

Desktop Underwriter/Desktop Originator Release Notes

DU Version 12.0 July Update

June 18, 2025

During the **weekend of July 19, 2025**, Fannie Mae will implement an update to Desktop Underwriter® (DU®) Version 12.0, which will include the changes described below.

DU Address Standardization

The service used by DU to standardize the address and provide the FIPS code to determine the Area Median Income limit (AMI) associated with a specific property will be updated for properties in the state of Connecticut. DU will now use the nine planning regions that were published by the U.S. Census Bureau in 2022. These nine planning regions replace Connecticut's eight counties used historically.

Note: DU will begin using the CT planning regions associated with the standardized address for new loan casefiles created **on or after July 20, 2025**. DU will continue to use the CT counties for existing loan casefiles resubmitted after the weekend of July 19, 2025.

In addition, the Area Median Income Lookup Tool will continue to use CT counties as loan limits and high-cost area designations are not available for CT planning regions.

Copyright Update

The copyright shown at the bottom of all versions of the DU Underwriting Findings report will be updated to the following:
Copyright (c) 2025 Fannie Mae.

For More Information

For more information about these Release Notes, lenders may contact their Fannie Mae Business Account Management Solutions (BAMS) team, and mortgage brokers should contact their DO sponsoring wholesale lender.