



## 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](#)
- ✔ Engage with DU validation service vendors\* – execute contracts and complete activation process.  
*The DU validation service uses third-party data reports to independently validate borrower income, assets, and employment data. Review the [data vendor list](#).*
- ✔ Submit Fannie Mae [DU Validation Service Set-Up form](#). Allow 3– 6 business days for activation; a confirmation email will be sent when the request is processed.

**NOTE:** Users of Desktop Originator® (DO®) on the Web complete the [DO Validation Service Setup Form](#).

Please complete activation with the vendor PRIOR to submitting the DU Validation Service Set-Up form. Activating with Fannie Mae prior to activating with a vendor will result in irrelevant DU validation messages on all loan casefiles submitted to DU.

### \*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](#) document 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](http://www.fanniemae.com/duvalidationservice)