

Implementation Checklist

Fannie Mae’s Desktop Underwriter (DU) validation service provides 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.

Get Ready for Day 1 Certainty



✓ Learn more about the DU validation service.

Review learning materials on our [site](#), including:

- [Frequently Asked Questions \(FAQs\)](#)
- [DU Release Notes](#)
- [Policy changes in the DU Validation Service Reference Guide](#)

You will need DU / Desktop Originator® (DO®) or Fannie Mae Connect user credentials to access the reference guide.

✓ Choose your data vendor.

See the current [data vendor list](#) for vendor options and eligible reports.¹

Complete the contract process either through:

Vendors who use a Reference ID

Step One:

Complete contracts and activation with approved vendor.

Step Two:

Start using the validation service by requesting verification reports.

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

Using Equifax (including The Work Number)

Step One:

Complete contracts and activations with Equifax (or their resellers).

Step Two:

Submit Fannie Mae DU/DO setup form and allow up to 72 hours for activation. DU validation service messages (including “verification report not found”) will be issued as soon as this step is completed.

Step Three:

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](#).

For more information, contact your account team or call **1-800-2FANNIE (1-800-232-6643)** and press option 1 for technology support, or visit www.fanniemae.com/duvalidationervice.

¹ 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.