

Desktop Underwriter/Desktop Originator Release Notes

DU Version 12.0 November Update

Sept. 24, 2025

During the **weekend of Nov. 15, 2025**, Fannie Mae will implement an update to Desktop Underwriter® (DU®) Version 12.0, which will include the changes described below. Except for one of the minimum credit score updates, the changes in this release will apply to DU V. 12.0 loan casefiles submitted or resubmitted to DU on or after the weekend of Nov. 15, 2025.

The changes in this release include the following updates:

- Eligibility Assessment Update
- Documentation Updates for Borrowers without Traditional Credit
- Updates to Align with the *Selling Guide*

Eligibility Assessment Update

The DU risk assessment reflects a comprehensive evaluation of credit risk factors from the borrower's credit report along with non-credit risk factors from the loan application. The credit risk factors consider how well the borrower has handled credit, both now and in the past. DU will be updated with the changes specified below to align our minimum credit risk standards with our underlying DU risk assessment framework.

Minimum credit score requirements

The minimum representative credit score requirement of 620 for loan casefiles for one borrower and minimum average median credit score requirement of 620 for more than one borrower will be removed for new loan casefiles **created on or after Nov. 16, 2025**. This requirement will be replaced with a minimum credit risk standard based on the credit risk factor evaluation within the DU credit risk assessment. The factors used in this assessment are specified in section B3-2-03, Risk Factors Evaluated by DU of the *Selling Guide*.

In addition, the minimum representative credit score of 720 for borrowers financing a second home or investment property who will be obligated on seven to ten financed properties (multiple financed properties) will be removed for loan casefiles submitted or resubmitted on or after the weekend of Nov. 15, 2025.

Documentation Updates for Borrowers without Traditional Credit

The DU nontraditional credit documentation requirements and homebuyer education requirements for borrowers without credit scores will be updated to only apply to DU loan casefiles for borrowers that do not have at least one credit account or installment account reported on their credit report. DU will issue messages specifying when those documentation and education requirements need to be met.

Updates to Align with the *Selling Guide*

Appraisal Messages

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.



MH Advantage

As specified in *Selling Guide* Announcement SEL-2025-07, single-width homes will now be eligible under the MH Advantage® program. DU will be updated to reflect this change.

Miscellaneous Message Text Changes

To continue to provide clarity and consistency with the *Selling Guide*, various messages will be updated.

For More Information

For more information about these Release Notes, lenders may contact their Single-Family Market Engagement Team, and mortgage brokers should contact their DO sponsoring wholesale lender. For technology considerations, an Integration Impact Memo will be posted on the [Technology Integration](#) page.