Fannie Mae

Servicing Guide Announcement (SVC-2026-05)

Aug. 12, 2026

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

- Miscellaneous updates:
    - Incorporation of Lender Letter LL-2026-03*,* Updates to Project Standards & Property Insurance Requirements

View the list of impacted topics.

Miscellaneous updates

Incorporation of Lender Letter LL-2026-03, Updates to Project Standards & Property Insurance Requirements: In accordance with *Selling Guide* Announcement SEL 2026-07, servicers are advised that we updated the *Selling Guide* to incorporate the property insurance policy changes communicated via Lender Letter LL-2026-03, *Updates to Project Standards & Property Insurance Requirements*. We updated the *Servicing Guide* with the related property insurance requirements specific to servicers only.

We made minor edits to align property insurance requirements for renovation mortgage loans and second lien mortgage loans with these updates. Additionally, to improve clarity and flow when incorporating these policy updates, some content in Chapter B-2, Property Insurance Requirements has been reorganized. No additional policy changes were made.

Effective: With respect to the changes in Lender Letter LL-2026-03, servicers are encouraged to implement these changes immediately but must do so by Jan. 1, 2027. The additional minor edits are effective 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 *Servicing Guide* Topics (Dated Aug. 12, 2026)
Incorporation of Lender Letter LL-2026-03, Updates to Project Standards & Property Insurance Requirements	• B-2-01, Property Insurance Requirements Applicable to All Property Types • B-2-02, Property Insurance Requirements for One- to Four-Unit Properties • D1-2-01, Renovation Mortgage Loans