



WHOLESALE ANNOUNCEMENT 2026-60

June 18, 2026

Fannie Mae Update

Effective Date

Effective for loan casefiles submitted or resubmitted on or after June 26, 2026

Update:

Authorized user tradelines

- Fannie Mae updated the *Selling Guide* to clarify the treatment of authorized user tradelines for loans that receive a DU Approve/Eligible recommendation. For these loans, lenders are not required to perform any additional investigation into the borrower's credit history unless instructed by DU.
- Requirements for manually underwritten loans remain unchanged. Lenders must continue to follow existing Selling Guide requirements.

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