Fannie Mae

DU for Government Loans Release Notes

September 2026 Release

Aug. 26, 2026

During the weekend of Sept. 26, 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 Message Updates

Certain Federal Housing Administration (FHA) messages will be updated to ensure they reflect current FHA policy. These changes are based on periodic reviews with FHA and will apply to all loan casefiles submitted or resubmitted on or after the weekend of Sept. 26, 2026.

FHA Lender Entered Qualifying Rate

Currently DU calculates the qualifying rate for an adjustable-rate mortgage (ARM) based on FHA policy and the FHA ARM type provided. After feedback from lenders and in consultation with FHA, DU will now use the lender-provided qualifying rate on all ARMs. If a qualifying rate is not provided, DU will continue to use the existing calculations for all valid FHA ARM plans.

A new message will inform lenders when their provided rate has been used. Lenders will be responsible for insuring that all local, state, and FHA guidelines are met; and must continue to provide a valid FHA ARM plan on all ARM loan casefiles. This change will apply to all loan casefiles submitted or resubmitted on or after the weekend of Sept. 26, 2026.

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).