Desktop Underwriter (DU) Validation Service

Implementation Checklist

Fannie Mae’s Desktop Underwriter® (DU®) validation service is designed to provide customers with enhanced loan origination controls, improved processes, and certainty around the income, asset, and employment information input into DU. When a lender opts-in to use the DU validation service and borrower data for a conventional mortgage is submitted, DU will use third-party vendor data to validate the information entered into DU.

By leveraging automation and third-party data sources, Fannie Mae is able to provide Day 1 Certainty™ in the form of freedom from representations and warranties for validated components.

Are you ready for Day 1 Certainty?

Learn more about the DU validation service.
- Talk to your Fannie Mae account team
- Review learning materials posted on the DU validation service web page
  - DU Release Notes
  - Review policy changes in the DU Validation Service Reference Guide
  - You will need DU/DO or Fannie Mae Connect user credentials to access the reference guide.
  - FAQs
  - Leverage training resources on the DU validation service web page

We’re ready when you are.

Complete the onboarding process with the DU validation service vendor of your choice* (except Equifax/The Work Number and distributors of their reports), and that’s it. You can begin using the DU validation service immediately.

Vendors who use a Reference ID

Equifax (including The Work Number)

| Step 1 | Complete contracts and activation with approved vendor. |
| Step 2 | Start using the validation service by requesting verification reports. |

**NOTE:** The DU validation service will run and messages will be issued only when a vendor is selected from the drop down and a reference number is entered in the additional information field in DU.

Step 1 Complete contracts and activation with Equifax (or their resellers).
Step 2 Submit Fannie Mae DU/DO setup form – allow up to 72 hours for activation.
Step 3 Start using the validation service by requesting verification reports.

**NOTE:** DU validation service messages (including verification report not found) will be issued as soon as Step 2 above has been completed.

*Data Vendor Information

Fannie Mae has an open platform for data vendor participation to provide a range of options for our customers. Lenders may participate in the DU validation service through relationships with vendors of their choice that can provide Day 1 Certainty verification reports accepted by Fannie Mae. More information on Fannie Mae’s open platform for data vendor participation is available in the Vendor Information document.

View the DU Validation Service Verification Report Vendors for a list of vendor options and eligible reports.

Learn more

For more information, reach out to your customer account team or call 1-800-2FANNIE (1-800-232-6643), Option 1 (Technology Support).

Information is also available at www.fanniemae.com/duvalidationservice