

# A Message From DSHA



Good Afternoon,

**Effective immediately**, DSHA will permit borrowers to use Form 26-1802a (HUD/VA Addendum to URLA) for all applications in VA's home loan programs, please see the published [Circular 26-21-9](#). In addition, DSHA's FHLMC HFA Advantage program will align with the [Freddie Mac Bulletin 2021-20](#), please review the Bulletin for complete details.

Finally, **effective for all locks on or after 6/17**, please use the new calculation for outstanding student loans. Please review the [FHA ML 2021-13](#).

- The payment amount reported on the credit report or the actual documented payment, when the payment amount is above zero; or
- 0.5% of the outstanding loan balance, when the monthly payment reported on the Borrower's credit report is zero

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If you have questions about this change, please reach out to Delaware State Housing Authority at (302) 577-5001 or [homeloans@destatehousing.com](mailto:homeloans@destatehousing.com).

Sincerely,  
DSHA Housing Finance

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