

DU for Government Loans Release Notes

April 2020 Release

April 6, 2020

During the weekend of April 11, 2020, Desktop Underwriter® (DU®) for government loans will be updated to support the temporary policy updates related to COVID-19 announced by FHA in their Mortgagee Letter (ML) 2020-05, and to account for future FHA COVID-19 related policy announcements.

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

Updated FHA Messaging

On March 27, 2020, FHA announced temporary policy changes related to COVID-19. DU will add a new message the weekend of April 11, 2020, reminding lenders to confirm whether any COVID-19 specific policy rules may apply.

Loan casefiles submitted or resubmitted on or after the weekend of April 11 will receive the new message. Lenders should continue to follow all applicable FHA guidelines prior to DU issuing the reminder message the weekend of April 11.

Note: This change will not impact the information sent to the FHA TOTAL scorecard by DU, it is informational only.

Additional Resources

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

Document Name and Description	URL
Online HUD Handbook 4000.1	https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/handbook_400 0-1
HUD Mortgagee Letters	https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/FHA_info_mes_sages_
FHA Mortgage Limits	https://entp.hud.gov/idapp/html/hicostlook.cfm
CHUMS Data Files	https://www.hud.gov/pub/chums/file_layouts.html
FHA Resource Center: Contact Information and FAQs	https://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 account 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).