

ESSENT ANNOUNCEMENT

November 14, 2025

Re: Essent Supports Fannie Mae Desktop Underwriter® v12.0 Updates for Approve Eligible Loans and Announces Min. 600 FICO Requirement

Essent supports the recently announced updates to Fannie Mae's Desktop Underwriter (DU®) v12.0 scheduled for implementation the weekend of November 15, 2025. Additionally, Essent is implementing a Min. 600 FICO score requirement for loans receiving a DU Approve/Eligible or Loan Product Advisor® Accept/Eligible response.

A link to the Fannie Mae DU v12.0 Release Notes is provided below for complete details:

- [Desktop Underwriter/Desktop Originator Release Notes - DU v12.0 Nov. Update](#)

Min. 600 FICO Score Requirement

Effective for MI applications received on or after November 17, 2025, the new Min. FICO score for loans receiving a DU Approve/Eligible or Loan Product Advisor Accept/Eligible response will be 600 (previously 620).

In response to Fannie Mae's changes, Essent is also updating our MI eligibility to be based on the loan representative FICO score as outlined in Section 3.3.1. of the Essent Underwriting Guideline Manual and will no longer use average median credit score.

The Min. 680 FICO score for Construction-to-Permanent >95% LTV and Min. 720 FICO score for Investment Properties will still be required. In addition, manually underwritten loans are unaffected by the DU v12.0 updates and will continue to require a Min. FICO score as outlined in the applicable guideline summary. Any applicable updates will be reflected in the Underwriting Guidelines to be published on November 17, 2025.

If you have any questions regarding these changes, please contact our [EssentConnect](#) team at 833.376.8464 | essentconnectsupport@essent.us.

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