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## **Underwriting | Fannie Mae**

For ease of reference, we will generally use the term “DU” to refer to Desktop Originator ® and Desktop Underwriter ® (DO ® /DU ®). Conversions of construction-to-permanent financing Fannie Mae’s policies and guidelines stated in the Selling

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Guide, for conversions of construction - to - perm ...

## **Appraisal Waivers**

Selling Guide. The Selling Guide is organized into parts that reflect how lenders generally categorize various aspects of their business relationship with Fannie Mae. ...

Desktop Underwriter

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(DU) considers the following characteristics in the credit report to assess the creditworthiness of borrowers who have traditional... Read more  
When does a ...

## **Desktop Underwriter® Training - Genworth Financial**

Simplified underwriting  
with policy changes in

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Desktop Underwriter®  
(DU®) Version 10.1.  
Selling Guide policies  
are aligned with updates  
in DU 10.1 (July 29  
release) to:

**Desktop Originator  
(DO) - Fannie Mae**  
DO/DU Updates View  
new and updated DU  
Release Notes, FAQs  
and more. View Release  
Notes



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**Desktop Underwriter**  
Selling Guide Forms  
and Communications.  
Access forms,  
announcements, ... The  
underwriting  
powerhouse Desktop  
Underwriter® (DU®) &  
Desktop Originator®  
(DO®) connects our  
technologies, simplifies  
processes, and has  
processed more loans

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Desktop  
Underwriter Guide  
than any other  
origination system.

## **Desktop Underwriter Job Aids**

Desktop Underwriter®  
(DU®) provides lenders  
a comprehensive credit  
risk assessment that  
determines whether a  
loan meets Fannie  
Mae's eligibility  
requirements. Manage  
My Account If account

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is locked or deactivated,  
or you forgot your user  
ID, contact your  
Technology Manager  
administrator.

## **Desktop Underwriter Guide**

Desktop Underwriter  
Job Aids. Desktop  
Underwriter ® (DU ®)  
Job Aids are a fully-  
searchable set of task-

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based instructions that take you step-by-step through the most commonly used functions of the DU application. For ease of reference, we will generally use the term “DU” to refer to Desktop Originator ® and Desktop Underwriter (DO ® /DU).

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**- DU Job Aid:**

**Entering the Data for  
Community Seconds  
as a ...**

DO/DU Updates View  
new and updated DU  
Release Notes, FAQs  
and more. View Release  
Notes

**B3-2-01: General  
Information on DU  
(08/07/2018)**

Desktop Underwriter 10  
*Page 13/30*

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? ?Selling Guide

Updates –Loan Quality  
Connect™ (Fannie's  
new platform to manage  
post-purchase review  
process – replacing the  
QAS system) –Cost of  
Funds Index (COFI)

Retirement

–Requirements for

Postponed

Improvements

–Removal of second  
lien references in the

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## **Fannie Mae - Desktop Underwriter**

Overview. Fannie Mae's automated underwriting system, Desktop Underwriter (DU), evaluates mortgage delinquency risk and arrives at an underwriting recommendation by relying on a

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comprehensive  
examination of the  
primary and  
contributory risk factors  
in a mortgage  
application.

## **Desktop Underwriter & Desktop Originator | Fannie Mae**

Desktop underwriting,  
or DU, is an automated  
approval system that  
calculates whether a



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loan meets Fannie Mae  
or, in some cases,  
Federal Housing  
Authority (FHA) loan  
requirements. A DU  
evaluates a borrower's  
risk of delinquency by  
comprehensively  
evaluating several risk  
factors. If you can't get  
an automated approval  
through Desktop  
Underwriter (also called  
Desktop Originator),

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you may need ...

**W A Advantage**

**onventional**

**Underwriting uide**

My web page. Entering  
the Data for Community

Seconds as a

Subordinate Lien for

Purchase Transactions.

For ease of reference,

we will generally use

the term “DU” to refer

to Desktop Originator ®

# Read Book Desktop Underwriter Guide and Desktop

Underwriter ® (DO ®  
/DU ®).. Data is  
required on several  
different screens when  
entering a Community  
Seconds â subordinate  
lien. This document  
shows you how to enter  
the necessary data.

**Desktop Underwriter®  
Training - Genworth  
Financial**

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Desktop Underwriter®  
(DU®) – the industry-  
leading underwriting  
system – helps lenders  
efficiently complete  
credit risk assessments  
to establish a home  
loan's eligibility for  
sale and delivery to  
Fannie Mae with easy-to-  
use, powerful tools.  
Rely on Fannie Mae's  
industry-leading  
automated mortgage

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Desktop  
Underwriter Guide  
loan underwriting  
system to:

**- DU Job Aid: Data  
Entry Instructions for  
Construction-to ...**

View the link below for  
Selling Guide updates,  
Lender Letters, and  
DU/DO Release Notes.  
The guide makes it easy  
to find updates by role,  
timely announcements,  
and more. ... Desktop

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Underwriter DU

Validation Service ...

Fannie Mae sellers and servicers must comply with a provision of the Taxpayer First Act that requires persons receiving tax ...

**Fannie Mae Selling  
Guide & DU 10.1**

**Executive Overview**

Selling Guide SEL

2018-07 Desktop

*Page 22/30*

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Underwriter Guide

Underwriter Clarifying-  
Effective Immediately

For occupations that  
result in a series of short-  
term job assignments  
where a union facilitates  
the borrower's

placement: Selling

Guide now allows the

Union to provide: The

verbal verification of

employment for a union

worker who is currently

employed

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Underwriter Guide

**Single-Family  
Originating and  
Underwriting - Fannie  
Mae**

esktop Underwriter®  
(U®) using Fannie  
Mae's database of more  
than 35 million  
appraisal reports in  
combination with  
proprietary analytics  
from Collateral  
Underwriter® (CU®) to



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determine the minimum level of property valuation required for loans delivered to Fannie Mae. This summary is intended for reference only.

## **B3-2-07, Refer with Caution (01/27/2015)**

All loans submitted under the conventional program must be scored using Desktop

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Underwriter® (DU)® or Desktop Originator® (DO)®, depending on the lender's delivery channel. Lenders must also choose HFA Preferred™, or HFA Preferred Risk Sharing™ as a community lending program based on the need for mortgage insurance.

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**Desktop Underwriter**

SEL 2018-06 & 10.2

Release Notes Desktop

Underwriter Selling

Guide Updates High

Loan-to Value

Refinance Option which

replaces the current DU

Refi Plus TM and Refi

Plus TM (Applications

may be taken November

1, 2018) Discontinuance

of the Form 1004MC

effective immediately

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Clarifying policy for  
disbursement of funds  
for HomeStyle®  
Renovation Funds

**Desktop Underwriter  
in Real Estate - The  
Balance**

Nov 07, 2019 View the  
updated DU Validation  
Service Reference  
Guide The logic used by  
the Desktop  
Underwriter (DU)

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validation service to validate bonus, overtime, and commission income using a Verification of Employment and Income report will be updated. This update will apply to all new casefiles submitted to DU on or after Jan. 1, 2020.

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**(DU) - Fannie Mae**

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