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DU Validation Service Verification Report Vendors & Other Approved Vendor Tools

The Desktop Underwriter® (DU®) validation service uses third-party data vendors to independently validate borrower income, employment, and asset data, providing our lenders Day 1 Certainty® on validated loan components. In addition, other approved vendor tools may provide representation and warranty enforcement relief when certain requirements are met.

The Desktop Underwriter® (DU®) validation service uses third-party data vendors to independently validate borrower income, employment, and asset data, providing our lenders [Day 1 Certainty®](#) on validated loan components. Fannie Mae has an open platform for data vendor participation to provide choices to our customers. Lenders may participate in the DU validation service through relationships with vendors of their choice that can provide Day 1 Certainty validation reports accepted by Fannie Mae. See below for a list of vendor options and eligible reports.

To mitigate the risk that Fannie Mae assumes by offering representation and warranty relief on validated loan components, we have a structured process and guidelines for determining eligible verification reports. However, vendors and other approved vendor tools are subject to lenders' requirements and approval processes. As additional eligible reports become available, Fannie Mae will add them below. See [Prospective Report Suppliers](#) for a list of those that have entered Fannie Mae's report supplier assessment process. Suppliers that want to participate should [click here](#).

Vendors for Lender Use (as of July 31, 2019)

This vendor information is provided for informational purposes only. [CoreLogic](#), [DataVerify](#), [Equifax](#), [Fincity](#), [FormFree](#), [MeridianLink, Inc.](#), [NCS \(National Credit-reporting System, Inc.\)](#), and [SharperLending](#) also post lists of vendors with which they have relationships who are distributors of the eligible verification reports*. Lenders with questions should contact the vendor or their Fannie Mae customer account team. *Lenders should also ensure that they order the appropriate verification reports from these participating vendors.*

*Eligible Verification Reports

Currently the DU validation service accepts the following eligible reports:

[AccountChek™ Asset Report \(FormFree\)](#)

[Advanced Data® Income Tax Verification-4506T](#) – 800-537-0458

[Avantus IRS-Direct Tax Transcripts](#) – 800-243-0120

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[BankVOD 4506-T IRS Tax Transcripts](#) – 888-801-0091
[Blend Generated Asset Statement](#) – 650-550-4810
[CoreLogic® 4506-T Direct](#) – 866-774-3282
[DataVerify® 4506-T IRS Tax Transcripts](#) – 866-895-3282
[Equifax® 4506-T Tax Transcript](#)
[Equifax Employment and Income Verification \(including The Work Number®\)](#)
[Finicity Verification of Assets](#) – 801-984-4200
[FinLocker® Asset Report](#) – 314-720-5200 option 2
[First American® Mortgage Solutions 4506-T Tax Transcripts](#) – 800-795-0391
[4506-Transcripts.com Tax Transcripts](#) – 925-927-3333
[Informative Research 4506-T Tax Transcripts](#) – 800-473-4633
[MeridianLink, Inc. 4506-T Tax Transcript Service](#) – 888-593-8970
[NCS \(National Credit-reporting System, Inc.\) TRV® Transcript Service](#) – 800-582-7066
[Partners Credit & Verification Solutions 4506-T Tax Transcripts \(IncomeVerify\)](#) – 888-895-5145
[Partners Credit & Verification Solutions Verification of Employment \(VOE\) Report](#) – 888-895-5145
[Plaid Asset Report](#)
[PointServ® 4506-T Tax Transcript](#) – 855-298-8400
[PointServ® VOA Report](#) – 855-298-8400
[QuestSoft® Verifications 4506-T Transcripts](#) – 800-575-4632 x4
[SharperLending 4506-T Tax Transcript](#) – 800-452-1174
[Taxdoor™ 4506-T Service from Chronos Solutions](#) – 888-632-4482
[Universal Credit Services 4506T](#) – 877-878-6691
[Veri-Tax™ Employment and Income Verification](#) – 800-969-5100
[Veri-Tax™ 4506-T Tax Transcripts](#) – 800-969-5100
[Verification of Employment \(VOE\) and Verification of Income \(VOI\) from DataVerify](#) – 866-895-3282

Verification Reports Available from Vendor

[Click here](#) to view an easily sortable list of vendors who provide Fannie Mae approved verification reports.

Income and Employment Validation Reports**Asset Validation Reports**

Accudata Credit Systems
 Accurate Financial
 ACRAnet, Inc.
 Advanced Data
 Advantage Credit, Inc.
 Advantage Plus Credit Reporting, Inc.
 Alliance 2020
 American Reporting Company
 Avantus Corp.
 BankVOD
 Birchwood Credit Services
Blend*

FinLocker*
 First American Mortgage Solutions
FormFree*
 4506-Transcripts.com
 Gooi Mortgage, Inc.
 Merchants Credit Bureau, Inc.
 MeridianLink, Inc.
 MFI Credit Solutions
 Midwest Mortgage Credit Services
 Mortgage Document Solutions
 Mortgage Service Providers
 Network Credit

Accessibility

Certified Credit Reporting, Inc.
 Chronos Solutions
 CIC Mortgage Credit, Inc.
 CIS
 CISCO Credit
 Credit Information Systems
 Credit Plus
 Credit Technologies, Inc.
 Data Facts, Inc.
 DataVerify
 Equifax
 Experian
 Expert Global Solutions, Inc.
Finicity*

New Vista Solutions
 Online Information Services
 Partners Credit & Verification Solutions
Plaid*
PointServ*
 Precision Data Research
 Sarma
 SettlementOne
 SharperLending LLC
 Strategic Information Resources
 Sunrise Credit Services
 UnitedOne
 Universal Credit Services
 Veri-Tax
 Wolters Kluwer

***Report Supplier**

[Tax Transcript Validation Reports](#)

Other Approved Vendor Tool

LoanBeam FNMA SEI 1084 Workbook – performs automated calculations of self-employment income; the calculations, not the underlying data, may be eligible for representation and warranties enforcement relief. Phone 855-544-2326. [Learn more.](#)

Integration Technology Providers for Report Suppliers (as of July 31, 2019)

The report suppliers work with various integration technology providers to support the automated ordering and delivery of the Verification Reports. [Avantus](#), [CoreLogic](#), [Equifax](#), [First American Mortgage Solutions](#), [FormFree](#), [NCS \(National Credit-reporting System, Inc.\)](#), [SharperLending](#), and [Veri-Tax](#) post lists of integration technology providers with which they have relationships. Please contact the technology provider directly for more information on the specific integrations and services they provide.

ASC	Floify	Mortgage-Track
Avista Solutions	Harland Financial Solutions	Open Close
BeSmartee	Industry Access	Open Solutions
Black Knight	Insight Lending Solutions	PC Lender
Blend	Integra Software Services	PreApp 1003
Byte Software	iReverse	ProLender
Calyx Software	ISGN	ReverseVision
CBC Companies	Lender Price Digital Lending	Roostify
CloudVirga	Lender Processing Services	Savana Studio
CoreLogic Loan Center	Lending Manager	SharperLending LLC
Creative Thinking	LendingQB	Simple Nexus
Data-Vision	MC Software	Tavant Technologies
Easy Mortgage Apps	MeridianLink, Inc.	Teravendo
eHereNow	Mortgage Builder	TRK Connection, LLC
Ellie Mae	Mortgage Cadence	Vanguard Group
FICS	MortgageHippo	VueCentric
FinLocker	Mortgagebot	WIPRO – NetOxygen
First American Mortgage Solutions	MortgageCare	Xetus
Fiserv	MortgageClick	XL Dynamics

Prospective Report Suppliers (as of July 31, 2019)

Fannie Mae is working to expand the pool of eligible verification reports. Prospective report suppliers for the Fannie Mae DU validation service are listed in the table below. "Coming Soon" indicates that a prospective report supplier is participating in the report supplier assessment process. These entities may or may not meet the requirements of Fannie Mae's vendor assessment framework, and may or may not ultimately participate in the DU validation service. "In Pilot" indicates that a prospective report supplier completed the assessment process and necessary technology integration, and is set up in DU for lender testing on a limited basis as determined by Fannie Mae and may or may not be rolled out more broadly.

The table is updated as status changes occur, and we will notify lenders when additional report suppliers complete the pilot phase and become available in DU for all users.

Report suppliers may sell their reports directly to lenders, have authorized distributors, or both. Vendors that would like to become report distributors should contact report suppliers directly. Check with the report supplier if you have questions about their participation in the DU validation service.

NOTE: Fannie Mae does not endorse any particular vendor, and does not represent or warrant that any report supplier will meet a lender's requirements. Lenders must establish controls to manage and monitor the vendors in accordance with their own regulatory requirements.

Verification Report Type

Start typing to filter			
Prospective Report Supplier	Verification of Income/Verification of Employment	IRS Tax Transcript Service for Verification of Income	Verification of Assets
Advanced Data	In Pilot		
Advantage Credit	Coming Soon		
Avantus Corp.	In Pilot		
CoreLogic	Coming Soon		
Credit Plus	Coming Soon		
Digital Risk	Coming Soon	Coming Soon	
Finicity	Coming Soon		
LendSnap			Coming Soon
NCS (National Credit-reporting System, Inc.)	Coming Soon		
PointServ	Coming Soon		
Quovo			Coming Soon
Roostify			Coming Soon
Universal Credit	Coming Soon		
Yodlee			In Pilot

More Information

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View [Vendor Data Process](#) for more information about the process of becoming a DU validation service report supplier. Note: vendors and Fannie Mae-approved tools are subject to lenders' requirements and approval processes.

View additional information about the [DU validation service](#).

Fannie Mae is committed to ensuring that vendors on our platform are providing high-quality data. As part of our ongoing vendor monitoring, we encourage lenders to report any data discrepancies they see in any third-party verification reports to the [Day 1 Certainty Data Discrepancy Mailbox](#).

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