Getting Started with the DU Validation Service

The Desktop Underwriter® (DU®) validation service leverages third-party data reports to validate borrower income, assets, and employment. Lenders can benefit from shorter cycle times, reduced paperwork, a better borrower experience, and rep & warrant relief on validated loan components.

The DU validation service is one of three products that comprise Fannie Mae’s Day 1 Certainty®.

Getting Started

• Visit the DU validation service section on FannieMae.com for resources, including the Reference Guide, training courses, and FAQs.

• Check the list of eligible vendors and ensure you have contracts set up with your preferred vendors for income, employment, and asset validation.

• Consider any technology changes that might need to be made to integrate the DU validation service with your loan origination system.

Tips for Success

✓ Start small. Pick a small group to pilot the DU validation service. Then, take what you’ve learned and share it with the rest of your team.

✓ Train your team. Customize training courses for your staff using resource materials from our website and resource center.

✓ Get ready for change. Lenders successful with the DU validation service don’t just make a technology change – they make a process and behavior change.

✓ Get ready for success. Check out these success stories to see how lenders like you are taking advantage of the DU validation service.