



## Notification 24-19: Form 4804

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

### Summary of Changes

HIGHLIGHTS
<p><b>Effective for Mortgage Loans Committed as of October 17, 2024</b>, updated the Reservation of Rights Letter (Form 4804).</p>

#### 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](mailto:chelo_carter@fanniemae.com), with any questions.