-income borrowers through [HomeReady®](#) mortgage and [HFA Preferred™](#), [97% LTV](#), and [Community Seconds®](#)
- **Renovation and Energy Improvements** with [HomeStyle® Renovation](#) and [HomeStyle Energy](#)
- Automated underwriting for borrowers without [traditional credit](#)

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
- Enhanced credit risk assessment with use of [Trended Credit Data](#)

Delivers efficiency



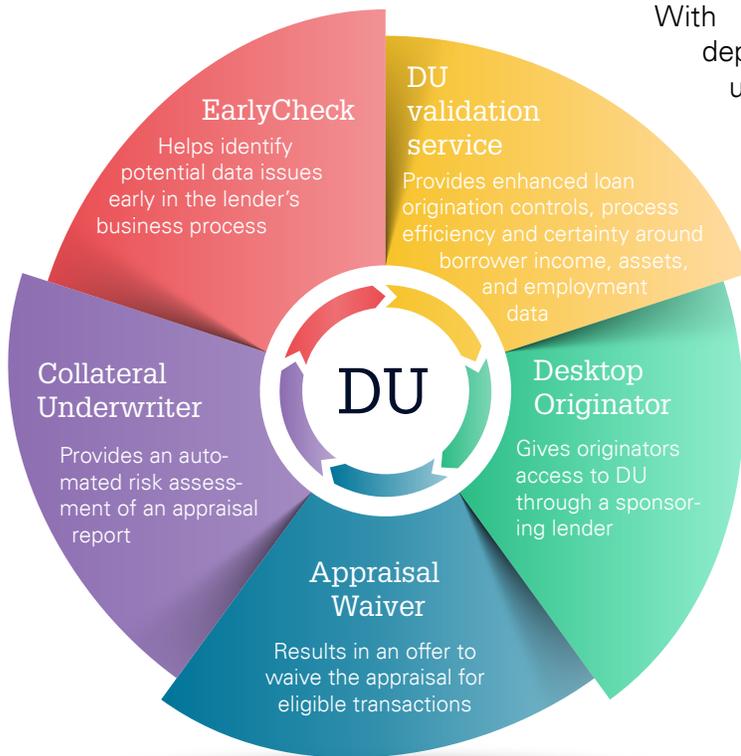
- Action-oriented, detailed messages in the DU Underwriting Findings report
- Timely policy updates
- Seamless integration to lenders LOS process and systems
- Easy to use user interface option
- Configurable parameters – ability to inform DU about incorrect foreclosure, bankruptcy, and mortgage delinquency information



DU at the heart of sustainable homeownership

Bringing systems together to drive homeownership

With over two decades in production, DU offers proven, dependable performance. In addition to being a reliable underwriting tool, DU also provides access to other Fannie Mae systems that can help drive sustainable homeownership.



DU Validation Service

The [DU validation service](#) provides lenders with enhanced loan origination controls, process efficiency, and certainty around the borrower income, assets, and employment data input into DU. When a lender uses the DU validation service, DU will use third-party vendor data to perform calculations and validate information entered by the lender in DU.

Desktop Originator

[Desktop Originator® \(DO®\)](#) is an application that can help brokers and correspondents generate more loans, gain a competitive edge in the marketplace, boost profitability, and enhance customer service and satisfaction.

EarlyCheck

[EarlyCheck™](#) is an integrated solution that helps identify potential data issues early in the lender's business process, so they can be remedied more effectively – includes comparisons of data submitted to EarlyCheck against data submitted in DU.

Collateral Underwriter

Integration with [Collateral Underwriter® \(CU®\)](#) allows the CU messages to be displayed on the DU Underwriting Findings report, giving access to both credit and collateral risk in one place.

Appraisal Waiver

The [Appraisal Waiver](#), offered through DU and powered by CU, is an offer to waive the appraisal requirement for eligible transactions.