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®**.

Step One
YES
Borrower consents to pull electronic data and credit report

Step Two
Lender orders report from vendor(s)

Step Three
Lender enters information into DU and submits casefile

Step Four
DU obtains copy of vendor report, performs calculations and validates income, assets and/or employment

Step Five
Lender closes loan and delivers to Fannie Mae

DAY1 CERTAINTY™
Lender gets **Day 1 Certainty** for income, assets, and/or employment

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.

Jump Start Your Usage of the DU Validation Service

- **Getting Started with the DU Validation Service**
- Introduction to Income Validation
- Introduction to Employment Validation
- Introduction to Asset Validation
- Employment & Income Validation Timing Tips

- Reduced cycle times
- Freedom from paper-based processes
- Better borrower experience
- Rep & warrant relief