

DU for Government Loans Release Notes

January 2025 Release

Dec. 18, 2024

During the weekend of Jan. 25, 2025, Desktop Underwriter® (DU®) for government loans will be updated to support FHA and VA changes.

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

FHA Loan Limits

FHA county loan limits are applied by the FHA TOTAL mortgage scorecard, so a DU update is not required for FHA’s 2025 county loan limit updates.

However, in cases where a property county cannot be determined, DU applies the FHA National Low Cost Area Limit, and the FHA National Low Cost Area Limit amounts will be updated in DU as part of this release to reflect the new values. In these cases, DU will display the 2024 limit on FHA loan casefiles submitted or resubmitted prior to the weekend of Jan. 25 where a property county cannot be determined, regardless of Agency Case Number assignment date. For FHA loan casefiles submitted or resubmitted on or after the weekend of Jan. 25 where a property county cannot be determined, DU will display the 2025 FHA National Low Cost Area Limit, regardless of Agency Case Number assignment date. Lenders are responsible for verifying that the correct limit is applied when determining eligibility.

VA 2025 County Loan Limit Changes

The 2025 county loan limits are available on [VA’s website](#).

VA loan casefiles submitted or resubmitted prior to the weekend of Jan. 25 will be underwritten using the 2024 VA county loan limits. All VA loan casefiles submitted or resubmitted on or after the weekend of Jan. 25 will be underwritten using the 2025 VA county loan limits. Because the 2025 VA county loan limits will not be implemented on the date they are in effect, lenders are responsible for ensuring that the correct VA county loan limit is applied to all VA loans underwritten through DU from Jan. 1 through Jan. 25.

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
VA Lenders Handbook	https://benefits.va.gov/warms/pam26_7.asp



Document Name and Description	URL
VA Circulars	https://www.benefits.va.gov/HOMELOANS/resources_circulars.asp
VA Loan Limits	https://www.va.gov/housing-assistance/home-loans/loan-limits/
VA Regional Loan Centers: Contact Information	https://www.benefits.va.gov/homeloans/contact_rlc_info.asp

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 team, and mortgage brokers should contact their DO sponsoring wholesale lender. For questions regarding VA policies and guidelines, lenders and mortgage brokers should contact their VA Regional Loan Center. For questions regarding HUD policies and guidelines, lenders and mortgage brokers should contact HUD at 1-800-CALL-FHA (1-800-225-5342).