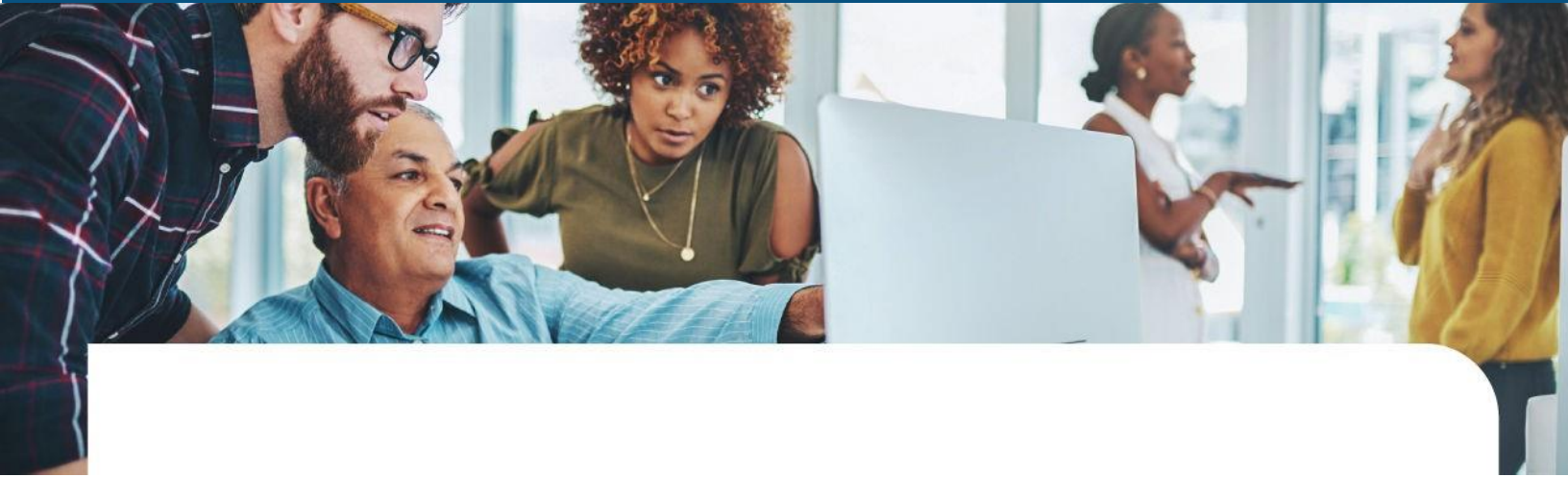


Changes to the Q2 DUS GATEWAY UPDATE



Effective August 17, 2023, Fannie Mae will update the data requirements in DUS Gateway® for all Mortgage Loans that have Insurance Pre-Review and/or Waivers.

Effective **August 17, 2023**, the following updates will be made to the data requirements in DUS Gateway for all Mortgage Loans, which will also impact API calls. These updates supersede the data requirement updates previously announced in the Q2 2023 DUS Gateway® Update dated May 8, 2023.

Summary of Changes

- New data fields for Pre-Review and/ or Waiver when Category = Insurance will be **optional** for the **July 20, 2023** DUS Gateway release;
- New data fields for Pre-Review and/ or Waiver when Category = Insurance will be **required** upon **creation** rather than deal submission;
- The new field “Guide Section” will be removed;
- The “Certification” and “Approvals” section and fields will no longer be included; and
- Revised validation rules will be added.

1. **Upon creation of a Pre-Review and/or Waiver, the following new Fields are required for Pre-Review and/or Waiver when “Category = Insurance”:**

- 1.1 Deal Participant with a Participant Role = Borrower needs to be added to the deal before the Insurance Pre-Review and/or Waiver is created;
- 1.2 At least one Loan Option needs to be added to the deal before the Insurance Pre-Review and/or Waiver is created;

- 1.3 “Other Fannie Mae Loans” - text field where Lender will provide “N/A” if there are no Fannie Mae Loans for the Property;
- 1.4 “Number of Buildings”;
- 1.5 “Number of Stories”;
- 1.6 “Current Liquidity”;
- 1.7 “Current Liquidity Year”;
- 1.8 “Replacement Cost Value”;
- 1.9 “Date of Replacement Cost Valuation”;
- 1.10 “Current Net Worth”;
- 1.11 “Current Net Worth Year”;
- 1.12 “Additional Requests”;
- 1.13 “Policy Effective Date”;
- 1.14 “Policy Expiration Date”;
- 1.15 “Blanket Policy”;
- 1.16 “Policy Number”;
- 1.17 “Risk Retention Group”;
- 1.18 “Risk Purchasing Group”;
- 1.19 “Unrelated Entity Program”;
- 1.20 “Name of Group or Program (If Risk Retention Group is Yes)”;
- 1.21 “Change in DSCR with change in compliant coverage (Every other year if repeat coverage)”;
- 1.22 “Cost/Availability of Compliant Coverage (Please provide a minimum of 3 quotes/declinations)”;
- 1.23 “Financial Analysis (Uninsured Financial Exposure if Exception is granted)”;
- 1.24 “Recommendations for Approval (Compelling reasons for Lender Support”;
- 1.25 “Business Income Required Limit”;
- 1.26 “Insurable Value”; and
- 1.27 “Date of Insurable Value”.

2. The above changes will affect the following API Methods:

- 2.1. POST Pre-Review and/or Waiver; and
- 2.2. GET Pre-Review and/or Waiver.

Contact Us

For questions, please contact, please contact your Fannie Mae Deal Team or the [Multifamily Salesforce Product Management](#) team.