

Servicing Guide Announcement (SVC-2026-04)

May 13, 2026

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

- [Updates to remote online notarization requirements](#): removed the requirement for sellers and servicers to maintain, or cause to be retained, the video recording of the remote notarial ceremony for loans closed using RON.
- [Miscellaneous updates](#):
 - Submission process for Form 1013 and Form 1014
 - Contact information for the mortgage insurance communications
 - Fannie Mae lockbox address for filing an FHA MI Claim

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

Updates to remote online notarization requirements

In coordination with Selling Guide Announcement SEL-2026-05, we updated the *Servicing Guide* to revise certain requirements related to loans closed using remote online notarization (RON). We removed the requirement for sellers and servicers to maintain, or cause to be retained, the video recording of the remote notarial ceremony for loans closed using RON. Servicers must retain the RON audit trail as part of the electronic loan file delivered to Fannie Mae and transfer it to any subsequent servicer, consistent with existing electronic records and attribution requirements.

Effective: These changes are effective immediately and apply to loans closed using RON on or after May 6, 2026.

Miscellaneous updates

Submission process for Form 1013 and Form 1014: Fannie Mae has launched the [Custodial Bank Account Management application](#) which allows Fannie Mae servicers and subservicers to digitally create, execute, and manage the required Letters of Authorization for Principal and Interest (P&I) Custodial Account ([Form 1013](#)), and the Taxes and Insurance (T&I) Custodial Account ([Form 1014](#)). The *Servicing Guide* has been updated to reflect changes in the submission process for these forms.

Additionally, a new Data Access Authorization Agreement ([Form 101](#)) may be required to grant any sub-servicer access to the master servicer's custodial account management data. For more information, visit the [Custodial Bank Account Management](#) webpage.

Effective: Servicers are encouraged to implement the changes immediately but must do so by Aug. 1, 2026.

Contact information for the mortgage insurance communications: We updated the mortgage insurance communications contact information for servicer inquiries related to Deferred Payment Obligations (DPO) and mortgage insurance rescissions, claim denials, or cancellations following loan liquidation.

Effective: Servicers are encouraged to implement this change immediately but must do so by Aug. 1, 2026.



Fannie Mae lockbox address for filing an FHA MI claim: To align with operational processes, we updated the Guide to reflect the current Fannie Mae lockbox address for filing an FHA MI Claim.

Effective: Servicers may take advantage of this update immediately.

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

Servicers who have questions about this Announcement should contact their Fannie Mae Servicing Manager, or Fannie Mae's Single-Family Servicer Resource 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 May 13, 2026)
Updates to remote online notarization requirements	<ul style="list-style-type: none">• A2-7-03, Post Delivery Servicing Transfers• F-1-11, Special Requirements when the Servicing Transfer includes eMortgages
Submission requirement for Form 1013 and Form 1014	<ul style="list-style-type: none">• A2-1-07, Subservicing• F-1-03, Establishing and Implementing Custodial Accounts• F-4-02, List of Contacts
Contact information for the mortgage insurance communications	<ul style="list-style-type: none">• A1-3-02, Fannie Mae-Initiated Repurchases, Indemnifications, Make Whole Payment Requests and Deferred Payment Obligations• F-1-02, Escrow, Taxes, Assessments, and Insurance
Fannie Mae lockbox address for filing an FHA MI claim	<ul style="list-style-type: none">• F-1-06, Filing an MI Claim for a Liquidated Mortgage Loan or Acquired Property