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~~—DU Job Aid: Welcome—Fannie Mae~~

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DU User Guide Changes DU News Fannie Mae has annotated their DU Users Guide as of May 2008 I have also added this link to my blog under DU tip and then "Helpful Conventional Websites" I thought I would point out a couple of changes for the next little while in regards to DU 7 here are two changes I noticed when reading the guide.

~~Conventional Lending and DU Tips: DU~~  
~~User Guide Changes~~

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oudeleijoever.nl Desktop Underwriter is an automated system for mortgage underwriting that calculates whether a loan meets approval requirements. It is used by Fannie Mae or, in some cases, the Federal Housing Authority .

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Conventional Guidelines Updated October 19, 2020 ... The Guidelines outlined apply to Agency loans submitted to DU or LP. In addition to applying these CMG-specific overlays, all loans submitted to DU/LP must comply with the DU/LP Findings and Fannie Mae/Freddie Mac requirements. To verify our state licenses, please log onto the following websites:

~~Conventional Conforming Guidelines~~  
Desktop Underwriter ® (DU ®) – the industry-leading underwriting system – helps lenders efficiently complete credit risk assessments to establish a home loan’s eligibility for sale and delivery to Fannie Mae with easy-to-use, powerful tools. Rely on Fannie Mae’s industry-leading automated mortgage loan

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Created with proven processes from real mortgage lenders who use Fannie Mae Desktop Underwriter® (DU®) validation service successfully, you can use this checklist to ensure that you have completed all necessary steps to process a loan through the DU validation service.

~~**DU Validation Service Checklist | Fannie Mae**~~

du command, short for disk usage, is used to estimate file space usage. The du command can be used to track the files and directories which are consuming excessive amount of space on hard disk

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drive. Syntax : du [OPTION]... [FILE]...  
du [OPTION]... --files0-from=F Examples  
: du /home/mandeep/test Output:

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Chapter B3-1: Manual Underwriting;  
Chapter B3-2: Desktop Underwriter (DU)  
Chapter B3-3: Income Assessment;

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Chapter B3-4: Asset Assessment; Chapter B3-5: Credit Assessment; Chapter B3-6: Liability Assessment; Subpart B4: Underwriting Property. Chapter B4-1: Appraisal Requirements; Chapter B4-2: Project Standards

## ~~Chapter B3-1: Manual Underwriting— Fannie Mae Selling~~

Desktop Underwriter is an automated system for mortgage underwriting that calculates whether a loan meets approval requirements. It is used by Fannie Mae or, in some cases, the Federal Housing Authority .

## ~~Desktop Underwriting: What Is It?~~

The online loan application is available in two formats: Quick 1003 and Full 1003. The Quick 1003 allows users to submit a loan casefile to DU with a minimal set of loan data. The Full 1003 allows users to

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complete all data fields. However, regardless of the format used (Quick 1003 or Full 1003), DU analyzes only the

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Getting a conventional loan with a credit score below 640 is difficult, but manual underwriting might make it possible. Low debt-to-income ratios: It's wise to keep your spending low relative to your income, but in some cases, a higher debt to income ratio makes sense.

## ~~How Manual Underwriting Works, What to Expect~~

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