



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

- 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.

Equifax (including The Work Number)

- 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