



WHOLESALE ANNOUNCEMENT 2025-88

November 19, 2025

Fannie Mae Update

Effective Date

During the weekend of November 15, 2025

Update:

Appraisal Message Updates

The appraisal messages in DU will be updated to reflect the changes in the Uniform Appraisal Dataset (UAD) 3.6 and appraisal forms redesign. The existing messages referencing specific form numbers will be updated to denote eligibility for a Uniform Residential Appraisal Report. These updated messages will be seen on both VA and FHA loan casefiles.

VA Risk Assessment Update (VA Version 4.0)

The risk assessment applied to VA loan casefiles will be updated to VA Version 4.0. This change will apply to new VA loan casefiles submitted to DU on or after the weekend of November 15, 2025. Loan casefiles that were submitted to DU for government loans (FHA or VA) prior to the weekend of November 15, 2025, and resubmitted as a VA loan casefile after the weekend of November 15 will continue to be underwritten through their current version.

Should you have any questions, please reach out to your Account Executive or Client Manager