



Guide Update 25-24: Insurance DUS Data Digitizer

Effective: 12/26/25

Summary of Changes

Primary Audience: Insurance

HIGHLIGHTS

Effective for Mortgage Loans placed under application as of December 26, 2025, and for insurance policy renewals as of February 16, 2026, updated insurance requirements.

Effective for Mortgage Loans Delivered as of January 26, 2026, new DUS Data Digitizer requirements apply.

Primary Changes

Updated Part II, Chapter 4: Property and Liability Insurance to:

- modify requirements for:
 - Properties with flood insurance to submit the:
 - DUS Insurance Data Set (Form 4087.INS) via DUS Data Digitizer; and
 - Flood Insurance Policy Documents via DUS DocWay;
 - NFIP Policy related to Letter of Map Amendment (LoMA) applications;
 - liability insurance exclusions; and
 - minimum stated deductibles; and
- include the Flood Insurance Job Aid.

Questions

Please contact drawer_insurance@fanniemae.com with any questions.