



Guide Update 26-08: DUS Gateway Release for Credit Facility Refinances and Conversions

Effective: 04/03/26

Summary of Changes

Primary Audience: Underwriting

HIGHLIGHTS

Effective for Mortgage Loans Committed as of April 3, 2026, updated the underwriting and Commitment process in DUS Gateway® for MBS Mortgage Loans that include:

- refinances of a Portfolio Mortgage Loan in the Credit Facility; and
- conversions of all or any part of a variable rate Mortgage Loan in the Credit Facility to a fixed rate Mortgage Loan.

Primary Changes

Expanded the Commitment process in DUS Gateway® for managing refinances and conversions in:

- Part IV, Chapter 6: Structured Transactions; and
- Part IV, Chapter 7: Variable Rate Conversions and Renewals, Section 703.01: Rate Lock and Commitment.

Questions

Please contact Christopher Matzke at (703) 833-8660, or christopher_matzke@fanniemae.com, with any questions.