

DU for Government Loans

January 2019 Release Integration Impact Memo

Dec. 20, 2018

During the weekend of Jan. 19, 2019, Desktop Underwriter® (DU®) for government loans will be updated to support the 2019 VA county loan limits and 2019 FHA mortgage limits.

Updates described below and in the DU for government loans January 2019 [Release Notes](#) will apply to DU via Direct Integration and the User Interface.

NOTE: DU for government Loans is the component of DU that is used in conjunction with government loans for FHA (Federal Housing Administration) and VA (U.S. Department of Veterans Affairs).

NOTE: For ease of reference, this document uses the term DU to refer to DU for government loans.

2019 VA County Loan Limits

The 2019 VA county loan limits will be applied to VA loan casefiles submitted to DU on or after the weekend of Jan. 19, 2019. VA loan casefiles submitted to DU prior to the weekend of Jan. 19, 2019, will be underwritten using the 2018 VA county loan limits.

How will this affect my integrated system?

DU determines the VA county loan limit based on the subject property address provided to DU in the 1003 3.2 and MISMO AUS 2.3.1 input files.

2019 FHA Mortgage Limits

FHA county loan limits are applied by the FHA TOTAL mortgage scorecard, so a DU update is not required for FHA's 2019 county loan limit updates.

How will this affect my integrated system?

FHA county mortgage limits are applied by the FHA TOTAL mortgage scorecard based on the subject property address and agency case number provided to DU in the 1003 3.2 and MISMO AUS 2.3.1 input files.

If DU is unable to derive the county name, the FHA National Low Cost Area Limit will be applied to the FHA loan casefile. In these cases, the 2019 Low Cost Area Limit will be applied to FHA loan casefiles submitted to DU on or after the weekend of Jan. 19, 2019. FHA loan casefiles submitted to DU prior to the weekend of Jan. 19, 2019, will apply the 2018 Low Cost Area Limit.

Release Support

The 2019 FHA mortgage limits are available in the DU integration environment. Additional updates, including the 2019 VA county loan limits will be available in the DU integration environment by Dec. 21, 2018.

Additional Information

For more information about this release, contact [Release Support](#). For more information about DU, visit the [DU website](#) or contact your Fannie Mae account representative.