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*American Financial Resources, Inc.*



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## **Attention: AFR Correspondent Lending Partners**

### **Topics in this edition of The AFR 411 include:**

- **Day 1 Certainty – DU Validation Service - Correspondent Division**
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This 411 supersedes the current guidelines outlined in the applicable Program Matrices. All updated guidelines will be highlighted and the matrices will show a revised date once they have been modified.

### **Day 1 Certainty – DU Validation Service \*\*Correspondent Division\*\***

Fannie Mae's Desktop Underwriter® (DU®) Validation Service is designed to provide customers with enhanced loan origination controls, improved processes, and certainty around the borrower's income, asset, and employment information. When a lender opts in to use the DU validation service and the lender obtains an eligible verification report from a vendor, DU will use the data on the report to validate information entered by the lender into DU and return results in specific DU messages.

Effective Monday, April 3<sup>rd</sup>, AFR will begin accepting submissions for Correspondent Non-Delegated transactions and purchasing loans for Correspondent Delegated transactions as long as the lender meets all DU Validation Service Requirements described in the [FNMA Selling Guide](#) and complies with applicable DU messages.

[FNMA DU Validation Service FAQs](#)