# Notification 24-19: Form 4804

Effective: 10/17/24
Retired: 12/03/24

## Summary of Changes

| HIGHLIGHTS |
| --- |
| **Effective for Mortgage Loans Committed as of October 17, 2024,** updated the Reservation of Rights Letter (Form 4804). |

### Primary Change

Added Borrower Failure to Maintain Required Insurance to the list of Applicable Issues to be Addressed.

### Questions

Please contact Chelo Carter at (972) 861-6261, or chelo_carter@fanniemae.com, with any questions.

© 2026 Fannie Mae. Trademarks of Fannie Mae.