



# WHOLESALE ANNOUNCEMENT 2025-98

December 30, 2025

Fannie Mae Update

---

## **Effective Date**

Effective Desktop Underwriting (DU) version 12.1

## **Update:**

### **Rental Income From ADUs Updates**

Fannie Mae amended their rental income policy to allow income from an ADU to be considered towards qualifying income provided all the following requirements are met:

- The property must be a one-unit, principal residence and is limited to purchase and limited cash-out refinance transactions.
- The rental income may only be derived from one ADU even if multiple ADUs exist.
- The amount of rental income used for qualifying purposes from the ADU is limited to 30% of the borrower's total qualifying income.

All other *Selling Guide* requirements for documentation of rental income apply.

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