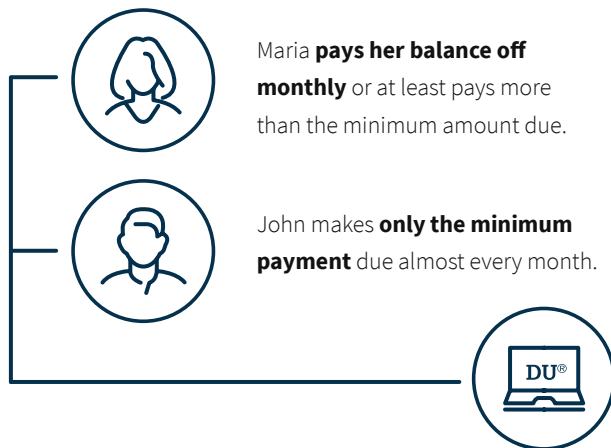# Trended Credit Data and Desktop Underwriter® (DU®)

For more than 25 years, Desktop Underwriter (DU), the industry's leading automated underwriting system, has provided lenders a comprehensive risk assessment that determines whether a loan meets our eligibility requirements. DU's evaluation is fair and objective, applying the same criteria to every mortgage loan application it considers.

Since 2016, DU has used trended credit data in its credit risk assessment.

What's trended credit data?

It's expanded information on a borrower's credit history at a trade line (credit line) level on several factors, including: amount owed, minimum payment, and payment made.

Maria **pays her balance off monthly** or at least pays more than the minimum amount due.

John makes **only the minimum payment** due almost every month.

Assuming Maria's and John's credit histories and loan characteristics are otherwise about the same, **Maria will be considered a lower credit risk in DU's risk assessment.**

Giving weight to how borrowers pay off credit debt puts more power in their hands to control their credit evaluation.

Learn more about trended credit data in our FM Commentary.

Find out more about DU here.

Trended credit data:

Allows a smarter, more thorough analysis of the borrower's credit history.

Helps creditworthy borrowers obtain access to mortgage credit and sustainable homeownership.

Including trended credit data:

Improves the accuracy of DU's credit risk assessment.

Benefits borrowers who regularly pay off their revolving debt.

Fannie Mae considers a number of factors in determining eligibility for its acquisition of loans, including, but not limited to, the borrower's credit score, loan-to-value ratio, debt-to-income ratio, cash reserves, property type, and loan type, as detailed in its *Selling Guide*.

Fannie Mae®