Fannie Mae

Multifamily DUS Data Digitizer FAQs

Multifamily DUS Data Digitizer is a web application for Lenders to upload structured data sets for key third-party reports. The DUS Data Digitizer supports the Multifamily Selling and Servicing Guide requirement(s) to deliver standardized data set supplements for the following due diligence reports:

- **Property Condition Assessment (PCA)**
- **Environmental Site Assessment (ESA)**
- **Seismic Risk Assessment (SRA)**
- **Zoning Data Set (ZON)**
- **DUS Appraisal Data Set (APPR)**

Exhibit A:
Approved structured data set formats and key identifiers for due diligence reports

Report		Property Condition Assessment	Environmental Site Assessment	Seismic Risk Assessment	Zoning Report	DUS Appraisal Data Set
Acronym		PCA	ESA	SRA	ZON	APPR
File Format	CSV	Yes	Yes	Yes	Yes	No
	XML	Yes	Yes	Yes	Yes	Yes
Deal Identifier	All Deals	Required	Required	Required	Required	Not Required *(Recommended)*
Collateral Reference #	Single-Asset Deals	Not Required *(Recommended)*	Not Required *(Recommended)*	Not Required *(Recommended)*	Not Required *(Recommended)*	Required
	Multi-Asset Deals	Required	Required	Required	Required	Required
Key Identifier Source		DUS Gateway, C&D, and MSFMS				C&D and MSFMS

Frequently Asked Questions (FAQs)

Listed below are common questions on the functionality and requirements related to the Multifamily DUS Data Digitizer application and due diligence reports grouped into the following categories:

- General Due Diligence Data Compliance Questions
- PCA/ESA/SRA/ZON Questions
- DUS Appraisal Data Set Questions

General Due Diligence Data Compliance Questions

1. Do structured data sets need to adhere to a file naming convention?

Yes, structured data sets need to adhere to a file naming convention. DUS Data Digitizer will not allow the upload of structured data sets that does not adhere to the prescribed file naming convention or acceptable data file format.

Exhibit B:
File Naming Convention

[Key Identifier]_[Structured Data Set]_[Optional Free Text].xml			
[Key Identifier] ⇨ **Deal ID** = PCA, ESA, SRA, & ZON ⇨ **Collateral Reference #** = APPR	**[Structured Data Set]** ⇨ PCA, ESA, SRA, ZON, or APPR	**[Optional Free Text]** ⇨ Property Name	**xml** or **csv** ⇨ APPR **only** accepts xml.
Key ID	**Source**	**Examples**	
Deal ID [1]	**DUS Gateway**	123456_PCA_[*Optional Free Text*].xml 123456_PCA_[*Optional Free Text*].csv	
	C&D	12345_PCA_[*Optional Free Text*].xml 12345_PCA_[*Optional Free Text*].csv	
	MSFMS	12345_PCA_[*Optional Free Text*].xml 12345_PCA_[*Optional Free Text*].csv	
Collateral Reference # [2]	**C&D**	1234567890_APPR_[*Optional Free Text*].xml	
	MSFMS	1234567890-001_APPR_[*Optional Free Text*].xml	

[1] The PCA, ESA, SRA and ZON use the Deal ID, which can be found within DUS Gateway (deal identifier is 6-digits), C&D and MSFMS (deal identifier is 5-digits).

[2] The APPR uses the Collateral Reference Number, which can be found within C&D (collateral reference number is 10-digits) and MSFMS (collateral reference number is 10-digits dash 3-digits).

2. What type of transactions require structured data sets?

As a rule of thumb, structured data sets in DUS Data Digitizer are required for every report narrative in DUS DocWay. Generally speaking, Lenders will submit PCA, ESA and ZON data sets through DUS Data Digitizer for every deal except for some supplementals, refinances and forward commitments. Lenders will also submit SRA data sets depending upon the result of Form 4099.C Structural Risk Evaluation Questionnaire.

3. Are structured data sets required for both acquisitions and refinances?

Yes. Structured data sets are required for both acquisitions and refinances.

4. Are structured data sets required for specialty assets?

Yes. Structured data sets are required for specialty assets such as Seniors, Students, etc. Additionally, Property Condition Assessment (PCA) Modules corresponding to specialty assets will continue to be required.

5. How are Third-Party Report structured data sets and narratives submitted?

Third-Party Report Vendors submit the structured data sets and report narratives to the Lenders. Then, the Lenders submit the structured data sets to Fannie Mae using DUS Data Digitizer and report narratives using DUS DocWay.

6. Is the Deal Identifier or Collateral Reference Number required in the structured data sets?

Yes, these key identifiers are required as shown in **Exhibit A**. Since this information resides in Fannie Mae Multifamily systems that only approved Lenders have access to, Lenders and Third-Party Report Vendors should agree upon a process to populate the required key identifiers.

7. How many sets of data files are expected for multi-asset deals?

For multi-asset deals, Lenders must submit one set of data files per collateral. Please ensure to include the corresponding Collateral Reference Number in each file. As an example, if there's three collaterals in a given deal, Lenders are expected to upload three Appraisals, three PCAs, three ESAs, three SRAs (if applicable), and three Zoning data files.

8. How can Lenders check for errors on structured data sets?

Lenders can upload structured data sets from Third-Party Vendors to DUS Data Digitizer after the deal has been registered in DUS Gateway. Each data file uploaded to DUS Data Digitizer will undergo a review process, providing an issue summary addressing any errors and warning pertaining to a file. Lenders can view and print out these errors and warnings for their Third-Party Vendors to review.

9. Do Lenders need to submit all structured data sets for a particular loan at the same time?

No, as long as all structured data sets are submitted by or before the required submission date.

10. Do Lenders need to provide Third-Party Report structured data sets at the same time they submit Third-Party narratives and other loan documents?

No, as long as all artifacts are delivered by the required submission date. Structured data sets must be delivered solely through DUS Data Digitizer, while report narratives and other loan documents must be delivered through DUS DocWay.

PCA/ESA/SRA/ZON Questions

1. Is the Mortgage Bankers Association (MBA) Standard Inspection Form still required?

Yes. The requirement for the site inspection and its corresponding MBA Standard Inspection Form has not changed.

2. Are structured data sets required to supplement Streamlined Property Condition Assessments?

Yes. Structured data sets are required for Streamlined Property Condition Assessments. The technical specifications work for both the Base Property Condition Assessment and the Streamlined Property Condition Assessment.

DUS Appraisal Data Set Questions

1. Is there a way for Vendors to test Appraisal data files in DUS Data Digitizer prior to submitting them to Lenders?

Before November 30th, 2024, Vendors may email their Appraisal XML data files to DUS_Data_Digitizer@fanniemae.com for testing. Otherwise, Vendors can communicate with their Lenders regarding the feedback on the submitted data files.

2. When will the new DUS Appraisal Data Sets go into effect?

Between August and November of 2024, we will be accepting voluntary submissions. By January 28th, 2025, DUS Appraisal Data Sets will become required.