



Selling Notice

May 19, 2021

Area Median Incomes 2021

Area Median Income estimates (AMIs) are provided to Fannie Mae by our regulator, the Federal Housing Finance Agency. These AMIs are used in determining borrower eligibility for HomeReady® mortgage loans and RefiNow™ transactions.

During the weekend of Jun. 5, the 2021 AMIs will be implemented in Desktop Underwriter® (DU®) and published on our [website](#) for use with manually underwritten loans. DU will apply the 2021 limits to new DU loan casefiles created on or after Jun. 5, 2021. Loan casefiles created prior to Jun. 5, 2021 will continue to use the 2020 limits. For manually underwritten loans, lenders are encouraged to use the 2021 limits immediately, but are required to use them for loans with application dates on or after Jul. 1, 2021.

For loan casefiles created on or after Jun. 5, 2021, DU will also use the 2021 AMIs when issuing the housing goals Observation messages.

Note that the AMI data in DU and on our website may differ from the AMI estimates posted on the U.S. Department of Housing and Urban Development's website.