



Desktop Underwriter Credit-related Error Codes Job Aid

December 10, 2017

This Job Aid provides a description of the error codes that appear in Desktop Originator® (DO®)/Desktop Underwriter® (DU®) related to credit agencies, along with helpful tips and remedies to help resolve these errors.

Helpful Tips:

- DO/DU only supports **United States addresses**. If the borrower’s current address is not in the United States then the loan will need to be manually underwritten.
- For DO/DU to accept a credit report, information from all **three credit repositories (Equifax, Experian, and TransUnion) must be included**. A score is not required; however, information pertaining to the borrower’s credit history is needed to underwrite the loan casefile. A loan casefile can be underwritten in DU when a borrower has placed a freeze on their credit report – as long as the freeze is *only placed at one* of the three credit repositories.
- One of the most frequent credit errors is the **general failure error**. Although this error does not provide detailed information, it typically indicates there is no credit report associated with the loan. In these instances, the user should submit the loan for credit and underwriting and reissue or pull credit. The user should then either receive an underwriting response from DU or receive a more descriptive error.
- The **maximum number of borrowers permitted on a loan application in DO/DU is four**, but the maximum number of borrowers per a credit report pull is two. If there are three borrowers, then the third borrower would need to be on a separate report from the other two borrowers.

If you are still receiving the same error after applying the remedy to the error code, please contact the Technology Support Center at 800-2Fannie (232-6643), option 1.

| DU Error Code | Error Description | Remedy |
|---------------|--|---|
| 111335 | Borrower data not found. | Verify the account number and password your credit agency requires you to use when reissuing or pulling credit in DO or DU. It is usually different than the one you use to log into the credit agency’s website. Once you have the correct information, submit for credit and underwriting and reissue or pull credit. |
| 111336/140446 | Credit Agency Error: The account number and/or password are not recognized. | Verify the account number and password your credit agency requires you to use when reissuing or pulling credit in DO or DU. It is typically different than the one you use to log into the credit agency’s website. Once the correct information is entered, re-submit for credit and underwriting and re-issue or pull credit. |
| 111337/140447 | Credit Agency Error: SSN is not 9 characters, SSN is not numeric, or SSN is missing. | Make sure there is a 9-digit SSN entered for all borrowers on the 1003 and then resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. |
| 111338/140449 | Credit Agency Error: Last name is missing or invalid. | Make sure there is a last name entered for all borrowers on the 1003 and then resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. |
| 111339/140449 | Credit Agency Error: Invalid middle name. | Make sure there is a middle name entered for all borrowers on the 1003 and then resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. |



| DU Error Code | Error Description | Remedy |
|---------------|---|---|
| 111340/140450 | Credit Agency Error: First name is missing or invalid. | Make sure there is a valid first name entered for all borrowers on the 1003 and then resubmit the loan for credit and underwriting. If you continue to receive the error contact your credit agency. |
| 111341/140451 | Credit Agency Error: 29. The name suffix appears in the Generation field. | Make sure the name suffix is in the correct place in the borrower information screen for all borrowers and then resubmit for credit and underwriting. If you continue to receive the error please contact your credit agency. |
| 111342/140452 | Credit Agency Error: 4. The reference number does not match number on file with the credit agency. | Verify the reference number on the credit report and then resubmit for credit and underwriting and reissue the credit report. If you continue to receive the error, please contact your credit agency. |
| 111343/140453 | Credit Agency Error: 32. The address in the credit report does not match the address on file for this reference number. | The customer should verify that the address for the borrower (s) is correct and that you are using the correct reference number when reissuing credit and then resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. |
| 111344/140454 | Credit Agency Error: City is missing or invalid. | Make sure the city is correct for all borrowers and then resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. |
| 111345/140455 | Credit Agency Error: State code is missing or invalid. | Make sure there is a valid state abbreviation entered for each borrower and resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. Note: DU only accepts United States addresses. There is no way to enter a foreign address in DU. Loans with a foreign address need to be manually underwritten outside of DU. |
| 111346/140456 | Credit Agency Error: Zip code is missing, invalid or not numeric. | Make sure the correct numeric zip code is entered for each borrower and resubmit the loan for credit and underwriting. If you continue to receive the error, please contact your credit agency. |
| 111347/140457 | Credit Agency Error: The credit agency could not deliver the credit report. | The customer should check to make sure all 3 credit repositories are reporting on the credit report pulled for all borrowers on the loan. Each borrower does not need to have a score, but they all must report credit information to be able to be underwritten through DU. Please contact the credit agency to see why all 3 bureaus are not reporting. It is possible that a new credit report (s) will need to be pulled. |
| 111348/140458 | Credit Agency Error: The credit agency rejected the credit re-issue request. The original report is more than 120 days old. | Credit reports can only be reissued within the first 120 days after they were originally pulled. Check the date on the credit report to see if it has been more than 120 days. If not, verify the reference number entered was correct. If it is correct, contact your credit agency for assistance. It is possible that a new credit report will need to be pulled. |
| 111349/140459 | Credit Agency Error: The credit agency rejected the credit reissue request. The original report has different borrower information. | Verify that the borrower's information used to pull the credit (Name, current address, and social security number) all match what is listed in the borrower's information screen in DU and the borrowers are in the same positions. If everything matches and the error still exists, please have them contact the credit agency to see why they are producing the error. |



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| 111350 | Credit Agency Error: Your request did not complete. | Resubmit for credit and underwriting. If that does not work, contact the credit agency to understand why your request was not granted. |
| 111351 | Credit Agency Error: The CRA security code is invalid. | Contact your credit agency to see why the security code is invalid. |
| 111352 | <ul style="list-style-type: none"> Invalid Segment Type (Issue with the file the credit agency is sending to DU) Invalid report format (Issue with the format of the file the credit agency's technical support is sending to DU) Invalid repository: (one of the repositories is not sending over a valid report) Invalid origin: (issue on the credit agency's side) Invalid transaction ID code: (the transaction code is being sent by the credit agency is invalid) Too many borrowers on credit pull (max is two). (If there are three borrowers then the third borrower would need to be on a separate report from the other two borrowers). Borrower type is missing or invalid: (The credit agency is not sending over the borrower type or it is invalid) Unknown error received from credit agency: (Unknown error received from the credit agency) | If you cannot remedy the issue yourself, please contact your credit agency's technical support for assistance. |
| 111353 | Credit Agency Error: Unknown error received from credit agency. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111354 | Fannie Mae Error: Communications error. Invalid acknowledgement received from the credit agency. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111355 | Fannie Mae Error: Applicant Information not provided with request. | Re-Submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111356 | Fannie Mae Error: Credit Summary Ext set not provided with request. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111357 | Fannie Mae Error Code: Connection lost with HOST <Credit Agency Name> | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111358 | Fannie Mae Error: Timeout system error. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology |



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| | | Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111359 | Credit Agency Error: The Credit Agency <Credit Agency Name> is slowing down. | Unknown error received from the credit agency. Please re-submit the loan for credit and underwriting. If the problem persists, please contact your credit agency's technical support for assistance. |
| 111361 | Fannie Mae Error | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111362 | Fannie Mae Error | Re-Submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111363 | Fannie Mae Error | Re-Submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111364 | Fannie Mae Error: The borrower information in the credit report returned by Credit Agency does not match the requested information. | Verify that the borrower's information used to pull the credit (name, current address, and social security number) matches what is listed in the borrower information screen in DU and the borrowers are in the same positions. If everything matches and the error still exists, please contact your credit agency. |
| 111365 | Fannie Mae Error: The ACK segment is too short to contain the MISMO report. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111366 | Fannie Mae Error: Could not attach credit report MISMO file. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111367 | Fannie Mae Error: The MISMO formatted credit report was not returned from the agency. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 111368 | Fannie Mae Error: Unable to set the correct permissions on the .FILENAME. | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 140002 | Unknown Error | Re-submit the loan for credit and underwriting. If the problem persists, please contact the Technology Support Center (1-800-2FANNIE or 1-800-232-6643). The TSC Specialist should obtain the casefile ID and escalate a ticket to the DU L2 Support team. |
| 140004 | Completed unsuccessfully credit failures. | This error code typically accompanies all of the other DU error codes and means there was no credit report returned to DO/DU. Please look for another error code. If there are no other error codes, submit for credit and underwriting. If you do not receive findings or a more |



| DU Error Code | Error Description | Remedy |
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| 111304 111305 111308 111309 111315 111318 111319 111320 111322 111323 111328 111331 111334 111370 111371 | Fannie Mae Errors | descriptive error, please call the Technology Support Center (1-800-232-6643). If you've received any of these errors, please contact the Technology Support Center for assistance at (1-800-232-6643). |