Fannie Mae

Desktop Underwriter/Desktop Originator Release Notes

DU Version 12.1 VantageScore 4.0 Update

Sept. 9, 2026

DU has been updated to permit credit reports containing VantageScore® 4.0 for all loan casefiles underwritten through Desktop Underwriter® (DU®) Version 12.1. This change applies to DU V. 12.1 loan casefiles submitted or resubmitted to DU.

A tri-merge credit report must still be obtained, and credit scores for both Classic FICO® and/or VantageScore 4.0 can be ordered for each borrower on a loan. However, you must ensure that each credit score model ordered for a borrower on a specific loan casefile is ordered for all borrowers on that loan (you cannot mix credit score models across borrowers on the same loan). The credit score messages in DU will specify the credit score model associated with the credit scores.

> ***Note**: Refer to Lender Letter 2026-06 for additional information on the use of VantageScore 4.0.*

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 Desktop Originator® (DO®) sponsoring wholesale lender. For technology considerations, an Integration Impact Memo will be posted on the Technology Integration page.