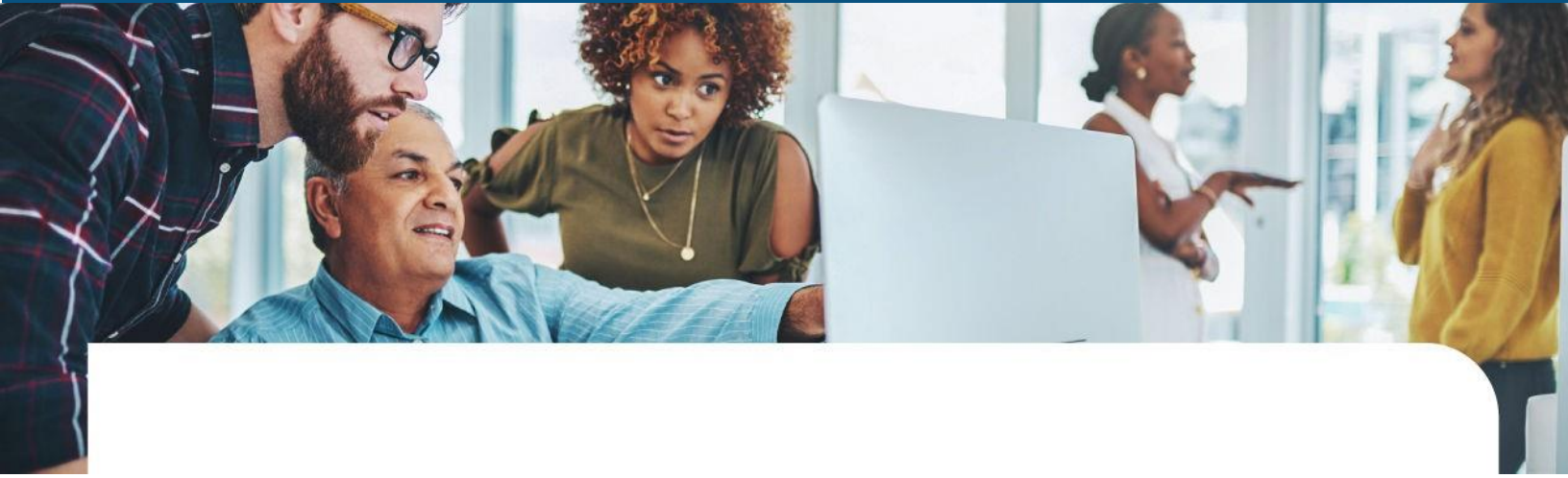# Fannie Mae®

Q2 DUS GATEWAY UPDATE

> **Effective on the dates set forth below**, Fannie Mae will update the data requirements in DUS Gateway® for all Mortgage Loans.

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

Summary of Changes

- New format for the "Pre-Review and/or Waiver" fields when "Category = Insurance";
- For MAH Properties, data will start being required when entering Regulatory Restriction records;
- New required field "Property Occupancy" on the "Property" page;
- New required "Elected Restrictions" fields on the "Loan Option" page; and
- Prepayment changes and new requirements for these "Prepayment" fields on the "Loan" page.

1. **For any Mortgage Loan where an "Insurance Pre-Review and/or Waiver" is created on or after June 21, 2024, the following new fields will be required.**

    (a) "**Does this request have a corresponding Fannie Mae Loan Number?**"

    This field will have allowable values of "Yes" and "No"; if "Yes" is selected, then the field "**Fannie Mae Loan Number**" will also be required.

    (b) "**Does this request have any corresponding Other Fannie Mae Loans?**"

    This field will have allowable values of "Yes" and "No"; if "Yes" is selected, then the field "**Other Fannie Mae Loans**" will also be required.

    (c) "**Does this request have a corresponding Policy Number?**"

    This field will have allowable values of "Yes" and "No"; if "Yes" is selected, then the field "**Policy Number**" will also be required.

    (d) The following fields will be added to "Pre-Review and/or Waiver" POST and GET APIs:

    (i) insuranceRequestFannieMaeLoanNumberIndicator;

      (ii)   insuranceRequestOtherFannieMaeLoanNumberIndicator; and

      (iii)   insuranceRequestPolicyNumberIndicator.

2. **For any MAH Property created on or after June 21, 2024, the following fields will be required when entering "Regulatory Restricted" data. These existing fields will be required when "Regulatory Restriction" data is entered for MAH Properties.**

Regulatory Restriction Type	Required Fields based on Type
Project-Based HAP/Project-Based Voucher	• Project Based Contract/Renewal Option Type • Most Recent Contract Effective Date • Contract Expiration Date • Use Agreement Expiration Date
New LITCH (8+ year remaining in the initial compliance period)	• Tax Credit Period • Initial Compliance Period • Extended Use Period
LIHTC Preservation	• Tax Credit Period • Initial Compliance Period • Extended Use Period **Note**: The "Intention to Re-syndicate" field remains optional.
State or Local (Regulatory authority)	• Name of State/Local Restriction • Description of State/Local Restriction • Date of Implementation • Date of Expiration • Rent and/or Income Restrictions
Additional Restriction (such as Deed Restrictions, etc.)	• Name of Additional Restriction • Description of Additional Restriction • Date of Implementation • Date of Expiration • Rent and/or Income Restrictions

3. **For any Property created on or after June 21, 2024, a new field will be required.**

    (a)   A new "**Property Occupancy**" field will be required **on the "Property" page**.

    (b)   API changes: The new field "**Property Occupancy**" will be added to the following APIs:

        (i)   Deal POST;

        (ii)   Property POST;

        (iii)   Property PATCH; and

        (iv)   Property GET.

4. **For any "Loan Option" created on or after March 29, 2024, new required "Elected Restrictions" fields will be added on the "Loan Option" page.**

(a) At least one of the following "Elected Restriction" fields will need to be populated with a value that is greater than zero or less than or equal to 100 when the "Product Tag" for the "Loan Option" is "Sponsor-Dedicated Workforce":

    (i) Elected Restrictions % of Units > 120% of AMI;

    (ii) Elected Restrictions % of Units <= 120% of AMI;

    (iii) Elected Restrictions % of Units <=100% of AMI;

    (iv) Elected Restrictions % of Units <=80% of AMI;

    (v) Elected Restrictions % of Units <=60% of AMI; or

    (vi) Elected Restrictions % of Units <=50% of AMI.

(b) The following fields will be added to "Loan Option GET API":

    (i) electedRestrictionsPercentOfUnitsGreaterThan120OfAMI;

    (ii) electedRestrictionsPercentOfUnitsLessThan120OfAMI;

    (iii) electedRestrictionsPercentOfUnitsLessThan100OfAMI;

    (iv) electedRestrictionsPercentOfUnitsLessThan80OfAMI;

    (v) electedRestrictionsPercentOfUnitsLessThan60OfAMI; and

    (vi) electedRestrictionsPercentOfUnitsLessThan50OfAMI.

5. **For any Loan Option that is created on or after September 13, 2024, "Prepayment" changes and new requirements for the "Prepayment" field will be added on the "Loan" page**.

(a) The "**Prepayment Component (2)**" field will have a new allowable value of "**No Prepayment (Open)**" and will always be required.

(b) If the "**Prepayment Component (2)**" field does not have a value of "**No Prepayment (Open)**", then the "**Prepayment Component (3)**" field will be required. If the "**Prepayment Component (3)**" field has a value, then the "**End Month (3)**" field will be required.

(c) A new field "**Other Declining Premium Schedule**" will be required when the value of "**Other**" has been selected from the "**Declining Premium Schedule**" field, where the schedule must contain only numbers and "-" (e.g., "5-4-3-1").

(d) New validation rules will be implemented for the "**Prepayment Component (1)**", "**Prepayment Component (2)**", and "**Prepayment Component (3)**" field combinations. Lender training will be provided in Q2 2024 for the new validations.

Contact Us

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