



WHOLESALE BULLETIN

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17W-067

Attention: Business Development Managers & Mortgage Brokers

July 17, 2017

Please take a moment to read the important information contained in this bulletin.

Included in this Bulletin: Desktop Underwriter (DU) 10.1 & Changes to DTI

Great News!

Fannie Mae recently announced the upcoming release of Desktop Underwriter (DU) version 10.1 scheduled for July 29, 2017. This will include updates to the DTI ratio assessment.

The changes will affect the way loans with a 45% to 50% DTI are underwritten in DU.

Previously, borrowers in this DTI range were required to have significant reserves and equity in addition to an Approve recommendation from the DU risk assessment. These requirements will be removed under version 10.1.

Note: To be eligible for sale to Fannie Mae, DU must return an Approve/Eligible recommendation.

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