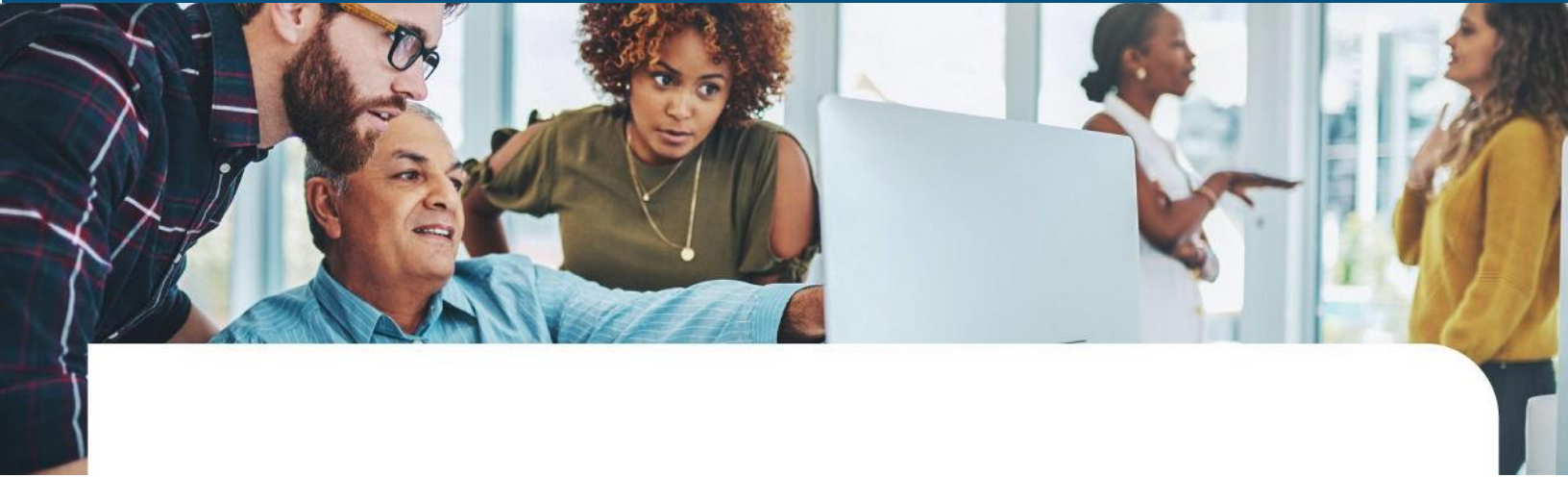


DUS Gateway Impact: October 1st, 2025



Fannie Mae will update the data requirements, effective for all Mortgage Loans entering data in DUS Gateway® on or after **October 1, 2025**.

The following updates will be made to the data requirements in DUS Gateway for all Mortgage Loans, which will also impact API calls.

Modified Loss Sharing Pre-Review Parameters:

When a Mortgage Loan requires a complete review of the Lender's final underwriting as required in the Multifamily Selling and Servicing Guide and the Multifamily Underwriting Standards (Form 4660).

- All Mortgage Loans with an origination UPB greater than the Lender's single Mortgage Loan limit (aka 100% loss sharing transaction limit), or in the case of a Credit Facility's Initial Advance, the Estimated Maximum Allocable Facility Amount on an individual property is greater than the Lender's single Mortgage Loan limit, will require the following Pre-review reason:

Pre-Review and/or Waiver (New)	Lender Delegated	Category	Sub-Category	Descriptor	Required
Pre-review (4660) Fannie Mae/Lender Relationship Modified Loss Sharing- Deal Exceeds Transaction Threshold	No	Pre-review (4660)	Fannie Mae/Lender Relationship	Modified Loss Sharing - Deal Exceeds Transaction Threshold	Yes

- All Mortgage Loans with loss sharing less than 100% will require the following Pre-Review reason:

Pre-Review and/or Waiver (New)	Lender Delegated	Category	Sub-Category	Descriptor	Required
Pre-review (4660) Fannie Mae/Lender Relationship Modified Loss Sharing- Less Than the Full Loss Sharing Amount	No	Pre-review (4660)	Fannie Mae/Lender Relationship	Modified Loss Sharing- Less Than the Full Loss Sharing Amount	Yes

- Starting October 1, 2025, the existing Pre-Review reason descriptor - Modified Loss Sharing, will no longer be available.

Enhanced Pre-Review Mortgage Loan Details:

- New Pre-Review 4660 Reason: When a Mortgage Loan requires a complete review of the Lender's final underwriting as required in the Multifamily Selling and Servicing Guide and the Multifamily Underwriting Standards (Form 4660).

Pre-Review and/or Waiver (New)	Lender Delegated	Category	Sub-Category	Descriptor	Required
Enhanced Pre-Review Mortgage Loan	No	Pre-review (4660)	Fannie Mae/Lender Relationship	Enhanced Pre-Review Mortgage Loan	Yes

New Document Category and New Document Types:

- New Document Category when uploading Deal documents: "Sponsor/KP/Guarantor/Principal". This new document category will accept the following new Document Types:
 - Borrower Organizational Documents;
 - Financial Statements;
 - List of Contingent Liabilities;
 - Schedule of Real Estate Owned (SREO);
 - 3-month Bank Statements for a Limited Experienced Sponsor/KP/Guarantor;
 - Resume;
 - ACheck Verification;
 - Funds to Close Loan;
 - Liquidity Statements for a Limited Experienced Sponsor/KP/Guarantor;
 - Lexus Nexus;
 - VOM (Verification of Existing Mortgage) / K1's for a Limited Experienced Sponsor/KP/Guarantor;
 - Credit Report for a Limited Experienced Sponsor/KP/Guarantor;
 - Internet Search Analysis and Findings; and
 - Signed and Certified Multifamily Underwriting Certificate(s) (Form 6460).

- New “Document” Type when uploading Deal documents with corresponding Document Category:

Document Category	Document Type
Third Party Reports	Consultant’s Report
Property	Final Purchase and Sale Agreement
Property	Property Operating Statements (Budget, Past 3 Years)
Property	Monthly NRI Analysis Confirming T12 Rental Collections
Property	Certified Rent Roll for the Property
Property	Commercial Leases
Property	Real Estate Tax Bill
Property	Lease Audit Review
Property	Schedule of Capital Expenditures within the last 24 months
Property	Lease Agreement
Property	Pre-Site Visit Questionnaire as Required in Form 4099
Legal	Fannie Mae Credit or Legal Checklist
Transaction Review	Credit Facility Roll-Up (aggregate of different properties)

Contact Us

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