



DU version 10.2 coming March 17

Desktop Underwriter® (DU®) will be updated the weekend of March 17, 2018. [DU version 10.2](#) will include an adjustment to the DU credit risk assessment that builds on the underwriting simplification we introduced last summer with DU 10.1.

Last year's update (DU version 10.1) enabled loans with debt-to-income ratios above 45% (up to 50%) to rely on DU's comprehensive risk assessment, and removed specific rules that had previously set maximum loan-to-value ratio and minimum reserves requirements for those loans. After assessing the profile of loans delivered to us since the DU 10.1 changes went into effect, we are fine-tuning DU's risk assessment to limit risk layering.

This update supports our commitment to prudent risk management and will help lenders to better manage default risk while continuing to provide sustainable homeownership options to borrowers. There will be no change to the [risk factors](#) evaluated by DU.

View the DU 10.2 [Release Notes](#) for details.

(Posted January 30, 2018)