Credit Policy Announcement

Enact Mortgage Insurance (Enact) Credit Policy Announcement
November 17, 2025 – Bulletin 2025-04

AUS Simply Underwrite® Loans

Fannie Mae (FNMA) recently implemented an update to Desktop Underwriter® (DU®) 12.0 removing the minimum credit score requirements for new loans submitted to DU/DO **on or after November 16, 2025**. (DU/DO Originator Release Notes).

Enacts' minimum credit score requirements for AUS **Simply Underwrite®** loans will remain as currently published in the Underwriting Guideline manual:

Property Type	Transactions	Credit Score
1-4 Unit Primary	Purchase, Rate/Term Refinance & Construction-to-Permanent	600
1 Unit 2nd Home		620
1 Unit Investment		620

Refer to sections 4.1 and 4.2 of the Underwriting Guideline manual for complete **Simply Underwrite®** guidelines.

Please distribute this information to your organization. For assistance, contact your Enact representative or the ActionCenter® at 800-444-5664. As always, we appreciate your business.

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