

DU for Government Loans Release Notes

Nov. 2022 Release

Oct. 19, 2022

During the weekend of Nov. 19, 2022, Desktop Underwriter® (DU®) for government loans will be updated with the changes specified below. These changes will apply to all loan casefiles submitted or resubmitted on or after the weekend of Nov. 19, 2022.

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

Support of the new FHA Positive Rental History Indicator

On Sept. 27, 2022, FHA published [Mortgagee Letter 2022-17](#) specifying the introduction of positive rental history. On Sept. 28, 2022, Fannie Mae published the DU Specification (DU Spec) version 1.8.3, which included a new indicator related to positive rental payment history. DU will now accept this optional indicator and send it to FHA for use by the FHA TOTAL scorecard. The indicator will be added to the **Government** section of the Desktop Originator® (DO®)/(DU) user interface and be called: **Positive Rental History**.

When the lender specifies that there is positive rental history on an FHA Purchase loan casefile with a “Yes” in the Positive Rental History indicator, DU will issue a message stating that Positive Rental History was received. Lenders should ensure that all aspects of the FHA Positive Rental History policy are being met, including First Time Homebuyer status and the Minimum Decision Credit Score.

Additional Resources

For additional information, please reference the documents and web sites listed below.

Document Name and Description	URL
Online HUD Handbook 4000.1	http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_4000-1
HUD Mortgagee Letters	https://www.hud.gov/hudclips/letters/mortgagee
FHA Mortgage Limits	https://entp.hud.gov/idapp/html/hicostlook.cfm
CHUMS Data Files	http://www.hud.gov/pub/chums/file_layouts.html
FHA Resource Center: Contact Information and FAQs	http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/fharesourcectr

For More Information

More information can be found in the Help Center, which is accessed through the Desktop Originator® (DO®)/DU User Interface. Additionally, lenders may contact their Fannie Mae Business Account Management Solutions (BAMS) team, and mortgage brokers should contact their DO sponsoring wholesale lender. For questions regarding HUD policies and guidelines, lenders and mortgage brokers should contact HUD at 1-800-CALL-FHA (1-800-225-5342).