

DU for Government Loans Release Notes

November 2025 Release

October 15, 2025

During the weekend of November 15, 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.”

Appraisal Message Updates

The appraisal messages in DU will be updated to reflect the changes in the Uniform Appraisal Dataset (UAD) 3.6 and appraisal forms redesign. The existing messages referencing specific form numbers will be updated to denote eligibility for a Uniform Residential Appraisal Report. These updated messages will be seen on both VA and FHA loan casefiles.

VA Risk Assessment Update (VA Version 4.0)

The risk assessment applied to VA loan casefiles will be updated to VA Version 4.0. This change will apply to new VA loan casefiles submitted to DU on or after the weekend of November 15, 2025. Loan casefiles that were submitted to DU for government loans (FHA or VA) prior to the weekend of November 15, 2025, and resubmitted as a VA loan casefile after the weekend of November 15 will continue to be underwritten through their current version.

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
VA Lenders Handbook	https://benefits.va.gov/warms/pam26_7.asp
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 Single-Family Market Engagement 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).