



Desktop Underwriter[®] (DU[®]) Validation Service

Integration and Testing

Updated Sept. 30, 2019

Overview of DU Validation Service

Fannie Mae's DU validation service is designed to give lenders enhanced loan origination controls, a more efficient mortgage origination process, and certainty around the borrower's income, asset, and employment information.

By leveraging automation, analytics, and third-party data sources, Fannie Mae is able to provide Day 1 Certainty[®] with representations and warranties relief for validated components.

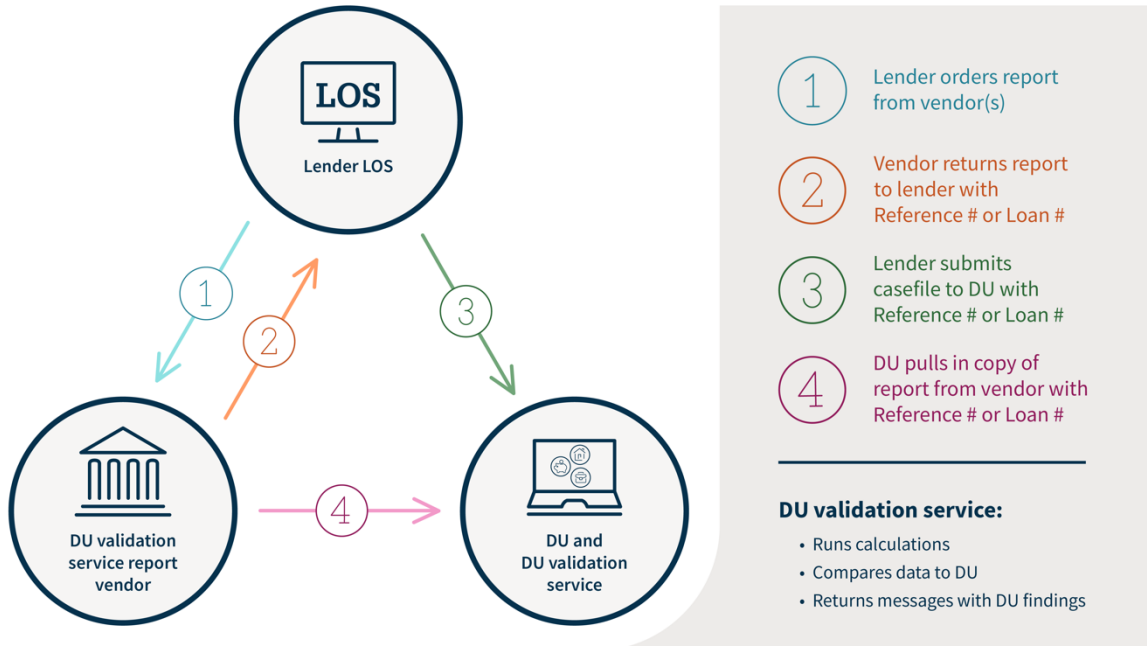
When a lender opts in to use the DU validation service, and the lender obtains a verification report from a report supplier or authorized report distributor, DU will use the data on the verification report to validate information entered by the lender into DU and return results in specific DU messages.

To take advantage of this service, Fannie Mae offers the following guidance:

- Review the following documents and training:
 - [DU Release Notes.](#)
 - [DU Validation Service Reference Guide](#)
 - *DU / DO / Fannie Mae Connect[™] credentials are needed to access this document.*
 - [DU Validation Service FAQs.](#)
 - [DU Validation Service OnDemand eLearning Courses.](#)
- Engage with vendors and execute their business contracts.
- Determine integration and testing effort for Loan Origination System (LOS).
- Complete your internal process assessments.
- Develop job aids and documentation for users.
- Complete vendor activation process.
- Submit DU Trait Activation Form for testing.
- Notify TSP Account Manager or Account Team when you are ready for production.



High-level workflow of the DU validation service process



- After obtaining borrower consent, the lender orders a verification report from a DU validation service vendor. View the [Current Data Vendor](#) list.
- The lender reviews the verification report and addresses any discrepancies with the borrower.
- Lender enters information into DU and submits.
- DU obtains a duplicate copy of the verification report from the vendor using loan number or reference number.
- DU performs its own income and asset calculations to arrive at a value that is compared to DU. Employment status can also be validated.
- DU returns specific messages related to the loan components that have been submitted for validation.
 - Income is validated on a per-borrower and per-income type basis.
 - Assets are validated on a loan-level basis.
 - Employment is validated on a per-borrower and per-employer basis.
- Lender can take advantage of streamlined processing and underwriting for components that have been validated.
- The lender closes the loan and delivers to Fannie Mae.
- As long as lender meets all DU validation service requirements described in the *Selling Guide* and complies with applicable DU messages, lender receives Day 1 Certainty for validated components.

NOTE: For The Work Number from Equifax and the Equifax 4506-T Tax Transcript Service, the third-party verification report reference number is the lender loan number. It is already captured in DU so no further fields are needed.

Prior to activation, lenders should ensure their integrated system(s) are prepared to support the DU validation service. Points to consider:



- Determine a method to order and receive vendor report(s) – either directly from the vendor using their tools or facilitated through the LOS.
- The third-party verification report reference number (or loan number) must be input into DU for DU to receive the report information and issue DU validation messages.
 - Most lenders already input a loan number into DU, so in the case of The Work Number and the Equifax 4506-T Tax Transcript Service, no further information is needed in DU.
- DU issues new messages for validation. Lenders may desire to incorporate the new messages into workflow.

Validation Service Integration

Summary

- A technology build is not needed to implement use of The Work Number from Equifax. As long as the Lender Loan Number is provided to The Work Number when the order is placed, DU will be able to pull in the income information.
- FormFree and DataVerify customers with proprietary platforms:
 - Support new field values for service provider name and Report ID and/or Reissue Key.
 - Pass the new field values to DU.
 - For the v3.2 file format, DU will leverage the ADS segment.
 - For the MISMO 2.3.1 format, a new sub-Element, VERIFICATION, will be created within the ADDITIONAL CASE_DATA Element.
 - Ordering the service within the Loan Origination System (LOS) provides additional process efficiencies.
 - Use of DU validation service does not change the Loan Delivery (LD) process. A Special Feature Code (SFC) is not needed for LD.

Data Mapping

Below is detailed mapping information to support the DU validation service.

1003 v3.2

For the v3.2 file format, DU will leverage the ADS segment. The service provider name will be supported in the ADS-020. The reference number will be supported in the ADS-030. DU will support multiple instances of the ADS segment so multiple provider reports can be included as part of a single underwriting request.

Field #	Field Name	Field Value	Field Description
ADS-020	Service Provider Name	AdvancedData Avantus BankVOD Blend Chronos CoreLogic CreditInterlink*	Name of the income or asset verification data provider. Must equal one of the specified field values. <i>*also known as Partners Credit & Verification Solutions</i>



		DataVerify Finicity FinLocker FirstAmerican Formfree Informative MeridianLink NCS Plaid PointServ PrivateEyes** QuestSoft Sharper*** SharperLending (available 8/12/2017) Universal VeriTax Placeholder (see note at bottom of grid)	** also known as 4506-Transcripts.com *** Please note this value changed to SharperLending on 8/12/2017. Both values will be accepted until a future date to be determined (TBD).
Field #	Field Name	Field Value	Field Description
ADS-030	Service Provider Reference Number	Alpha-numeric text must be submitted in the following format: SSN(no dashes):Reference id(if this is a GUID, it needs to contain the dashes) <i>Examples by vendor:</i> AdvancedData: – SSN: DVS# Avantus – SSN:Report ID BankVOD – SSN:Order Number Blend – SSN:Reference Number Chronos – SSN:Tax File Number CoreLogic – SSN:Report ID CreditInterlink* – SSN:Report ID DataVerify – SSN:PIN Code Finicity – SSN:Report ID FinLocker – SSN:Report ID FirstAmerican – SSN:Reference Number Formfree – SSN:Report ID or Formfree – SSN:Reissue Key Informative – SSN:Order Number MeridianLink – SSN:Reissue Key NCS – SSN: Plaid – SSN:Audit Copy Token PointServ – SSN:FNMA Ref # PrivateEyes** – SSN:Reference #	Reference number of the income or asset verification data to be retrieved from the data provider specified in ADS-020. *also known as Partners Credit & Verification Solutions ** also known as 4506-Transcripts.com



		QuestSoft – SSN:FXID SharperLending – SSN:Reference Number Universal – SSN:Order # VeriTax – SSN:Report ID Placeholder – Reference number only (including dashes) <i>Be aware of field length of some of the vendor IDs are long. GUIDs are 36 characters in length.</i>	
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NOTE: The Placeholder field can be used to override the Lender Loan Number field:

1. Where a new loan has been created for the borrower but the lender wishes to use the previously ordered The Work Number report,
2. Where the borrower has multiple open loans and the lender wishes to use just a single The Work Number report across those loans, or
3. Where a loan number has not yet been assigned.

In cases where a loan number was not yet assigned, the lender should enter the information located in the Tracking Number Field of the Equifax verification order into the Placeholder Field in DU.

MISMO AUS v2.3.1

For the MISMO 2.3.1 format, a new sub-Element, VERIFICATION, will be created within the ADDITIONAL CASE_DATA Element. This Element will contain a pair of attributes to support the service provider name and reference number. DU will support multiple instances of the VERIFICATION Element so multiple provider reports can be included as part of a single underwriting request.

Parent Element	Attribute Name	Attribute Value	Field Description
ADDITIONAL_CASE_DATA VERIFICATION	IncomeAssetVerificationType	AdvancedData Avantus BankVOD Blend Chronos CoreLogic CreditInterlink* DataVerify Finicity FinLocker FirstAmerican Formfree Informative MeridianLink NCS Plaid PointServ PrivateEyes** QuestSoft	Name of the income or asset verification data provider. Must equal one of the specified field values. <i>*also known as Partners Credit & Verification Solutions</i> <i>** also known as 4506-Transcripts.com</i> <i>*** Please note this value changed to SharperLending on 8/12/2017. Both values will be accepted until a future date to be determined (TBD).</i>



Parent Element	Attribute Name	Attribute Value	Field Description
		<i>Sharper***</i> <i>SharperLending (available 8/12/2017)</i> Universal VeriTax <i>Placeholder (see note at bottom of grid)</i>	
ADDITIONAL_CASE_DATA VERIFICATION	IncomeAssetVerificationIdentifier	Alpha-numeric text must be submitted in the following format: SSN(no dashes):Reference id(if this is a GUID, it needs to contain the dashes) <i>Examples by vendor:</i> AdvancedData – SSN:DVS# Avantus – SSN:Report ID BankVOD – SSN:Order Number Blend – SSN:Blend Reference Number Chronos – SSN:Tax File Number CoreLogic – SSN:Report ID CreditInterlink* – SSN:Report ID DataVerify – SSN:PIN Code Finicity – SSN:Report ID FinLocker – SSN:Report ID FirstAmerican – SSN:Reference Number Formfree – SSN:Report ID or Formfree – SSN:Reissue Key Informative – SSN:Order Number MeridianLink – SSN:Reissue Key NCS – SSN: Plaid – SSN:Audit Copy Token PointServ – SSN:FNMA Ref # PrivateEyes** – SSN:Reference # QuestSoft – SSN:FXID SharperLending – SSN:Reference Number Universal – SSN:Order # VeriTax – SSN: Report ID Placeholder – Reference number only (including dashes) <i>Be aware of field length of some of the vendor IDs are long. GUIDs are 36 characters in length.</i>	Reference number of the income or asset verification data to be retrieved from the data provider specified in ADS-020. <i>*also known as Partners Credit & Verification Solutions</i> <i>** also known as 4506-Transcripts.com</i>

NOTE: The Placeholder field can be used to override the Lender Loan Number field:



1. Where a new loan has been created for the borrower but the lender wishes to use the previously ordered The Work Number report,
2. Where the borrower has multiple open loans and the lender wishes to use just a single The Work Number report across those loans, or
3. Where a loan number has not yet been assigned.

In cases where a loan number was not yet assigned, the lender should enter the information located in the Tracking Number Field of the Equifax verification order into the Placeholder Field in DU.

Helpful Tips

- For all vendors (except The Work Number / Equifax), once a lender provides the reference number in their loan application file and DU retrieves the report from the vendor:
 - DU will not make any subsequent calls to the vendor when the loan is resubmitted to DU.
 - If a lender needs a corrected report, the vendor should assign a new reference number that the lender subsequently updates in their DU loan file.
 - This will allow the DU validation service to retrieve the revised report from the vendor.
- The ADS-020 field is case sensitive (e.g., “Formfree” not “FormFree”).
- Be aware of field length as some of the vendor IDs are quite long. GUIDs are 36 characters in length.



Desktop Underwriter Web User Interface

Lenders who do not have direct system integration can manually enter the third-party verification report reference number (or loan number) in DU. DU has an Income & Asset Validation section in the Additional Data section of the online loan application. In this section:

- Lenders will choose the Third-Party Data Provider Name and enter the corresponding reference number associated with the report obtained from the provider.
- Up to four reference numbers may be entered for each Third-Party Data Provider Name selected.
- This will give lenders the ability to enter the provider and reference number information for each borrower on the loan application. Customers must enter the reference number in the following format:

SSN(no dashes):Reference ID

(if this is a GUID, it needs to contain the dashes)

Report Supplier	Reference Number
Vendor Name	999601111:100003

Insert More

Examples by vendor:

AdvancedData – SSN:DVS#

Avantus – SSN:Report ID

BankVOD – SSN:Order Number

Blend – SSN:Reference Number

Covius – SSN:Tax File Number

CoreLogic – SSN:Report ID

DataVerify – SSN:PIN Code

Finicity – SSN:Report ID

FinLocker – SSN:Report ID

FirstAmericanMortgageSolutions – SSN:Reference Number

Formfree – SSN:Report ID or Reissue Key

Informative – SSN:Order Number

MeridianLink – SSN:Reissue Key

NCS/NationalCredit-ReportingSystem – SSN:Order No.

PartnersCredit¹ – SSN:Report ID

Plaid – SSN:Audit Copy Token

PointServ – SSN:FNMA Ref #

QuestSoft – SSN:FXID

SharperLending – SSN:Reference Number

UniversalCreditServices – SSN:Order #

VeriTax – SSN: Report ID

4506-Transcripts.com² – SSN:Reference#

¹Also known as Credit Interlink

²Also known as Private Eyes



DU Validation Service Testing

Integrated technology solution providers and customers with proprietary loan origination systems may use the DU Integration Environment for testing. TSPs and proprietary customers should work with either the TSP Account Manager or the account teams to get their Institution IDs set up for testing.

Income & Employment

Advanced Data® VOE/VOI

The following test cases are available in the Advanced Data test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by DVS #.

Production Test Cases – VOI/VOE

Name	SSN	DVS #	Observation
Jess Sea	999-00-1147	PJTGJQ47	Validated Base Employment Income \$450.00
Ann Sea	999-00-9066	NNDKXN66	Validated Commission Only \$300.00
Homer Loanseeker	999-60-1111	LAEKVG11	Validated Base Employment Income \$3,073.20

Integration Test Cases – VOI/VOE

Name	SSN	DVS #	Observation
Jess Sea	999-00-1147	DUTGTN47	Validated Base Employment Income \$450.00
Ann Sea	999-00-9066	QCEGXM66	Validated Commission Only \$300.00
Homer Loanseeker	999-60-1111	KUZEVU11	Validated Base Employment Income \$3,073.20

DataVerify Verification of Employment and Income

The following test cases are available in the DataVerify test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by PIN Code.

Production Test Cases – VOI/VOE

Name	SSN	DV Pin Code	Employer	Observation
Homer Loanseeker	999-60-1111	3GQSM19000	Enterprise One	Validates base income \$3,072.00
Jess Sea	999-00-1147	7B0H8BY0IT	Enterprise One	Validates base income of \$8,212.50
Ann Sea	999-00-9066	6L0NV9JSMT	Enterprise One	Validates base income of \$2,916.67
Suzi Builder	999-60-6666	VSGS8P2HFX	Enterprise One	Validates base income of \$5,250.00

Integration Test Cases – VOI/VOE



Name	SSN	DVPinCode	Employer	Observation
Homer Loanseeker	999-60-1111	SHIDKNMMCG	Enterprise One	Base income of \$3,073
Suzi Builder	999-60-6666	Z7T7AY3HM7	Enterprise One	Base income \$5,000; bonus income \$250
Jess Sea	999-00-1147	OPCURHXSF	Enterprise One	Base income of \$5,000
Ann Sea	999-00-9066	8TJKYMPQSH	Enterprise One	Base income of \$1,916.67

NOTE: When using DataVerify, lender will receive **one** PIN Code for both VOE/VOI **and** any 4506-T Transcript information ordered for a borrower.

Partners Credit & Verification Solutions Verification of Employment Report (Also known as Credit Interlink)

The following test cases are available in the Partners Credit & Verification Solutions' test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	LN001	Validated Base Employment Income \$5000.00
Jess Sea	999-00-1147	LN002	Validated Base Employment Income \$6000.00

Integration Test Cases

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	LN001	Validated Base Employment Income \$5000.00
Jess Sea	999-00-1147	LN002	Validated Base Employment Income \$6000.00

The Work Number from Equifax

The following test cases are available in The Work Number's test environment. A lender can "order" The Work Number report for these borrowers, then submit to DU's integration environment using the lender loan number they used when The Work Number report was ordered.

NOTE: There is a delay between when a lender receives The Work Number report and when the report is available in DU.

Name	SSN	Observation
Homer Loanseeker	999-60-1111	1 active employment, Base/Commission
Loco Motion	999-47-8801	1 active employment, Base/Bonus/Commission
Jess Sea	999-00-1147	Has one employment (On Leave status)
Ann Sea	999-00-9066	No employment record



Name	SSN	Observation
Suzi Builder	999-60-6666	2 active employers, Base/Overtime

Test Environment for website ordering: <http://test.ct2.theworknumber.com/Verifiers/>

Test Environments for Direct Integration:

- The Work Number (legacy clients): https://test.ofx2.talx.com/twnofxct2/xmlb2b_router.dll
- The Work Number (all other clients): https://test.ofx4.talx.com/verifierinterimct2/xmlb2b_router.dll

Employment

Below are the employers associated with each of The Work Number test cases.

- Only active employers for the test borrowers are listed, lenders may see others in the reports.
- The Work Number allows the user to select all employment (active and inactive) or only active employment for a borrower.
- The user may select a verification of income (VOI) or verification of employment (VOE) report from The Work Number. DU will validate employment using either report.
- DU will validate *only* employers entered into DU for the borrower. If a borrower has two active employers on The Work Number report, but only one of those is entered into DU, DU will validate only the employer entered and use only income associated with that employer to validate the borrower's base, bonus, overtime, or commission.

Name	SSN	Employment
Homer Loanseeker	999-60-1111	Enterprise One
Loco Motion	999-47-8801	Enterprise One
Jess Sea	999-00-1147	Enterprise One
Suzi Builder	999-60-6666	Enterprise One Enterprise USA

The Work Number Test Environment (legacy clients): https://test.ofx2.talx.com/twnofxct2/xmlb2b_router.dll

The Work Number Test Environment (all other clients): https://test.ofx4.talx.com/verifierinterimct2/xmlb2b_router.dll

Veri-Tax Verification of Employment and Income DU Reference Number

The following test cases are available in the Veri-Tax test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases – VOI/VOE

Name	SSN	Report ID	Employer	Observation
Jess T Sea	999-00-1147	B11C8931548897	Enterprise One	\$75 pension/retirement



Suzi Builder	999-60-6666	2D5C8618548904	Enterprise One	\$250 pension/retirement
Homer Loanseeker	999-60-1111	24C3E382548869	Enterprise One	\$200 pension/retirement

Integration Test Cases – VOI/VOE

Name	SSN	Report ID	Employer	Observation
Jess T Sea	999-00-1147	BF3B7816101599	Enterprise One	\$75 pension/retirement
Suzi Builder	999-60-6666	A1DB3819101629	Enterprise One	\$250 pension/retirement
Homer Loanseeker	999-60-1111	38A364D9101596	Enterprise One	\$200 pension/retirement

Income – Tax Transcripts

Advanced Data® Income Tax Verification-4506-T

The following test cases are available in the Advanced Data test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by DVS #.

Production Test Cases

Name	SSN	DVS #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	QLWVWX34	Validated Social Security/Disability Income \$1,856.96
Jess & Ann Sea	999-00-1147 999-00-9066	PJTGJQ47	Validated Social Security/Disability Income \$1,000.00
Homer Loanseeker	999-60-1111	LAEKVG11	Validated Social Security/Disability Income \$2,500.00

Integration Test Cases

Name	SSN	DVS #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	HHVRYM34	Validated Social Security/Disability Income \$1,856.96 Validated Social Security/Disability Income \$1,856.96
Jess & Ann Sea	999-00-1147 999-00-9066	DUTGTN47	Validated Social Security/Disability Income \$1,000.00
Homer Loanseeker	999-60-1111	KUZEVU11	Validated Social Security/Disability Income \$2,500.00

Avantus IRS Direct Tax Transcripts

The following test cases are available in the Avantus test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases – 4506-T



Name	SSN	Report ID	Observation
Jess & Ann Sea	999-00-1147 999-00-9066	35793430	Validates self-employed income of \$4,500/month for Ann, \$2,000/month social security and \$400/month pension for Jess
Suzi Builder	999-60-6666	36192160	Validates \$90/month pension and \$200/month social security incomes
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	35793426	Validates \$4,000 self-employment income, \$80/month social security, and \$800/month pension for Patrick and \$3,600/month self-employment for Lorraine

Integration Test Cases – 4506-T

Name	SSN	Report ID	Observation
Suzi Builder	999-60-6666	102325	Validates \$90/month pension and \$200/month social security incomes
Jess & Ann Sea	999-00-1147 999-00-9066	98509	Validates self-employed income of \$4,500/month for Ann, \$2,000/month social security and \$400/month pension for Jess
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	98508	Validates \$4,000 self-employment income, \$80/month social security, and \$800 / month pension for Patrick and \$3,600/month self-employment for Lorraine

BankVOD 4506-T IRS Tax Transcripts

The following test cases are available in the BankVOD's test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Order Number.

Production Test Cases

Name	SSN	Order Number	Observation
Patrick/Lorraine Purchaser	999-12-1234 999-56-5678	BSI3183622615	Validated \$1,000 pension/retirement income
Jess/Ann Sea	999-00-1147 999-00-9066	BSI3183622611	Validated \$1,000 pension/retirement income
Homer Loanseeker	999-60-1111	BSI3173398505	Validated \$3,073.20 self-employment income

Integration Test Cases

Name	SSN	Order Number	Observation
Patrick/Lorraine Purchaser	999-12-1234 999-56-5678	BSI3183442879	Validated \$1,000 pension/retirement income
Jess/Ann Sea	999-00-1147	BSI3183441610	Validated \$1,000 pension/retirement income



Name	SSN	Order Number	Observation
	999-00-9066		
Homer Loanseeker	999-60-1111	BSI3183440047	Validated \$3,073.20 self-employment income using tax return data

Covius™ 4506-T Tax Transcript

The following test cases are available in the Covius test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by tax file number.

Production Test Cases – 4506-T

Name	SSN	Tax File Number	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	173304	\$10 social security and \$10 pension monthly income
Homer Loanseeker	999-60-1111	173309	\$1,250 social security and \$1,500 self-employed monthly income, employer MPT LLC

Integration Test Cases – 4506-T

Name	SSN	Tax File Number	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	152066	\$10 social security and \$10 pension monthly income
Homer Loanseeker	999-60-1111	152068	\$1,250 social security and \$1,500 self-employed monthly income, employer MPT LLC

CoreLogic® 4506-T Tax Transcript

The following test cases are available in CoreLogic's test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID. If more than one borrower listed, use only first borrower's SSN when requesting the report through DU.

Production Test Cases – 4506-T

Name	SSN	Report ID	Observation
John Homeowner Mary Homeowner	999-40-5000 500-22-2000	Geras6zDk7	John is self-employed at HISTORICAL SOCIETY and will verify up to \$1,003.08 per month
Suzi Builder	999-60-6666	NMChEXGjD8	Will verify up to \$2,283.33 in pension income and \$2,329.16 in social security income per month
Homer Loanseeker	999-60-1111	hk5UEDPMPH	Will verify up to \$854.17 in pension income and \$1,479.17 in social security income per month, employer Historical Society

Integration Test Cases – 4506-T



Name	SSN	Report ID	Observation
John Homeowner Mary Homeowner	999-40-5000 500-22-2000	sSPEaUn5FU	John is self-employed at HISTORICAL SOCIETY and will verify up to \$1,003.08 per month
Suzi Builder	999-60-6666	uM28K3XjgC	Will verify up to \$2,283.33 in pension income and \$2,329.16 in social security income per month
Homer Loanseeker	999-60-1111	RKTaDJ7Km7	Will verify up to \$854.17 in pension income and \$1,479.17 in social security income per month, employer Historical Society

DataVerify™ 4506-T Tax Transcripts

The following test cases are available in the DataVerify test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by PIN Code.

Production Test Cases – 4506-T

Name	SSN	PIN Code	Observation
Homer Loanseeker	999-60-1111	F3WY0MJA9S	Validates pension of \$200.00, employer Enterprise One
Jess Sea	999-00-1147	OYJBHKXD4Q	Validates pension of \$18.33
Suzi Builder	999-60-6666	VPVCCYYBW	Validates pension of \$200; social security of \$200
Patrick Purchaser	999-12-1234	AMPWN62Y81	Validates pension of \$18.33

Integration Test Cases – 4506-T

Name	SSN	PIN Code	Observation
Homer Loanseeker	999-60-1111	VZAQVYBVA2	Validates pension of \$200, employer Enterprise One
Suzi Builder	999-60-6666	HR4QBQ2QO1	Validates pension of \$200 and social security of \$200
Jess Sea	999-00-1147	XYC9BUG8MZ	Validates pension of \$18.33
Patrick Purchaser	999-12-1234	D2J93MH2ZK	Validates pension of \$18.33

Equifax® 4506-T Tax Transcript

The following test cases are available in The Work Number's test environment. To test:

1. "Order" the tax transcripts for these borrowers
2. Submit to DU's integration environment using the lender loan number they used when the tax transcript was ordered.

Name	SSN	Observation
Jess Sea Ann Sea	999-00-1147 999-00-9066	Has two years of tax transcripts (2014, 2015), will validate commission income > 25% if The Work Number report is also ordered for these borrowers



Test Environment for Integration website ordering: <http://test.ct2.theworknumber.com/Verifiers/>

Test Environments for Direct Integration:

- The Work Number Test Environment (legacy clients): https://test.ofx2.talx.com/twnofxct2/xmlb2b_router.dll
- The Work Number Test Environment (all other clients): https://test.ofx4.talx.com/verifierinterimct2/xmlb2b_router.dll

Any PDF can be uploaded for the IRS authorization form. These test orders can take up to 20 minutes to process. A lender will receive an email when the order is complete.

First American 4506-T Tax Transcript

The following test cases are available in First American’s test environments. The reports have already been created, and only need to be referenced in DU’s integration or DU’s production environment by Reference Number.

Production Test Cases – 4506-T

Name	SSN	Reference #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	1643788	\$10 social security and \$10 pension monthly income
Homer Loanseeker	999-60-1111	1643787	Self-employment base income, employer Enterprise One

Integration Test Cases – 4506-T

Name	SSN	Reference #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	1643788	\$10 social security and \$10 pension monthly income
Homer Loanseeker	999-60-1111	1643787	Self-employment base income, employer Enterprise One

Informative Research 4506-T Tax Transcripts

The following test cases are available in the Informative Research test and production environments. The reports have already been created, and only need to be referenced in DU’s integration or DU’s production environment by Order Number.

Production Test Cases – 4506-T

Name	SSN	Order Number	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	1001484138ITV	Validates \$500 social security
Jess & Ann Sea	999-00-1147	1001484127ITV	Validates \$100/m pension
Homer Loanseeker	999-60-1111	1001510005ITV	Self-employment income \$844.92 has been calculated using tax return data, employer House Management

Integration Test Cases – 4506-T



Name	SSN	Order Number	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	1000000785ITV	Validates \$500/m social security
Jess & Ann Sea	999-00-1147	1000000787ITV	Validates \$100/m pension
Homer Loanseeker	999-60-1111	1000000788ITV	Self-employment income \$844.92 has been calculated using tax return data, employer House Management

MeridianLink® 4506-T Tax Transcript

The following test cases are available in MeridianLink's test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Reissue Key.

Production Test Cases – 4506-T

Name	SSN	Reissue Key	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	A4S0101	Verifies \$10 pension and \$10 social security monthly income
Jess & Ann Sea	999-00-1147 999-00-9066	A4S0201	Verifies \$10 pension monthly income
Homer Loanseeker	999-60-1111	A4S0301	Verifies self-employed base income, employer Homer E Loanseeker

Integration Test Cases – 4506-T

Name	SSN	Reissue Key	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	D1S0101	Verifies \$10 pension and \$10 social security monthly income
Jess & Ann Sea	999-00-1147 999-00-9066	D1S0201	Verifies \$10 pension monthly income
Homer Loanseeker	999-60-1111	D1S0301	Verifies self-employed base income, employer Homer E Loanseeker

NCS (National Credit-reporting System, Inc.) TRV® Transcript Service

The following test cases are available in the NCS test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Order No.

Production Test Cases – 4506-T

Name	SSN	Order No.	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	1001	\$10 pension, \$10 social security
Homer Loanseeker	999-60-1111	1003	Validates self-employment income only, employer ACME INC.



Integration Test Cases – 4506-T

Name	SSN	Order No.	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	1001	\$10 pension, \$10 social security
Homer Loanseeker	999-60-1111	1003	Validates self-employment income only, employer ACME INC.

Partners Credit & Verification Solutions 4506-T Tax Transcript (also known as Credit Interlink)

The following test cases are available in the Partners Credit & Verification Solutions test environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases – 4506-T

Name	SSN	Report ID	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	BBA59835	\$8 social security and \$10 pension monthly income verified
Homer Loanseeker	999-60-1111	BBB04378	Negative base income verified for self-employment, employer EMP1000

Integration Test Cases – 4506-T

Name	SSN	Report ID	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	ACH20091	\$8 social security and \$10 pension monthly income verified
Homer Loanseeker	999-60-1111	ACH20093	Negative base income verified for self-employment, employer EMP1000

PointServ 4506-T Tax Transcripts

The following test cases are available in the PointServ test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by FNMA Ref #. Note that the reference numbers contain dashes.

Production Test Cases – 4506-T

Name	SSN	FNMA Ref #	Observation
Jess & Ann Sea	999-00-1147 999-00-9066	08488f55-9d9e-4780-8c77-c9e97a352fe4	Validates \$25/month social security and \$75/month pension incomes
Suzi Builder	999-60-6666	34b96431-9a33-444d-aa8d-82e5f6b61e46	Validates \$100/month social security and \$250/month pension incomes



Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	e769930b-bf33-4bf4-93dc-505245cb64d	Validates \$250/month pension and \$100/month social security incomes
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Integration Test Cases – 4506-T

Name	SSN	FNMA Ref #	Observation
Suzi Builder	999-60-6666	34b96431-9a33-444d-aa8d-82e5f6b61e46	Validates \$100/month social security and \$250/month pension incomes
Jess & Ann Sea	999-00-1147 999-00-9066	08488f55-9d9e-4780-8c77-c9e97a352fe4 XYC9BUG8MZ	Validates \$25/month social security and \$75/month pension incomes
Patrick & Lorraine Purchaser	999-12-1234	e769930b-bf33-4bf4-93dc-505245cb64d7	Validates \$250/month pension and \$100/month social security incomes

QuestSoft® Verifications 4506-T Transcripts

The following test cases are available in the QuestSoft test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by FXID.

Production Test Cases – 4506-T

Name	SSN	FXID (Reference #)	Observation
Patrick/Lorraine Purchaser	999-12-1234	269963	Validates \$80.00 social security income
Jess/Ann Sea	999-00-1147	269964	Validates \$400.00 pension/retirement income
Homer Loanseeker	999-60-1111	269965	Validates \$1,250.00 social security income

Integration Test Cases – 4506-T

Name	SSN	FXID (Reference #)	Observation
Patrick/Lorraine Purchaser	999-12-1234	269963	Validates \$80.00 social security income
Jess/Ann Sea	999-00-1147	269964	Validates \$400.00 pension/retirement income
Homer Loanseeker	999-60-1111	269965	Validates \$1,250.00 social security income



SharperLending Tax Verification Provider (TVP)

The following test cases are available in the SharperLending test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Reference Number.

Production Test Cases – 4506-T

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	B1270099	Validates \$8,000/month pension income, employer Enterprise One
Jess & Ann Sea	999-00-1147 999-00-9066	B1270391	Validates \$4,300/month self-employment income for Ann Sea
Suzi Builder	999-60-6666	B1084821	Validates \$4,000/month social security and \$4,000/month pension incomes
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	204545	Validates \$2,000/month social security income

Integration Test Cases – 4506-T

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	X510035	Validates \$8,000/month pension income, employer Enterprise One
Suzi Builder	999-60-6666	X511147	Validates \$4,000/month social security and \$4,000/month pension incomes
Jess & Ann Sea	999-00-1147 999-00-9066	X510034	Validates \$4,300/month self-employment income for Ann Sea
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	X510032	Validates \$2,000/month social security income

Universal Credit Services

The following test cases are available in the Universal Credit Services test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Order #.

Production Test Cases – 4506-T

Name	SSN	Order #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	100001	Validates \$100/month pension and \$10/month social security incomes
Jess & Ann Sea	999-00-1147 999-00-9066	100002	Validates \$100/month pension and \$100/month social security incomes
Homer Loanseeker	999-60-1111	100003	Validates \$100/month pension and \$100/month social security incomes, employer Enterprise One

Integration Test Cases – 4506-T



Name	SSN	Order #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	100001	Validates \$100/month pension and \$10/month social security incomes
Jess & Ann Sea	999-00-1147 999-00-9066	100002	Validates \$100/month pension and \$100/month social security incomes
Homer Loanseeker	999-60-1111	100003	Validates \$100/month pension and \$100/month social security incomes, employer Enterprise One

Veri-Tax™

The following test cases are available in the Veri-Tax test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases – 4506-T

Name	SSN	Report ID	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	6583296	Validates \$15,000/month pension and \$1,000/month social security
Homer Loanseeker	999-60-1111	6583307	Validates \$400/month pension, employer Enterprise One

Integration Test Cases – 4506-T

Name	SSN	Report ID	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	3120444	Validates \$15,000/month pension and \$1,000/month social security
Homer Loanseeker	999-60-1111	3120446	Validates \$400/month pension, employer Enterprise One

4506-Transcripts.com

The following test cases are available in the 4506-Transcripts.com test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Reference #.

Production Test Cases – 4506-T

Name	SSN	Reference #	Observation
Patrick Purchaser	999-12-1234	090820171	Validates \$10 social security and \$10 pension/retirement income per month
Homer Loanseeker	999-60-1111	090820173	Validates \$10 social security and \$20 pension/retirement income per month, employer 47 Seaside Boutique

Integration Test Cases – 4506-T



Name	SSN	Reference #	Observation
Patrick Purchaser	999-12-1234	090820171	Validates \$10 social security and \$10 pension/retirement income per month. Reference case file ID#1988524111
Jess Sea	999-00-1147	090820172	Validates \$10 social security and \$10 pension/retirement income per month. Reference case file ID# 1988524251
Homer Loanseeker	999-60-1111	090820173	Validates \$10 social security and \$20 pension/retirement income per month. Reference case file ID# 1988524248, employer 47 Seaside Boutique



Asset Validation

AccountChek™ by FormFree

The following test cases are available in FormFree’s test and production environments. The reports have already been created, and only need to be referenced in DU’s integration or DU’s production environment by Report ID and/or Reissue Key.

Name	SSN	Report ID	Reissue Key	Observation
Homer Loanseeker	999-60-1111	1db0fe92-3a3f-462c-8e25-c3656cf404b8	RTRYJ82	Validates assets of \$18,997
Patrick Purchaser Lorraine Purchaser	999-12-1234 999-56-5678	69a6933d-befe-48c2-8ed0-ab5b04082f02	JQN7MXC	ID associated with Patrick Validates assets of \$12,059
Suzi Builder	999-60-6666	10d487e2-11ad-4b52-99b0-de4bab88aa1e	HWZKCD3	Validates assets of \$521
Patrick Purchaser Lorraine Purchaser	999-12-1234 999-56-5678	f0db042c-5360-4e7c-939a-1235f975d6ce	MN2K3FH	ID associated with Lorraine Validates assets of \$33,156
Patrick Purchaser Lorraine Purchaser	999-12-1234 999-56-5678	cf59f6ce-7d0f-4773-b182-a77904a48aad	W2SK9T7	ID associated with Patrick Validates assets of \$117,000
Suzi Builder	999-60-6666	16ab2c52-c551-43d9-bc9a-79c12fb7cdd8	7PQKJMN	Validates assets of \$117,000

NOTE: Casefiles should contain sufficient assets (liquid or non-liquid) for the loan, but should not contain gift funds.

Blend

The following test cases are available in the Blend test and production environments. The reports have already been created, and only need to be referenced in DU’s integration or DU’s production environment by Blend Reference #.

Production and Integration Test Cases – Assets/VOD

Name	SSN	Reference #	Observation
Patrick Purchaser	999-12-1234 999-56-5678	patrick-purchaser-demo lorraine-purchaser-demo	Validates assets of \$2,758
Suzi Builder	999-60-6666	blend-demo-low-balance	Validates assets of \$500
Homer Loanseeker	99-960-1111	6d4f49e5-4639-4b90-a547-b4992d035f09	Validates assets of \$5,800

NOTE: Casefiles should contain sufficient assets (liquid or non-liquid) for the loan, but should not contain gift funds.



Finicity™

The following test cases are available in the Finicity test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Name	SSN	Report ID	Observation
Homer Loanseeker	999-60-1111	gsidsu8vukt3	Validates assets of \$9,775
Patrick Purchaser Lorraine Purchaser	999-12-1234 999-56-5678	n2dqbw88hm3h ewmh9sm55720	May use one or both borrowers, each has own report. Validates assets of \$2,758
Suzi Builder	999-60-6666	za5d77y3mxwy	Validates assets of \$9,357
John Homeowner Mary Homeowner	999-40-5000 500-22-2000	s3nrxrztbgan f2784i8mpzjq	May use one or both borrowers, each has own report. Validates assets of \$212,000

NOTE: Casefiles should contain sufficient assets (liquid or non-liquid) for the loan, but should not contain gift funds.

FinLocker® Asset Report

The following test cases are available in the FinLocker test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Report ID.

Production Test Cases

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	4e33c8db-4b01-48e7-b388-67d926a34997	Validates assets of \$3,786
Patrick Purchaser	999-12-1234	b1288058-2969-41aa-a2ee-64085c80faf7	Validates assets of \$2,758
Lorraine Purchaser	999-56-5678	09824a10-9321-4baa-801a-b8bed3607dcf	Validates assets of \$2,758

Integration Test Cases

Name	SSN	Reference #	Observation
Homer Loanseeker	999-60-1111	4e33c8db-4b01-48e7-b388-67d926a34997	Validates assets of \$3,786
Patrick Purchaser	999-12-1234	b1288058-2969-41aa-a2ee-64085c80faf7	Validates assets of \$2,758
Lorraine Purchaser	999-56-5678	09824a10-9321-4baa-801a-b8bed3607dcf	Validates assets of \$2,758

NOTE: Casefiles should contain sufficient assets (liquid or non-liquid) for the loan, but should not contain gift funds.



Plaid

The following test cases are available in the Plaid test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by Audit Copy Token.

Production Test Cases

Name	SSN	Audit Copy Token	Observation
Patrick Purchaser	999-12-1234	a-production-sz4epvzml5bal06vaaabfjqgy	Validates assets of \$2,758
Suzi Builder	999-60-6666	a-production-3je7ogcvizafnnnyaaajeogwle	Validates assets of \$390
Homer Loanseeker	999-60-1111	a-production-3tau2cwvybdvrhucaai27ulu4	Validates assets of \$6,368

Integration Test Cases

Name	SSN	Audit Copy Token	Observation
Patrick Purchaser	999-12-1234	a-sandbox-SZ4EPVZML5BAL06VAAABFJWQGY	Validates assets of \$2,758
Suzi Builder	999-60-6666	a-sandbox-3JE7OGCVIZAFNNYAAAJEOWLE	Validates assets of \$390
Homer Loanseeker	999-60-1111	a-sandbox-3TAU2CWVYBDVRHUCAAI27ULU4	Validates assets of \$6,368

NOTE: Casefiles should contain sufficient assets (liquid or non-liquid) for the loan, but should not contain gift funds.

PointServ® Assets

The following test cases are available in the PointServ test and production environments. The reports have already been created, and only need to be referenced in DU's integration or DU's production environment by FNMA Ref #.

Production & Integration Test Cases – Assets/VOD

Name	SSN	FNMA Ref #	Observation
Patrick & Lorraine Purchaser	999-12-1234 999-56-5678	6a1b2f27-082b-4010-b16b-1b6428c2d5b1	Validates assets of \$2,758
Suzi Builder	999-60-6666	1876a2b8-2358-4217-babb-6f53bb9dc65f	Validates assets of \$400
Homer Loanseeker	999-60-1111	ec1251fb-7a38-471d-bcb4-e11b8127f08e	Validates assets of \$1,500

NOTE: Casefiles should contain sufficient assets (liquid or non-liquid) for the loan, but should not contain gift funds.