Fannie Mae®

# Guide Update 25-24: Insurance DUS Data Digitizer

Effective: 12/26/25
Retired: 07/06/26

## 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.<br><br>**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

© 2026 Fannie Mae. Trademarks of Fannie Mae.

Please contact drawer_insurance@fanniemae.com with any questions.

© 2026 Fannie Mae. Trademarks of Fannie Mae.