Fannie Mae

DU for Government Loans Integration Impact Memo

December 2026 Release

Nov. 12, 2026

During the evening of Dec. 11, 2026, Desktop Underwriter® (DU®) for government loans will be updated to support the changes specified below.

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

New, Modified, and Retired DU Underwriting Findings Messages

This release will introduce two modified messages that could be issued in the DU Underwriting Findings report.

How will this affect my integrated system(s)?

Integrated systems that parse the DU Underwriting Findings report data file (RES file) may require updates to support the message changes. Integrated systems parsing the DU Underwriting Findings via the DU Messages API may also require updates to support the message changes. Reference the table below for a preliminary assessment of the anticipated message changes.

New Messages	Modified Messages	Retired Messages
0	2	0

Distribution of Draft DU for Government Loans Message File

On or around **Nov. 12, 2026,** the draft DU for Government Loans Message File will be available to all authorized subscribers through Fannie Mae Connect™ for users with appropriate access.

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	http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_info_messages
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

Release Support

The DU for government loans release will be implemented in the DU integration environment on or around Nov. 12, 2026.

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If you have questions about the integration impact or if you require support specific to this release, contact Integration Support. For more information about DU, visit the DU & DO webpage or contact your Fannie Mae representative.

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