

Desktop Underwriter/Desktop Originator Release Notes

DU Version 12.0 November Update

Sept. 24, 2025

Updated Nov. 5, 2025

During the **weekend of Nov. 15, 2025**, Fannie Mae will implement an update to Desktop Underwriter® (DU®) Version 12.0, which will include the changes described below. Unless otherwise noted below, the changes in this release will apply to DU V. 12.0 loan casefiles submitted or resubmitted to DU on or after the weekend of Nov. 15, 2025.

The changes in this release include the following updates:

- Eligibility Assessment Update (**updated Nov. 5, 2025**)
- Documentation Updates for Borrowers without Traditional Credit
- Undisclosed Liabilities (**added Nov. 5, 2025**)
- Rural High-Needs Areas (**added Nov. 5, 2025**)
- Updates to Align with the *Selling Guide*

Eligibility Assessment Update

The DU risk assessment reflects a comprehensive evaluation of credit risk factors from the borrower's credit report along with non-credit risk factors from the loan application. The credit risk factors consider how well the borrower has handled credit, both now and in the past. DU will be updated with the changes specified below to align our minimum credit risk standards with our underlying DU risk assessment framework.

Minimum credit score requirements (**updated Nov. 5, 2025**)

The minimum representative credit score requirement of 620 for loan casefiles for one borrower and minimum average median credit score requirement of 620 for more than one borrower will be removed for new loan casefiles **created on or after Nov. 16, 2025**. This requirement will be replaced with a minimum credit risk standard based on the credit risk factor evaluation within the DU credit risk assessment. The factors used in this assessment are specified in section B3-2-03, Risk Factors Evaluated by DU of the *Selling Guide*.

In addition, the minimum representative credit score of 720 for borrowers financing a second home or investment property who will be obligated on seven to ten financed properties (multiple financed properties) will be removed for loan casefiles submitted or resubmitted on or after the weekend of Nov. 15, 2025.

Note: Since DU will no longer apply an average median credit score requirement, the message referencing both the representative and average median credit scores will be replaced by a new message specifying only the representative credit score.

Though DU will no longer apply a minimum credit score requirement, lenders are still responsible for ensuring that credit scores for all borrowers are requested from the permitted credit score versions outlined in section [B3-5.1-01, General Requirements for Credit Scores](#) of the *Selling Guide* before a loan can be sold to Fannie Mae. DU will issue a new message on loan casefiles **created on or after Nov. 16, 2025**, when it appears that credit scores from the permitted credit score versions were not ordered for all borrowers reminding lenders to ensure that credit scores for all borrowers are requested from the permitted credit score versions.



Documentation Updates for Borrowers without Traditional Credit

The DU nontraditional credit documentation requirements and homebuyer education requirements for borrowers without credit scores will be updated to only apply to DU loan casefiles for borrowers that do not have at least one credit account or installment account reported on their credit report. DU will issue messages specifying when those documentation and education requirements need to be met.

Undisclosed Liabilities (added Nov. 5, 2025)

As outlined in *Selling Guide* Announcement SEL-2025-09, DU will issue a new message when a loan has obtained representation and warranty relief for non-mortgage undisclosed liabilities. The message will be issued on Approve/Eligible loan casefiles when certain eligibility criteria are met. It will state that the loan has obtained representation and warranty relief for non-mortgage undisclosed liabilities. The message will also remind lenders that if updated income or liability information is received prior to closing that exceeds DU's resubmission tolerances, the data must be updated, and the loan casefile resubmitted to DU to confirm continued eligibility for this representation and warranty relief.

Rural High-Needs Areas (added Nov. 5, 2025)

The areas that are designated as rural high-needs are provided to Fannie Mae by our regulator, the U.S. Federal Housing Finance Agency (FHFA). DU uses these areas to determine eligibility for the rural high-needs value acceptance offer, Duty to Serve messaging, and to determine Mission Index information. The 2025 rural high-needs designations will be applied to new loan casefiles **created on or after Nov. 16**.

Updates to Align with the *Selling Guide*

Appraisal Messages

The appraisal messages in DU will be updated to reflect the changes in the Uniform Appraisal Dataset (UAD) 3.6 and appraisal forms redesign. The existing messages referencing specific form numbers will be updated to denote eligibility for a Uniform Residential Appraisal Report.

MH Advantage

As specified in *Selling Guide* Announcement SEL-2025-07, single-width homes will now be eligible under the MH Advantage® program. DU will be updated to reflect this change.

Miscellaneous Message Text Changes

To continue to provide clarity and consistency with the *Selling Guide*, various messages will be updated.

For More Information

For more information about these Release Notes, lenders may contact their Single-Family Market Engagement Team, and mortgage brokers should contact their DO sponsoring wholesale lender. For technology considerations, an Integration Impact Memo will be posted on the [Technology Integration](#) page.