



Servicing Guide Announcement (SVC-2025-04)

July 9, 2025

The *Servicing Guide* has been updated to include changes to the following:

- [Reference to Republic Mortgage Insurance Company *](#): removes references to Republic Mortgage Insurance Company and updates the MI Claims Portal Participants Exhibit
- [Miscellaneous updates](#):
 - Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit*
 - Compliance with laws
 - Approved mortgage insurers and related identifiers

View the list of [impacted topics](#).

*Policy changes not applicable to reverse mortgage loans.

Reference to Republic Mortgage Insurance Company

We updated the *Guide* to

- remove references to Republic Mortgage Insurance Company (RMIC),
- add United Guaranty Residential Insurance Company (UGI) to the list of mortgage insurers participating in the MI Claims Portal (MICP), and
- remove retired MI codes from the MI Claims Portal Participants Exhibit.

These changes were made in accordance with the [Servicing Notice: Republic Mortgage Insurance Company Merged into United Guaranty Residential Insurance Company](#).

Effective: These changes are effective immediately.

Miscellaneous updates

Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit: We updated the *Guide* to incorporate the changes to foreclosure time frames and compensatory fee allowable delays as described in [LL-2025-01](#).

Effective: These changes are effective immediately for all mortgage loans with a foreclosure sale date on or after July 1, 2025.

Compliance with laws: In the Selling Guide, we clarified our compliance with laws policy specific to the Bank Secrecy Act (BSA) and anti-money laundering (AML) related requirements for seller/servicers. See Announcement [SEL-2025-05](#).

Effective: Sellers and seller/servicers are encouraged to take advantage of this policy clarification immediately but must do so by October 2, 2025.



Approved mortgage insurers and related identifiers: We updated the list of [Approved Mortgage Insurers and Related Identifiers](#) to remove the previously approved mortgage insurers, which were provided for historical reference only, and to put the remaining list in alphabetical order.

Effective: This change is effective immediately.

See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Account Team, Portfolio Manager, or Fannie Mae's Single-Family Servicer Support Center at 1-800-2FANNIE (1-800-232-6643).

Have *Guide* questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics (Dated July 9, 2025)
Reference to Republic Mortgage Insurance Company	<ul style="list-style-type: none">• D2-3.3-01, Fannie Mae Short Sale,• E-4.5-01, Filing MI Claims for Conventional Mortgage Loans or for Other Mortgage Loans for which Fannie Mae Bears the Risk of Loss,• F-2-06, Mortgage Insurer Delegations for Workout Options, and• F-3-18, Acronyms and Glossary of Defined Terms
Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit	<ul style="list-style-type: none">• E-3.2-15, Allowable Time Frames for Completing Foreclosure• F-2-03, Compensatory Fee Calculation Examples
Compliance with laws	<ul style="list-style-type: none">• A2-1-09, Compliance with Requirements and Laws