Fannie Mae

DU for Government Loans Release Notes

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."*

FHA Credit Score Model Update

With their Mortgagee Letter 2026-11, Federal Housing Administration (FHA) announced their acceptance of additional Credit Models, for cases assigned with FHA on or after Jan. 1, 2027, along with associated policy changes. Certain DU messages and error codes will be updated to reflect this change, effective for loan casefiles submitted or resubmitted on or after the evening of Dec. 11. Lenders will see the new Credit Models reflected in the DU messaging for loan casefiles submitted or resubmitted on or after Jan. 1.

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

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 Single-Family Market Engagement 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).

© 2026 Fannie Mae.