

Desktop Underwriter (DU)

Desktop Underwriter helps lenders efficiently complete credit risk assessments to establish a home loan's eligibility for sale and delivery to the GSEs. As a reminder, mortgage loans may be underwritten using Fannie Mae's DU automated underwriting system. Mortgage loans underwritten with DU must follow Fannie Mae's underwriting and eligibility requirements and any MPF® Program requirements that supersede Fannie Mae/DU requirements. Fannie Mae's Desktop Originator® (DO®) is an ineligible automated underwriting system under the MPF Program.

Note: To gain access to Desktop Underwriter contact your FHLBank representative

Desktop Underwriter Learning Center

Fannie Mae offers a variety of resources to optimize your use of the industry-leading automated underwriting system Desktop Underwriter.

[Learning Center](#)

Explore training and resources

Job Aids & Guides	<ul style="list-style-type: none">• Job Aids• Valid Property Type Combinations• URLA Information and Resources• Practice Cases
Frequently Asked Questions	<ul style="list-style-type: none">• DU Version 11.0 March Update• Positive Rent Payment History• Top Trending Questions For DU Specification MISMO Version 3.4
Online Learning	<ul style="list-style-type: none">• Introduction to DU• DU Findings Report Tour• Getting Started with the Redesigned 1003
Other Resources	<ul style="list-style-type: none">• Credit Score Eligibility in DU for Multiple Borrowers Fact Sheet• DU Error Codes• DU Credit-related Error Codes Job Aid• DO Online Registration for Brokers• Credit Information Providers• DU Qualifying Interest Rate for Proposed Monthly Housing Expense• DU Potential Red Flag Messages Matrix• Trended Credit Data• Borrowers Without Traditional Credit• Day 1 Certainty®

Have questions? Contact the MPF Service Center or visit the [Technology Support Center](#) for more information.

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