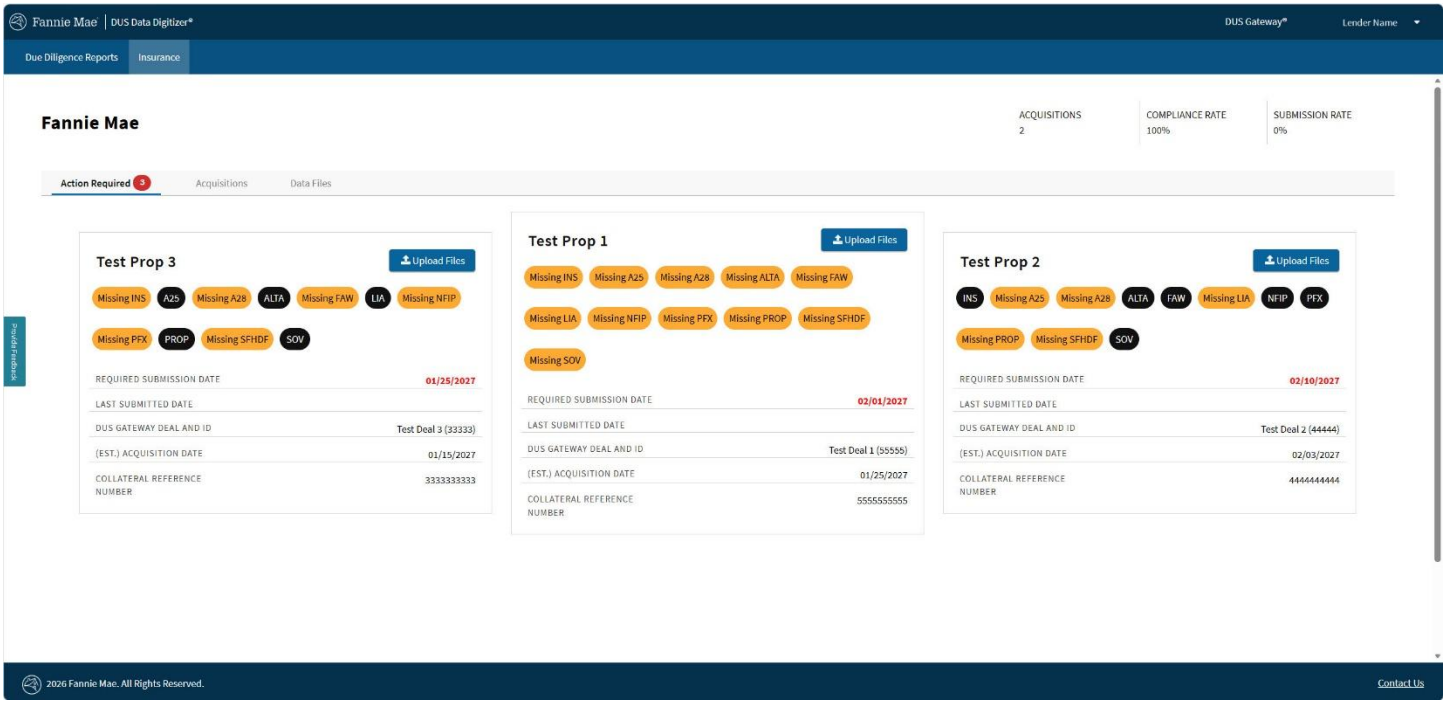
Insurance Job Aid | DUS Data Digitizer®

Multifamily DUS Data Digitizer® is a web application for Lenders to upload structured data sets for key third-party reports, which include the submission of Appraisal Reports (APPR), Environmental Risk Assessments (ESA), Property Condition Assessments (PCA), Seismic Risk Assessments (SRA), Zoning Reports (ZON), and Insurance (INS).

The submission of Flood Insurance structured data and documents is required for properties acquired by Fannie Mae on or after **January 26th, 2026**. The submission of All-Perils Insurance documents is required for properties acquired by Fannie Mae on or after **January 25th, 2027**. The Required Submission Date, shown in the DUS Data Digitizer application, will be **5 business days after acquisition**.



This document will provide users with a step-by-step process on how to upload Insurance JSON file and Insurance documents, as well as insight into how to maneuver through the DUS Data Digitizer application user interface, a breakdown of the available features, and content overview. For questions, reach out to the DUS Data Digitizer team. If you are looking for the API job. aid, visit the Fannie Mae - Developer Portal.

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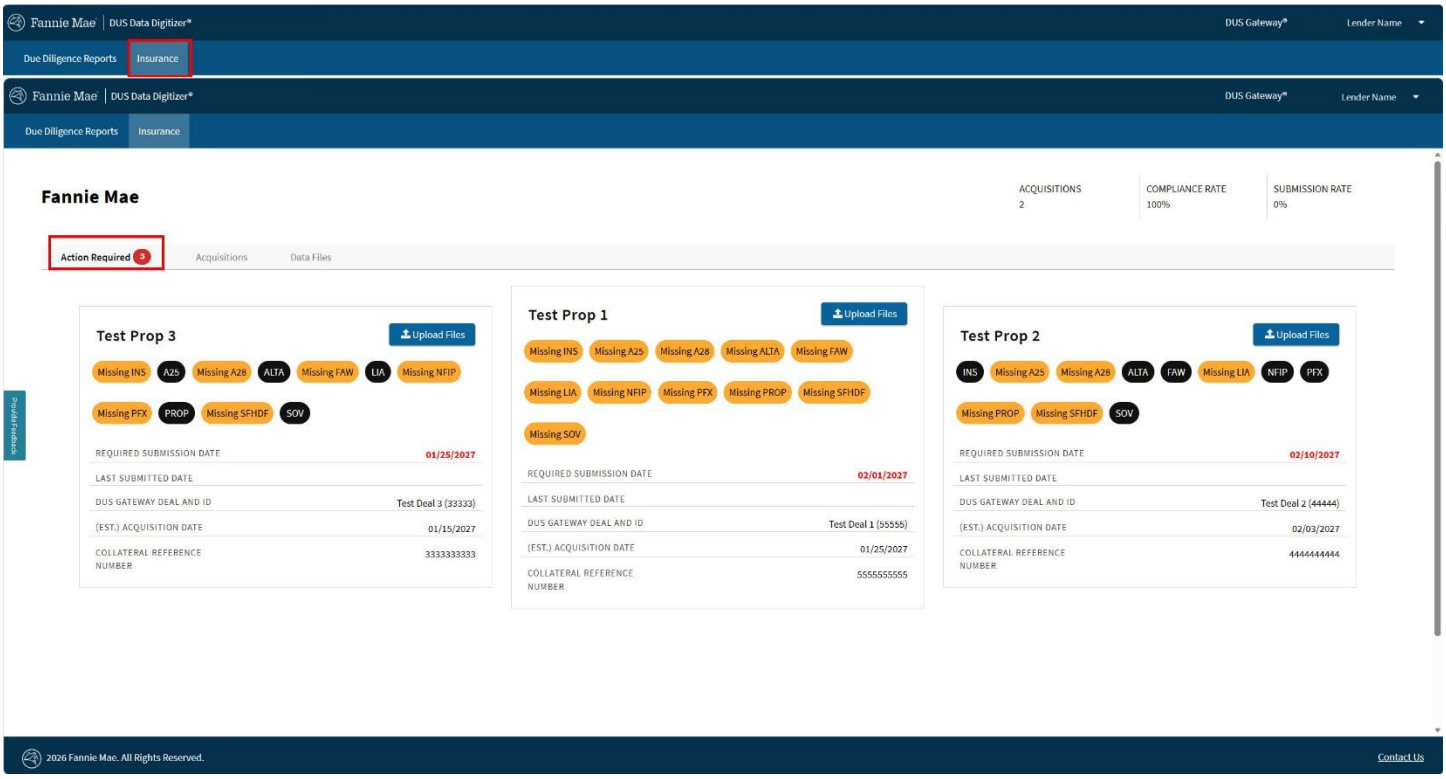
How to upload Insurance Data and Documents?

Step 1: Login to the DUS Data Digitizer® application using this link: **https://dusdatadigitizer.fanniemae.com/**.

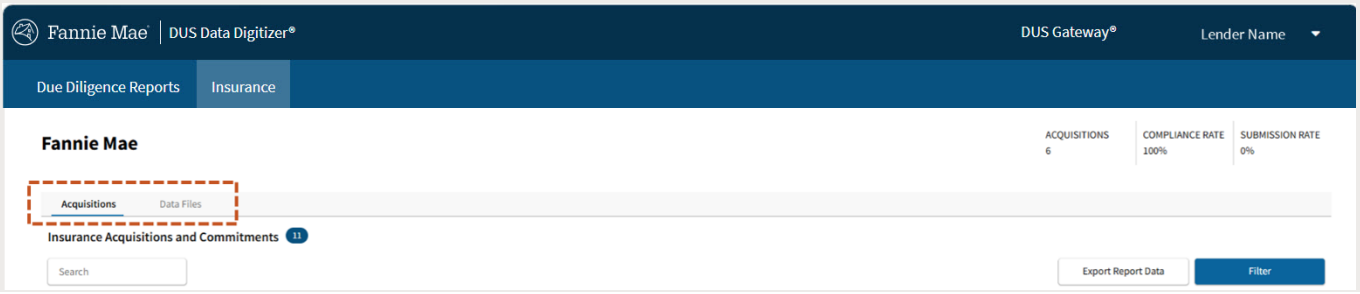
Step 2: Once logged in, select the **Insurance** tab to view all the properties in the **Action Required** tab that require the submission of Insurance data and documents.



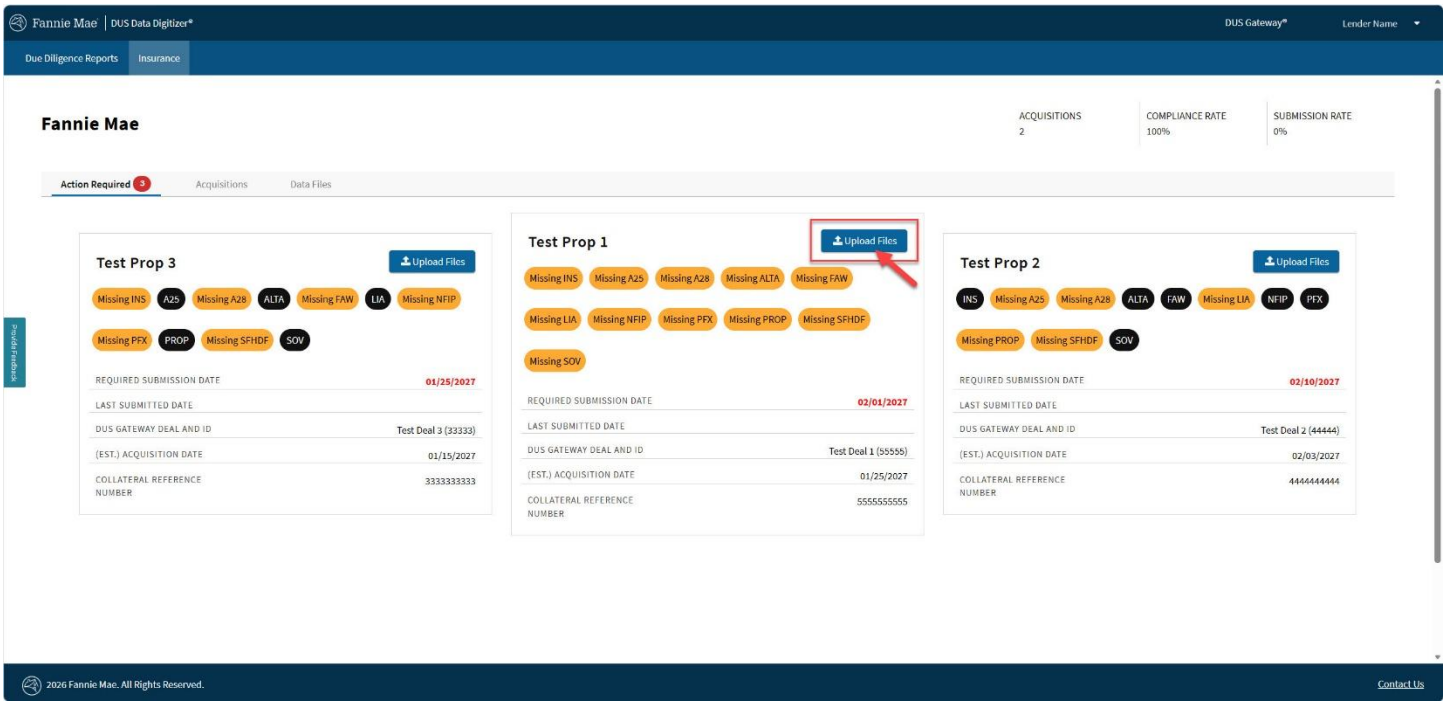
Submission Status

Missing INS	**Yellow** – Missing Insurance submission.
INS	**Green** – Successfully uploaded Insurance data.
INS	**Black** – Submission of Insurance is ***not required***.

Note: If you select the **Insurance** tab and do not see the **Action Required** tab on the screen, then you do not currently have any properties that require Insurance data or document submission.

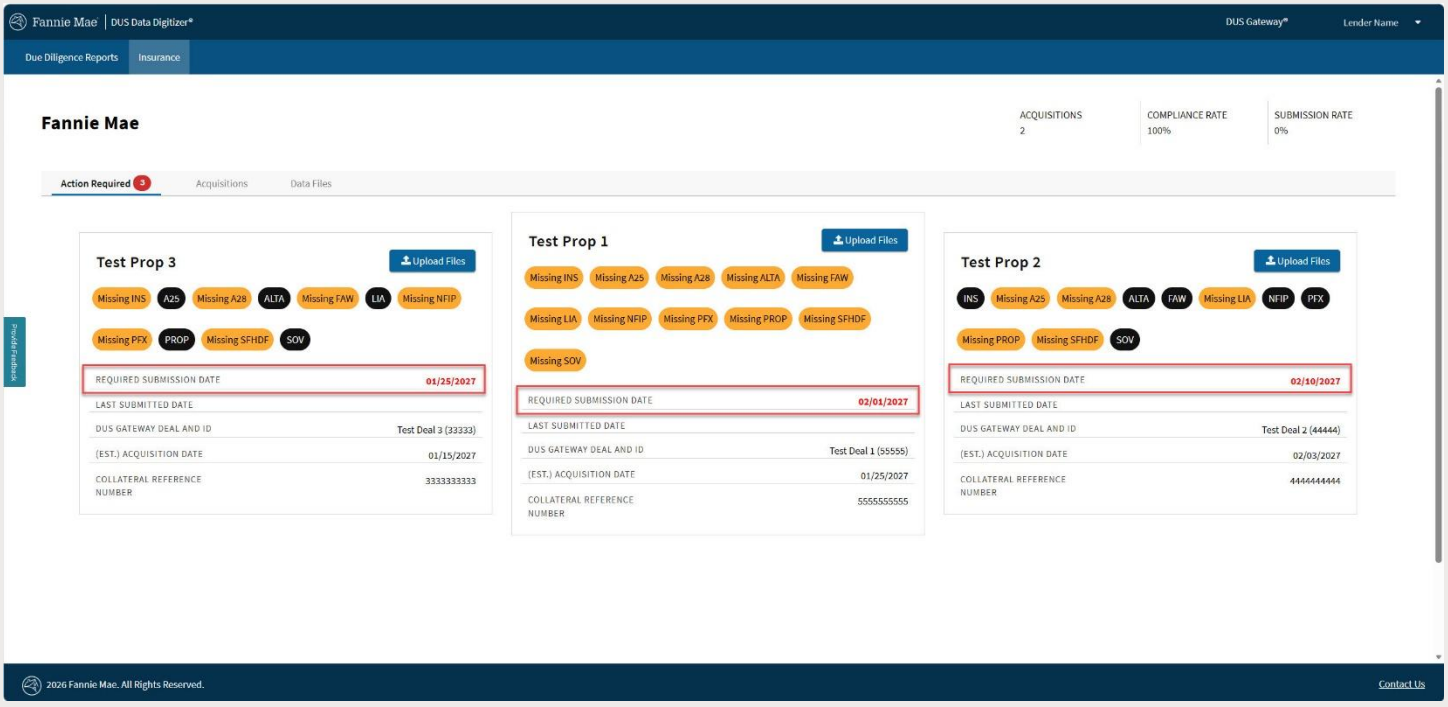


Step 3: Find the specific property pertaining to the file you want to upload and then click on the **Upload Files** button within the tile of the property.



Note: The **Action Required** tab shows all the properties that require the submission of Insurance data and/or documents, and the properties in the **Action Required** tab are ordered by the **Required Submission Date**. The Required Submission Date is the date a Lender is expected to submit all data files applicable to a deal/property, which is 5 business days after acquisition date. On the **Acquisitions** tab, you will see all of your associated lender's properties acquired by Fannie Mae in the current year.

If the **Required Submission Date** is a future date, then the date will be **red text** while a past date is black text.



Note: If you are looking for a property in the **Action Required**, but it is not at the top, you can either scroll until you find the tile with the property information or use **Ctrl + F** to text search for the property on the page (it is recommended to search using the DUS Gateway Deal Identifier).

If you are searching in the **Action Required** tab and cannot find the tile with the property you are looking for, then search for the property in the **Acquisitions** tab. A property tile will not be displayed on the **Action Required** tab if the required insurance data and/or documents have already been submitted for the property. Once all required information has successfully been submitted to the DUS Data Digitizer, the tile will no longer be displayed on the **Action Required** tab because the action has been fulfilled.

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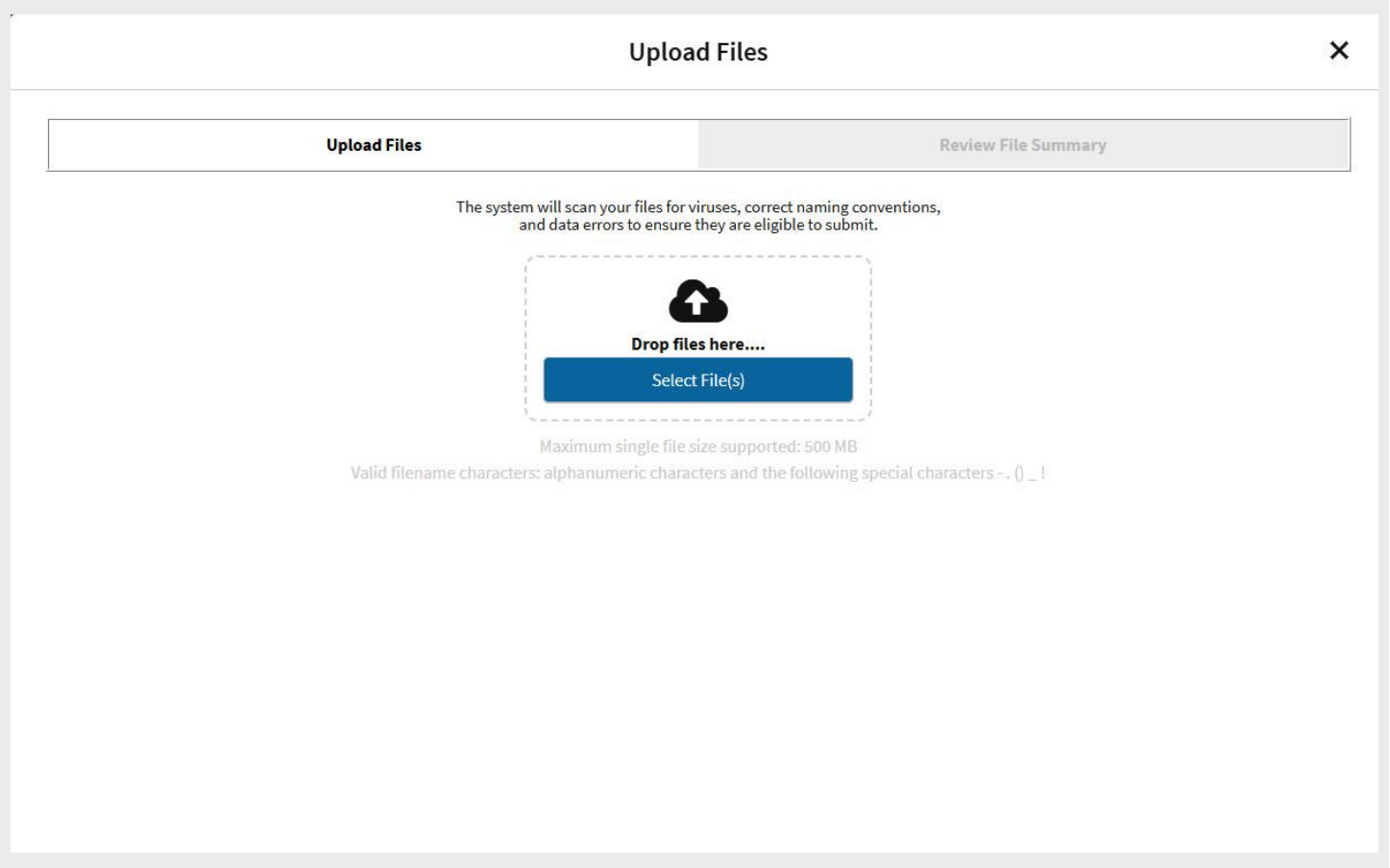
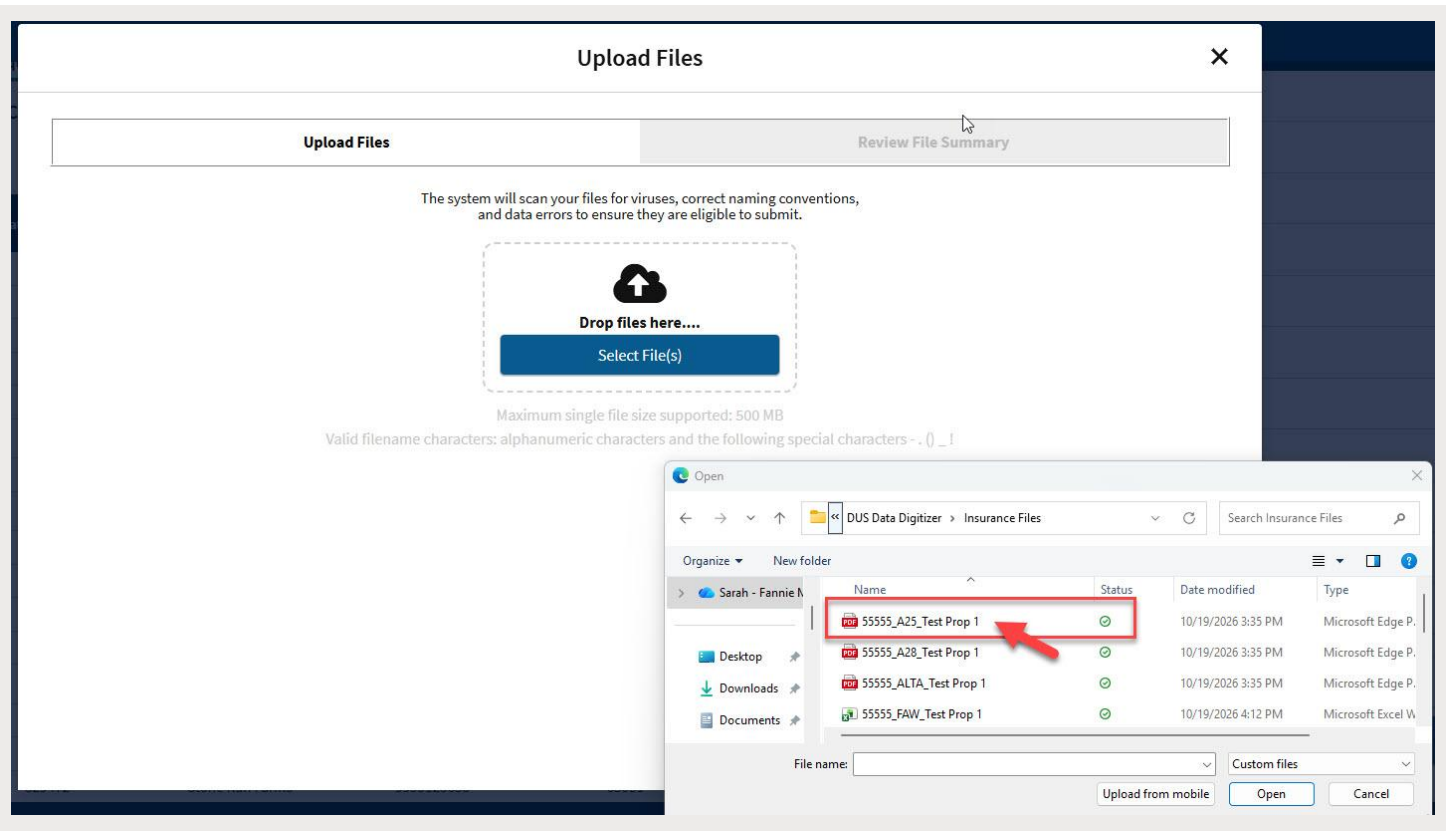
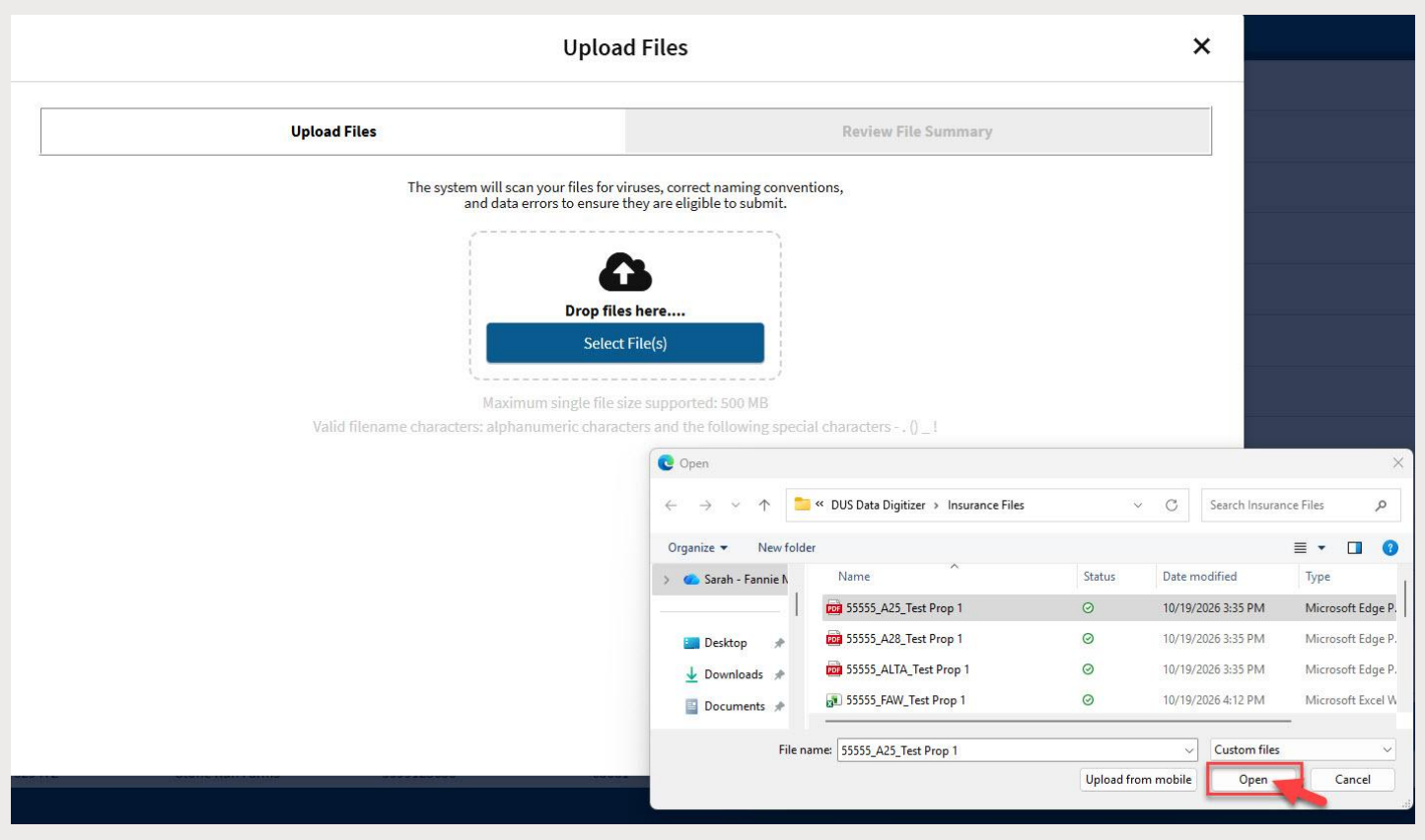
Insurance File Naming Convention:
[DUS Gateway Deal ID]_[Document Type Acronym]_[Property Name].file extension

Document	Acronym	Naming Convention	Allowable File Types
Flood Insurance Structured Data	INS	[DUS Gateway Deal ID]_[INS]_[Optional Text]	JSON
ACORD 25 (A25)	A25	[DUS Gateway Deal ID]_[A25]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
ACORD 28 (A28)	A28	[DUS Gateway Deal ID]_[A28]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Alta Survey (ALTA)	ALTA	[DUS Gateway Deal ID]_[ALTA]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Flood Analysis Worksheet (FAW)	FAW	[DUS Gateway Deal ID]_[FAW]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Liability Policy (LIA)	LIA	[DUS Gateway Deal ID]_[LIA]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
NFIP Policy (NFIP)	NFIP	[DUS Gateway Deal ID]_[NFIP]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Private or Excess Flood Coverage Policy (PFX)	PFX	[DUS Gateway Deal ID]_[PFX]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Property Policy (PROP)	PROP	[DUS Gateway Deal ID]_[PROP]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Property and Liability Combined (PROPLIA)	PROPLIA	[DUS Gateway Deal ID]_[PROPLIA]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Standard Flood Hazard Determination Form (SFHDF)	SFHDF	[DUS Gateway Deal ID]_[SFHDF]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)
Schedule of Values (SOV)	SOV	[DUS Gateway Deal ID]_[SOV]_[Property Name]	PDF Excel (xls, xlsx, xlsm) Word (doc, docx)

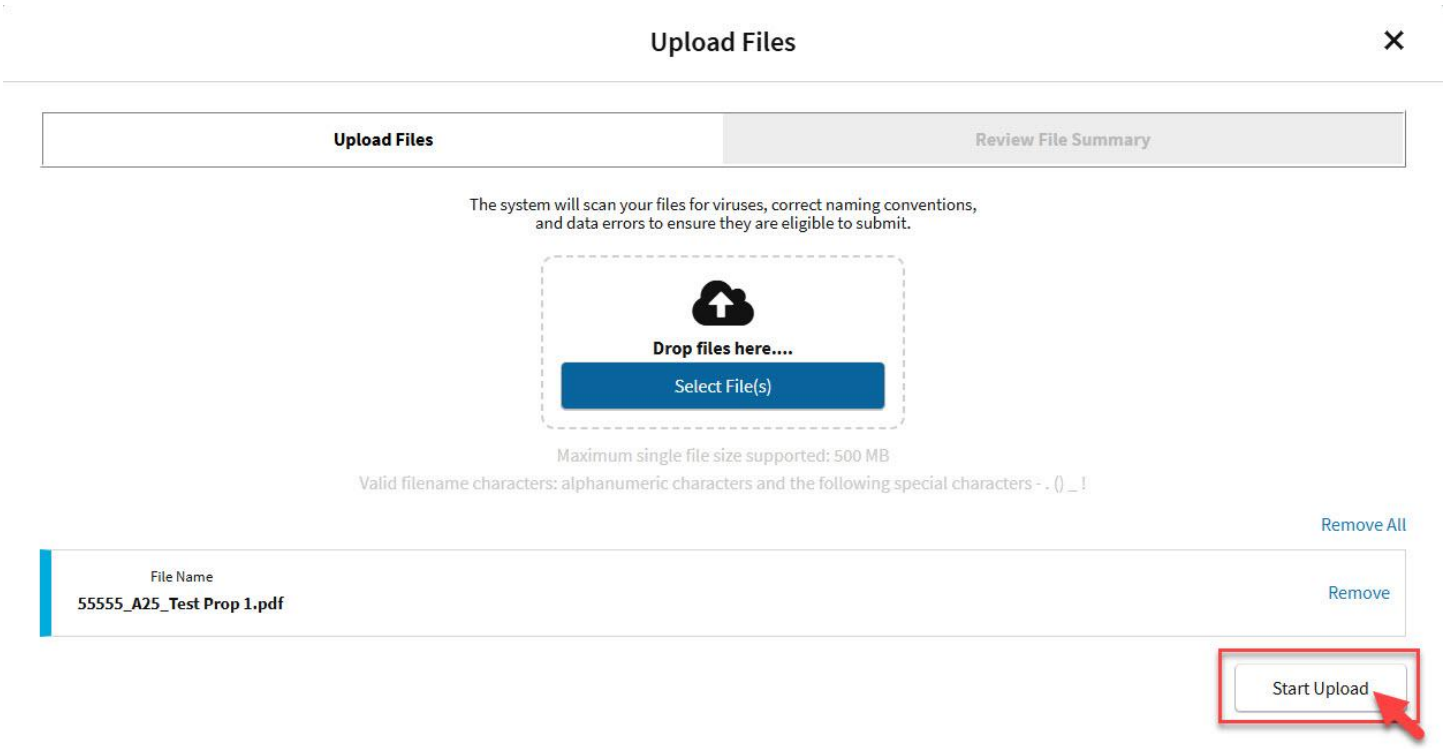
Step 4: Click **Select File(s)** to upload Insurance data (JSON) or documents. Select the file and click **Open**. Alternatively, you can drag and drop the file.





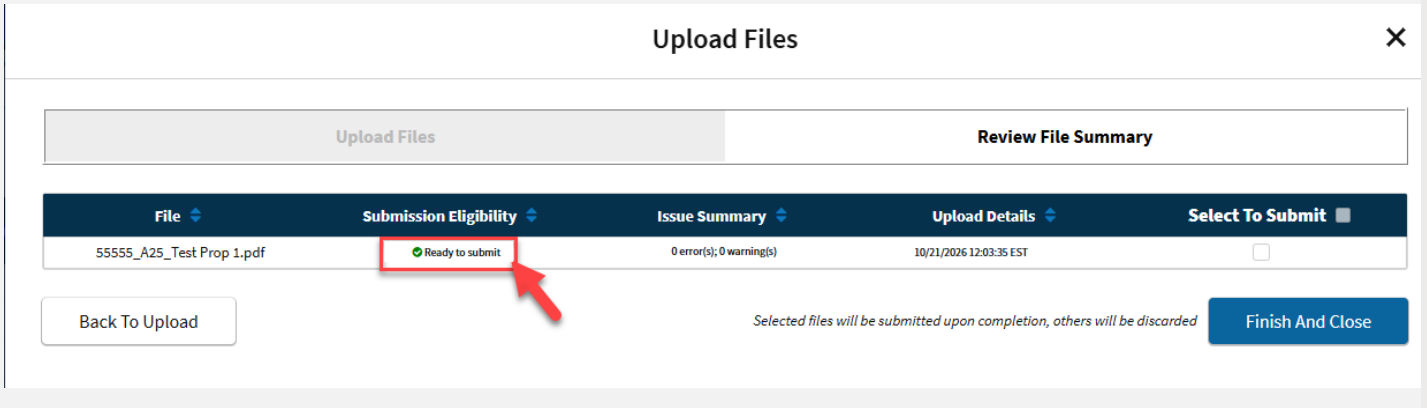


Step 5: Once you have added your file, click **Start Upload**.

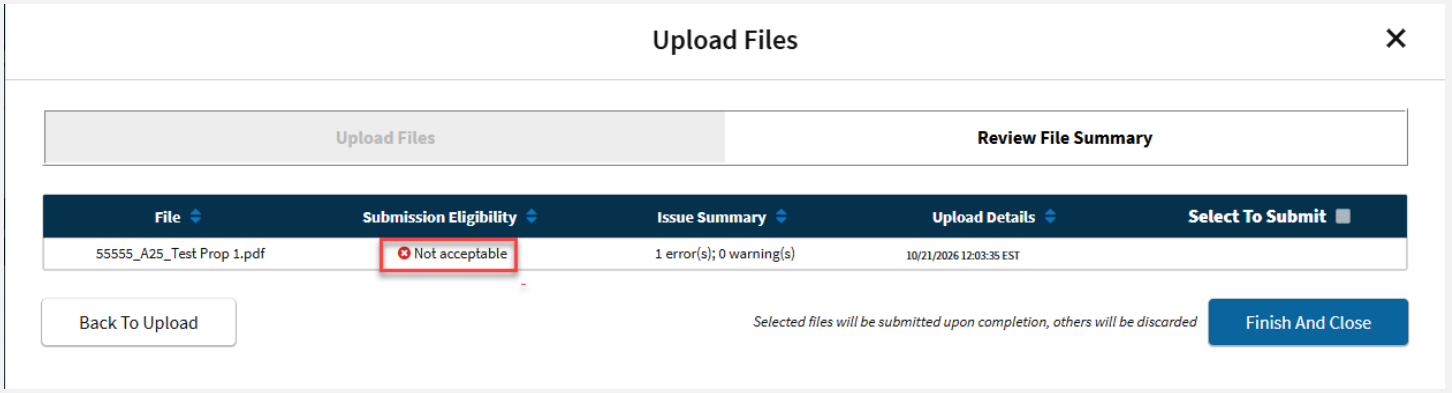


The **Submission Eligibility** of a file is deemed either **Ready to submit** **or** **Not acceptable**.

Ready to submit	Acceptable, all data points are error free.



Not acceptable	Rejected, some required data points have errors.



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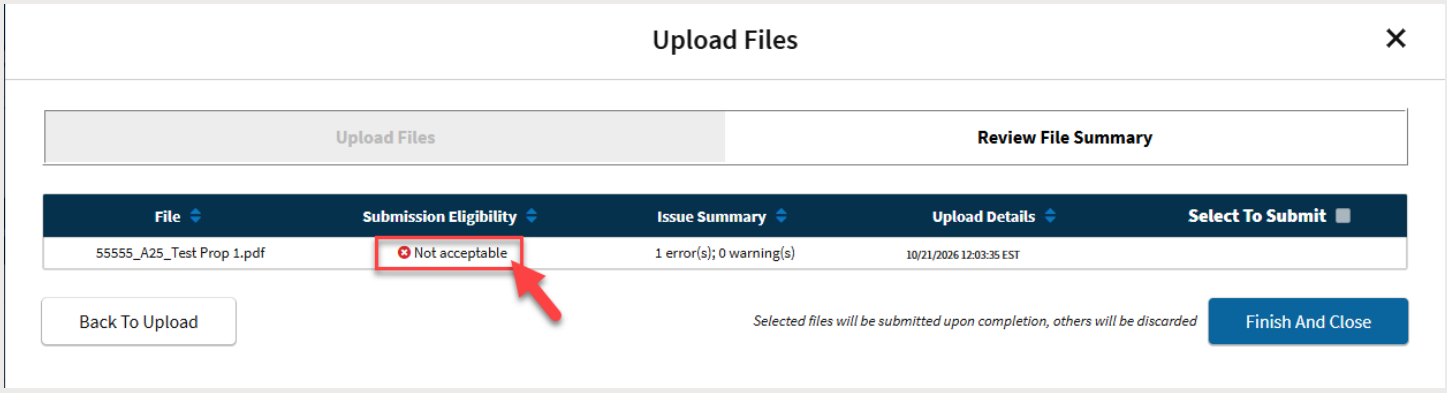
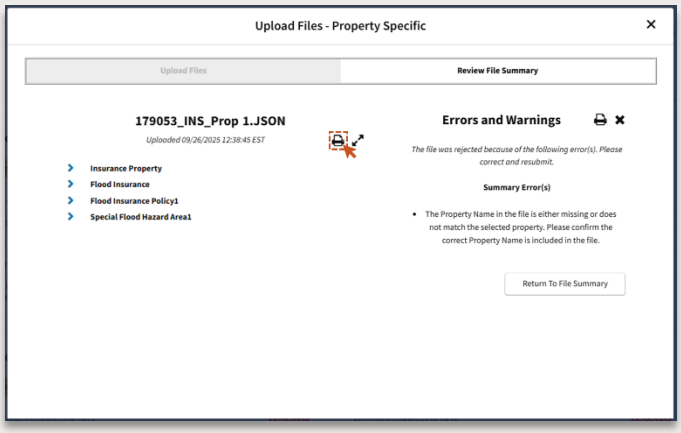
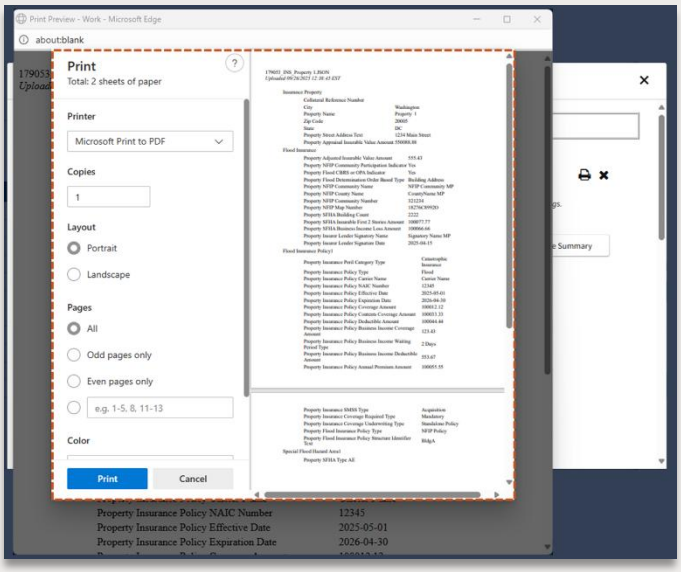
Note: If you click on the row under the **Issue Summary** column, there is a user-friendly view of the data set and a summary of errors and warnings.

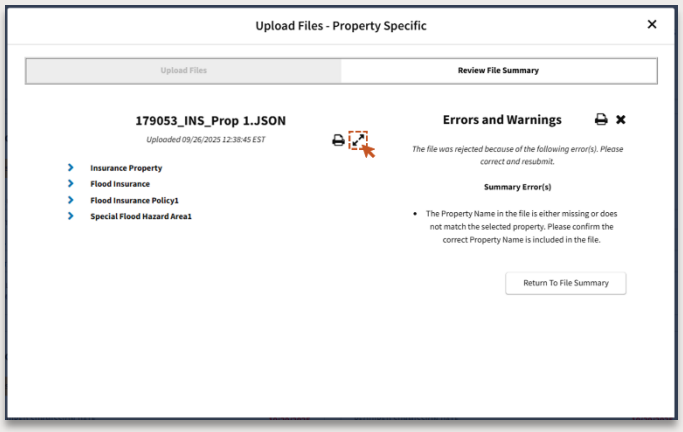


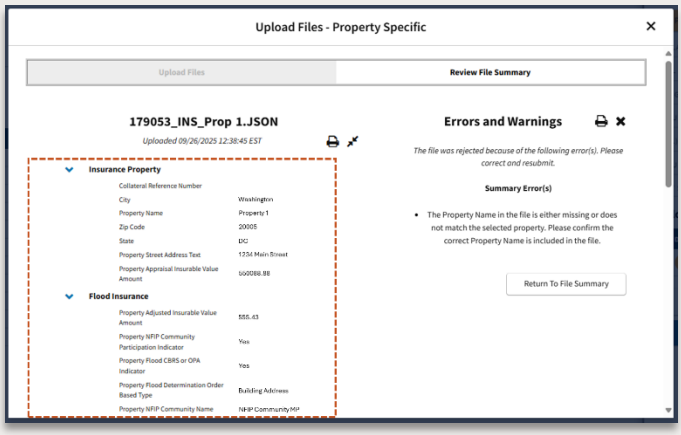
You may print Errors and Warnings for reference to address the errors in the data file before you attempt to resubmit.



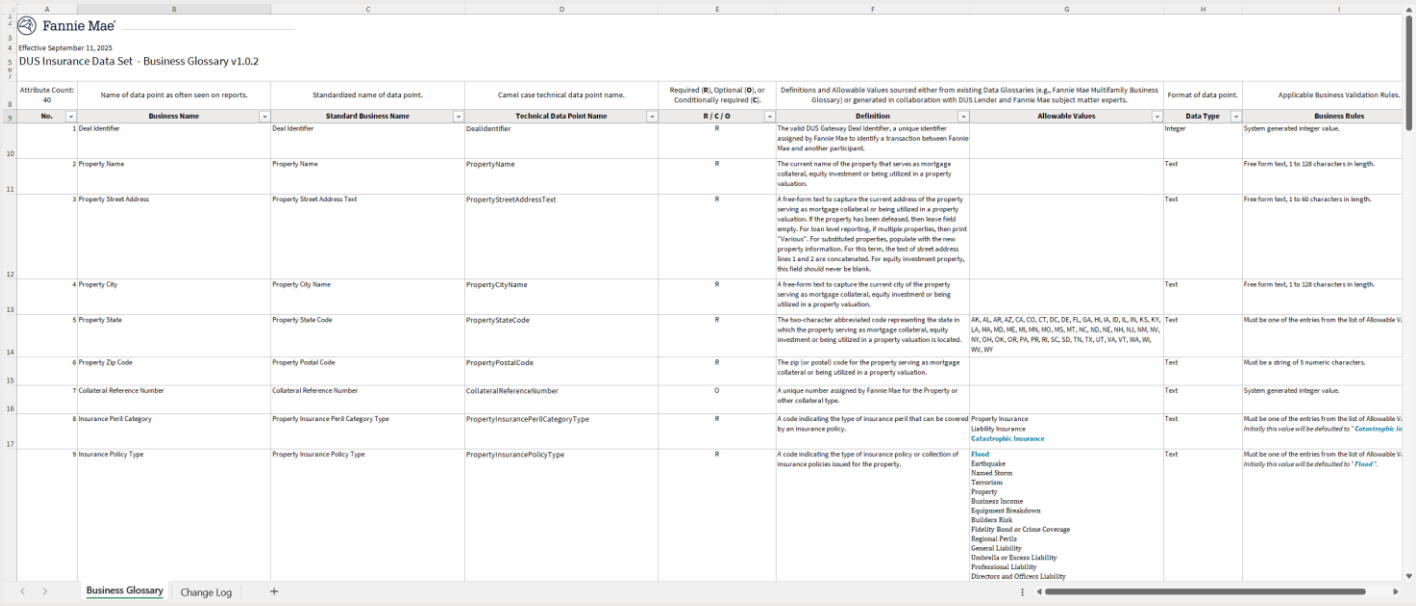


For Structured Flood Insurance Data (JSON files) you may expand the user-friendly view and review the data for each of the fields.





For any errors, reference the DUS Insurance Data Set – Business Glossary.



Fannie Mae

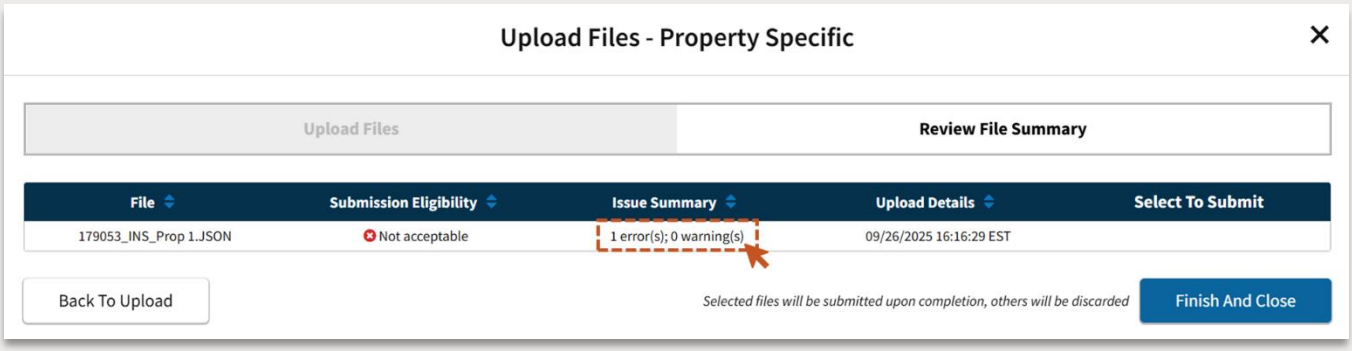
Effective September 11, 2025

DUS Insurance Data Set - Business Glossary v1.0.2

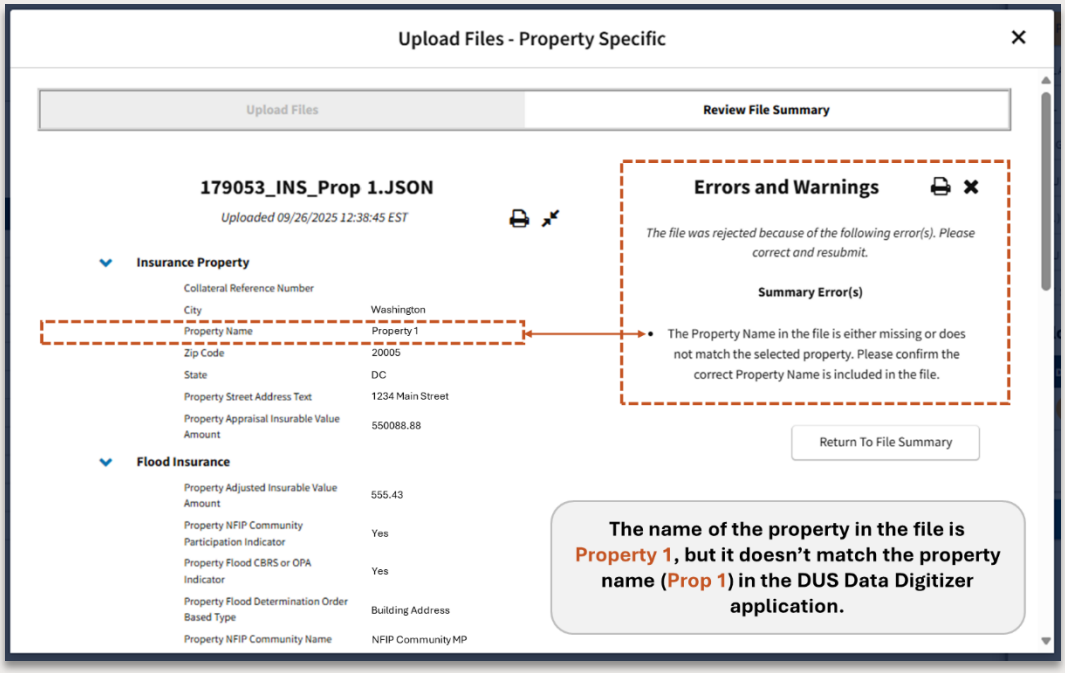
Attribute Count: 40	Name of data point as often seen on reports.	Standardized name of data point.	Camel case technical data point name.	Required (R), Optional (O), or Conditionally required (C).	Definitions and Allowable Values sourced either from existing Data Glossaries (e.g., Fannie Mae Multifamily Business Glossary) or generated in collaboration with DUS Lender and Fannie Mae subject matter experts.		Format of data point.	Applicable Business Validation Rules.
No.	Business Name	Standard Business Name	Technical Data Point Name	R / C / O	Definition	Allowable Values	Data Type	Business Rules
1	Deal Identifier	Deal Identifier	DealIdentifier	R	The valid DUS Gateway Deal Identifier, a unique identifier assigned by Fannie Mae to identify a transaction between Fannie Mae and another participant.		Integer	System generated integer value.
2	Property Name	Property Name	PropertyName	R	The current name of the property that serves as mortgage collateral, equity investment or being utilized in a property valuation.		Text	Free form text, 1 to 128 characters in length.
3	Property Street Address	Property Street Address Text	PropertyStreetAddressText	R	A free-form text to capture the current address of the property serving as mortgage collateral or being utilized in a property valuation. If the property has been defeased, then leave field empty. For loan level reporting, if multiple properties, then print "Various". For substituted properties, populate with the new property information. For this term, the text of street address lines 1 and 2 are concatenated. For equity investment property, this field should never be blank.		Text	Free form text, 1 to 60 characters in length.
4	Property City	Property City Name	PropertyCityName	R	A free-form text to capture the current city of the property serving as mortgage collateral, equity investment or being utilized in a property valuation.		Text	Free form text, 1 to 128 characters in length.
5	Property State	Property State Code	PropertyStateCode	R	The two-character abbreviated code representing the state in which the property serving as mortgage collateral, equity investment or being utilized in a property valuation is located.	AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	Text	Must be one of the entries from the list of Allowable V
6	Property Zip Code	Property Postal Code	PropertyPostalCode	R	The zip (or postal) code for the property serving as mortgage collateral or being utilized in a property valuation.		Text	Must be a string of 5 numeric characters.
7	Collateral Reference Number	Collateral Reference Number	CollateralReferenceNumber	O	A unique number assigned by Fannie Mae for the Property or other collateral type.		Text	System generated integer value.
8	Insurance Peril Category	Property Insurance Peril Category Type	PropertyInsurancePerilCategoryType	R	A code indicating the type of insurance peril that can be covered by an insurance policy.	Property Insurance Liability Insurance Catastrophic Insurance	Text	Must be one of the entries from the list of Allowable V. *Initially this value will be defaulted to "Catastrophic In*
9	Insurance Policy Type	Property Insurance Policy Type	PropertyInsurancePolicyType	R	A code indicating the type of insurance policy or collection of insurance policies issued for the property.	Flood Earthquake Named Storm Terrorism Property Business Income Equipment Breakdown Builders Risk Fidelity Bond or Crime Coverage Regional Perils General Liability Umbrella or Excess Liability Professional Liability Directors and Officers Liability	Text	Must be one of the entries from the list of Allowable V. *Initially this value will be defaulted to "Flood".*

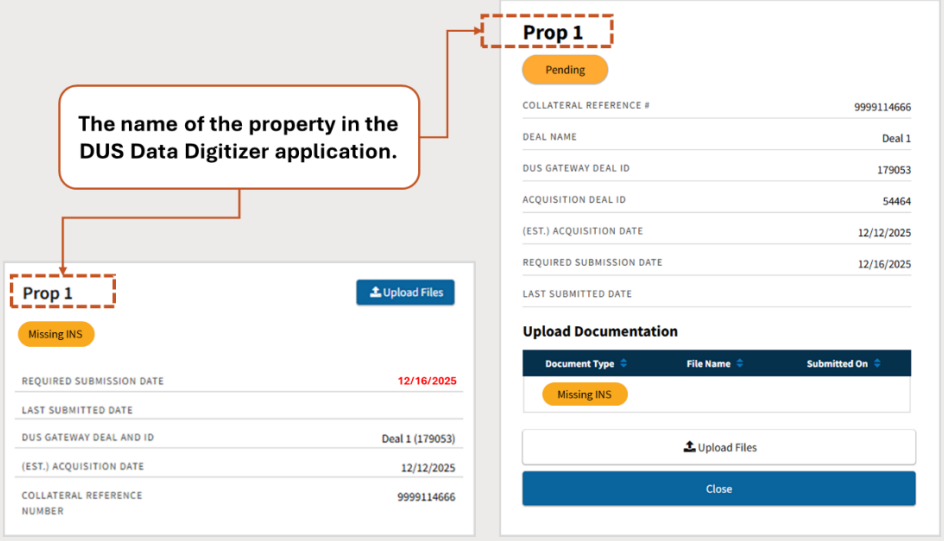
Business Glossary | Change Log

Scenario: You submit a generated JSON file and see that you have errors stated under the Issue Summary.



You click on the **1 error(s); 0 warning(s)** and find the error is within the **Property Name** field. The name you provided in the uploaded file is **Property 1;** this name does not match the property name that is in DUS Data Digitizer application; the file will be rejected.





You can find the name of the property, in two places:

- At the top of each tile within the **Action Required** tab.
- On the **Acquisitions** tab under the **Property Name** column or at the top of the property details provided when you click on the row of the corresponding property.

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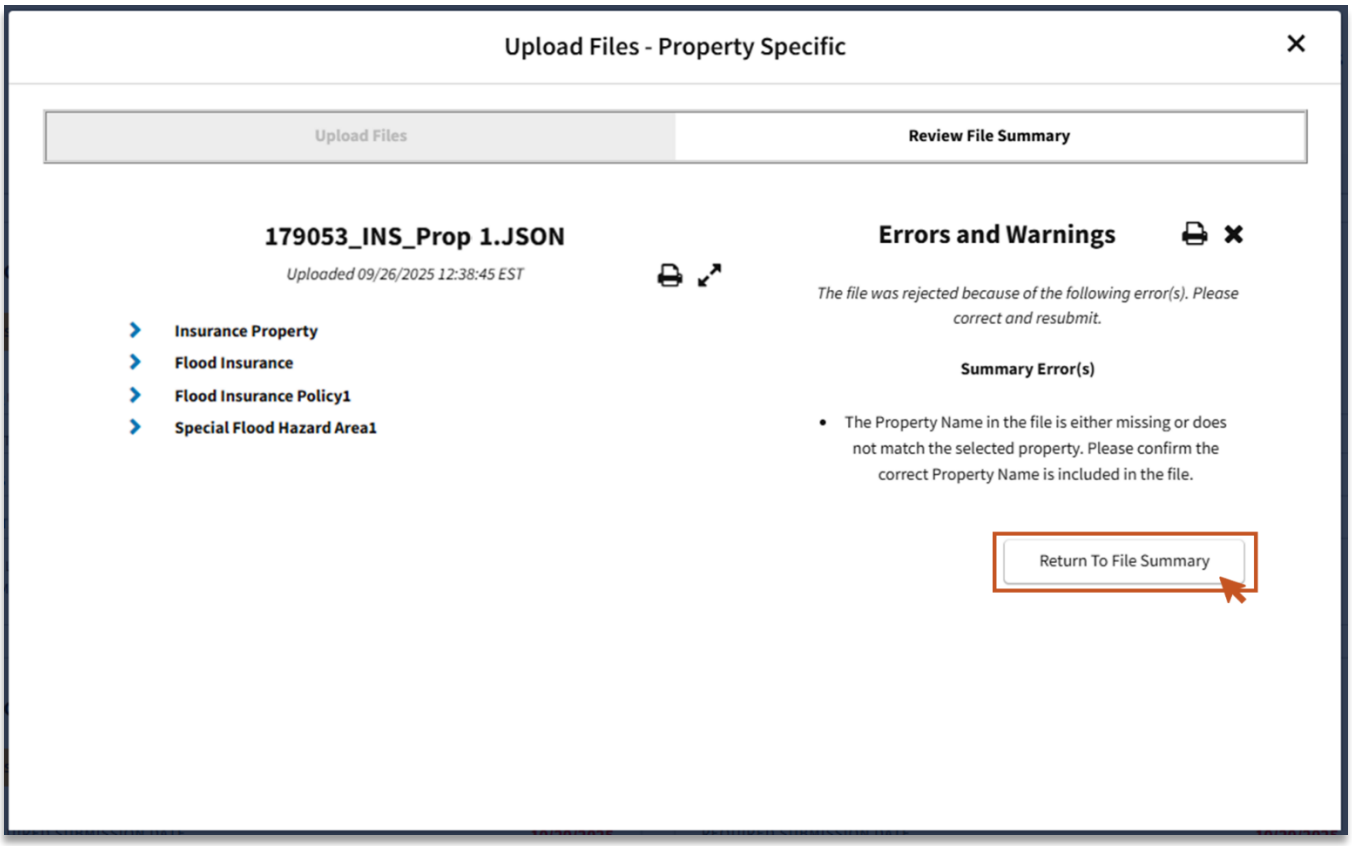
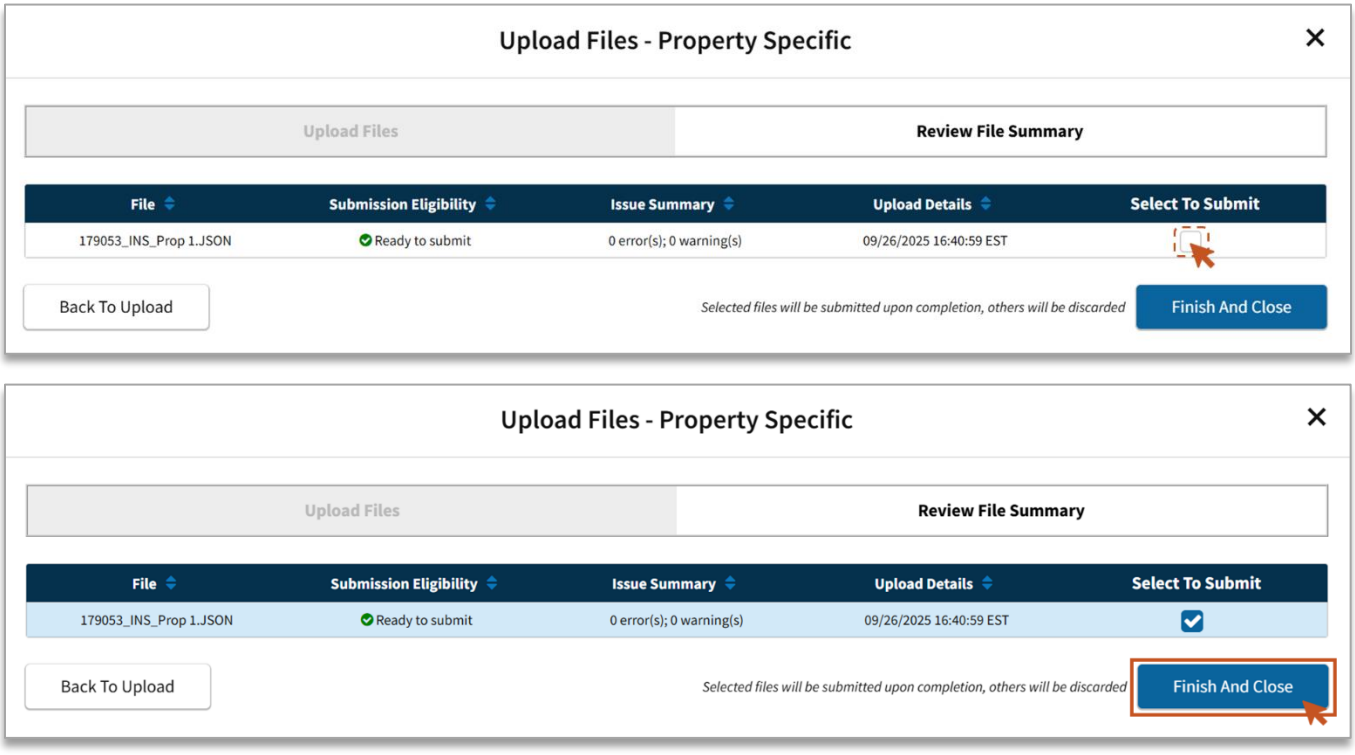
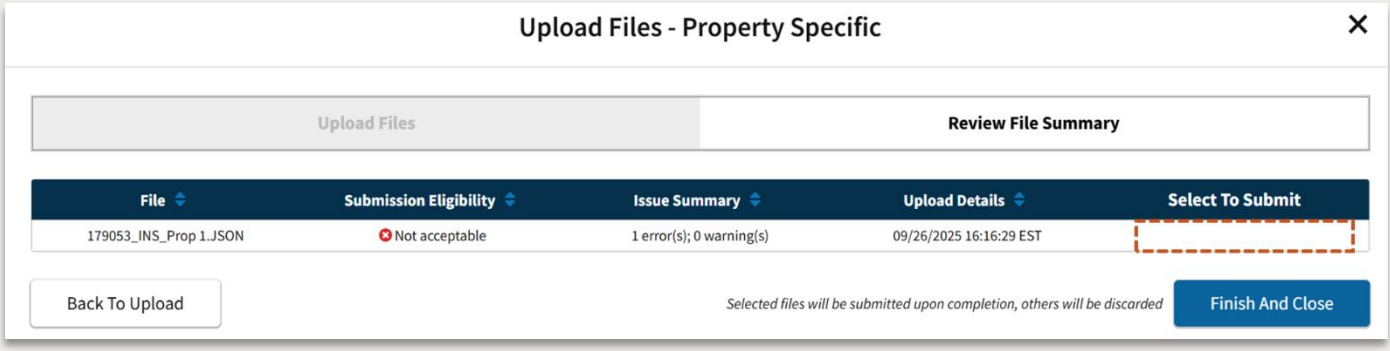
Afterwards, click **Return To File Summary**.



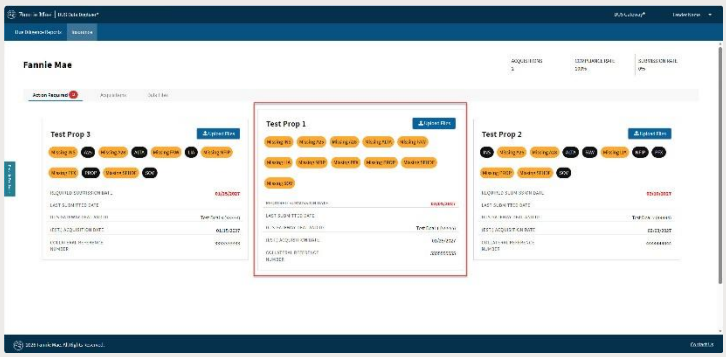
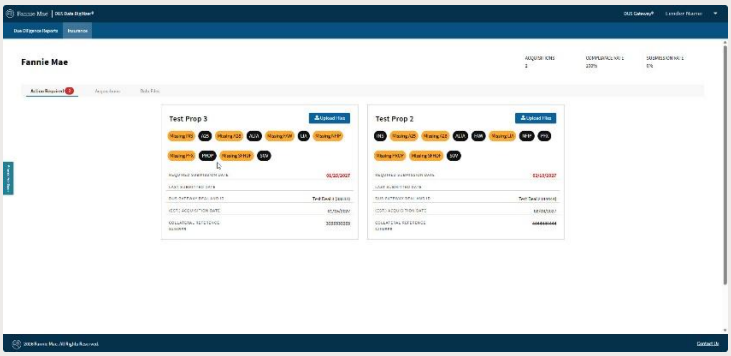
Step 6: If the submission eligibility of the file is **Ready to Submit**, check the box under **Select To Submit** and click **Finish And Close**.



Note: The only files with **Submission Eligibility** deemed as **Ready to submit** will have a box to click on, available under the column **Select To Submit.** If the file has a **Submission Eligibility** considered as **Not acceptable**, due to an error or multiple errors in the file, there will be no box to click on under **Select To Submit** until the file **Submission Eligibility** is deemed **Ready to submit.**

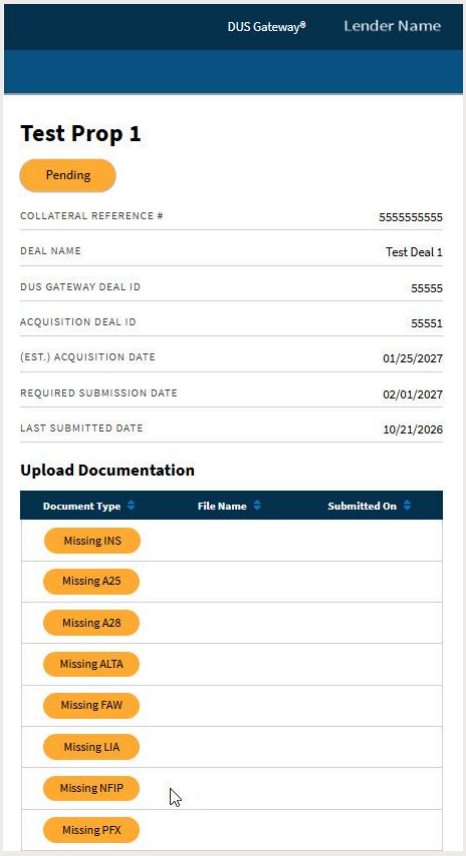


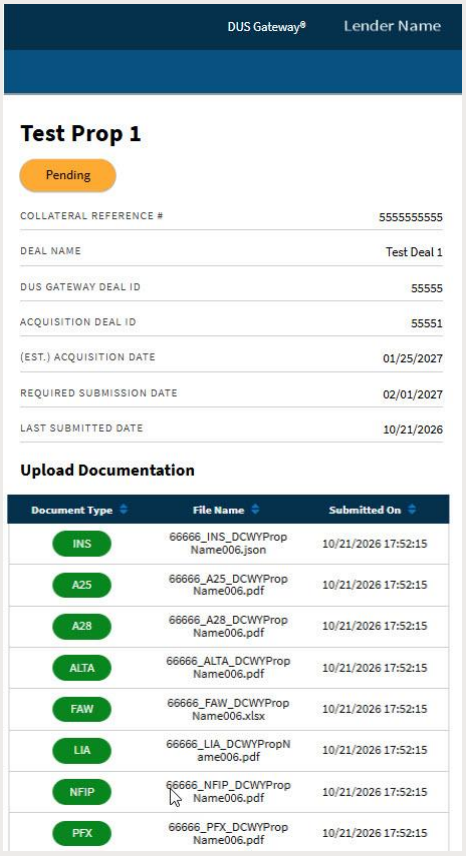
Note: After you click the **Finish And Close** button, the property tile in the **Action Required** tab will disappear. Remember, the goal is to not have any property tiles within the Action Required tab.

Before Submission	**After Submission**
	

Note: After you click the **Finish And Close** button, the file submitted will change from yellow to green in the **Acquisition** tab.

Before Submission	**After** Submission





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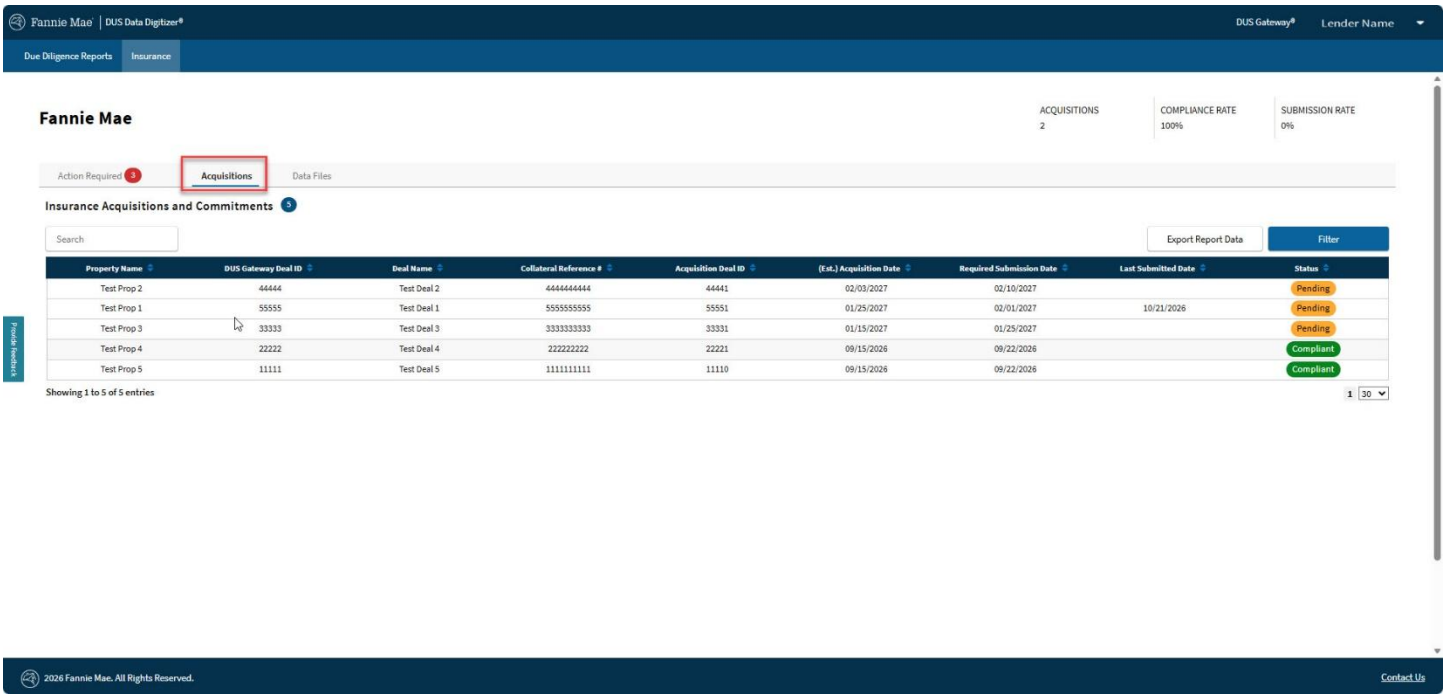
How to maneuver through the Acquisition tab?

The **Acquisition** tab shows both committed and acquired properties that are associated with your designated Lender.



Property Details

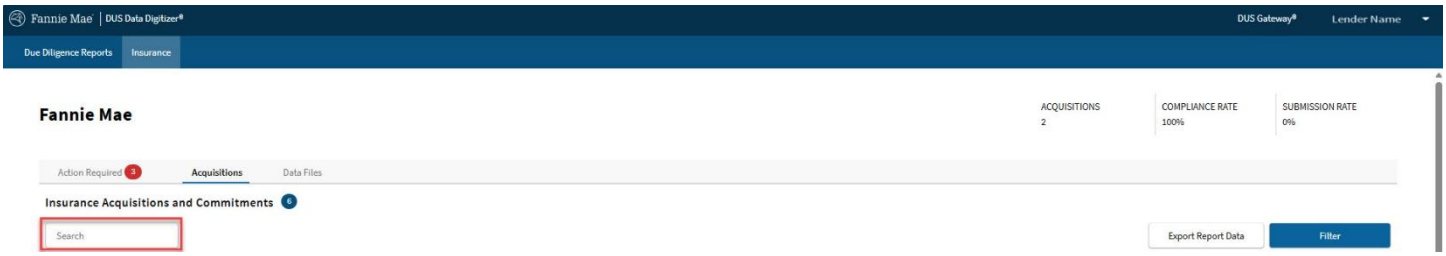
Property Name	The name of the property given when the deal was submitted through DUS Gateway at the time of commitment that serves as mortgage collateral, equity investment or being utilized in a property valuation.
DUS Gateway Deal ID	A unique identifier assigned by Fannie Mae to identify a transaction between Fannie Mae and another participant. A series of numeric digits, maximum length of 10 characters, assigned by DUS Gateway.
Deal Name	The name of the deal given when the deal was submitted through DUS Gateway at the time of commitment.
Collateral Reference #	A unique number assigned by Fannie Mae for the Property or other collateral type. A series of 10 numeric digits OR 10 numeric digits followed by a hyphen (-) and 3 additional numeric digits assigned by DUS Deliver, C&D, or MSFMS systems.
(EST.) Acquisition Date	The estimated date on which the loan was acquired by Fannie Mae.
Required Submission Date	The date a Lender is expected to submit all data files applicable to a deal/property, which is 5 business days after the acquisition date.
Last Submitted Date	The submission date for the last data file applicable to a deal/property submitted by a Lender.
Status	The status of the compliance pertaining to the file submission for a property.
Pending	The compliance of the file submission is pending until after the property is acquired by Fannie Mae. This status does not show you if you have or have not submitted the required file for the property.

Compliant	The file was submitted on or before the Required Submission Date.
Non-Compliant	The file was not submitted or submitted after the Required Submission Date.

Note: If you have submitted files for a property before the **Required Submission Date**, then the status will turn to **Compliant** after the property is acquired by Fannie Mae. If you submit or resubmit **one or more files after** the **Required Submission Date**, then the property will be **Non-Compliant** even if you submitted one of more files on or before the **Required Submission Date**.

Using the Search feature.

Step 1: Click inside the **Search** box and start typing. As you type, the properties will filter according to what you search.



Note: The **Search** feature can filter out the **Property Name**, **DUS Gateway Deal ID**, **Deal Name**, **Collateral Reference Number**, and **Acquisition Deal ID**. The input of **(Est.) Acquisition Date**, **Required Submission Date**, and **Last Submitted Date** will not filter.

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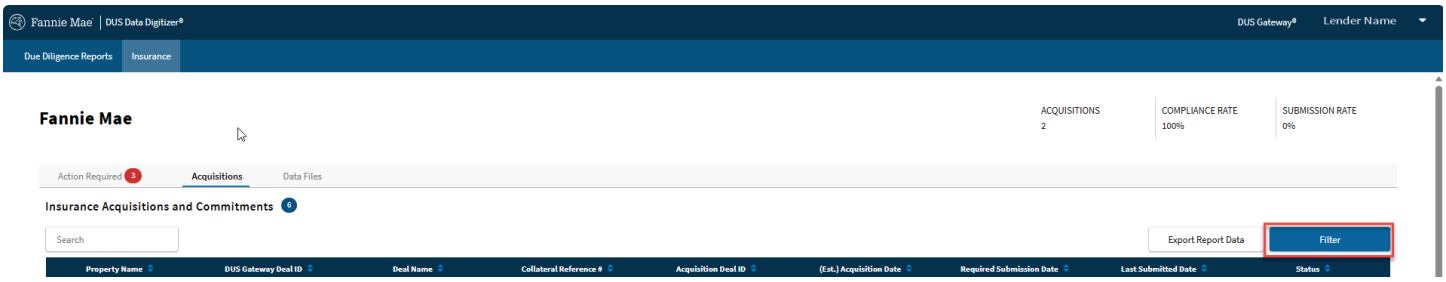
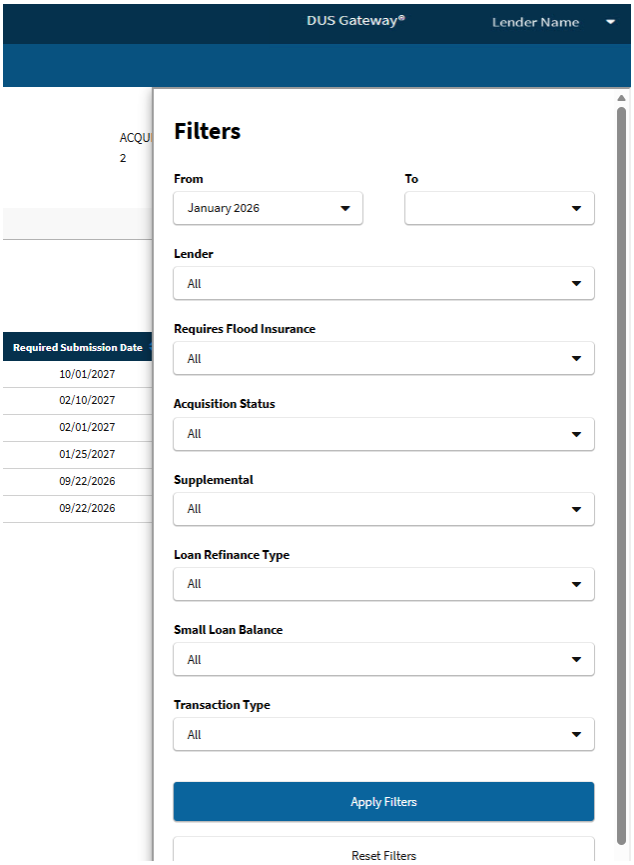
Using the Filter feature.

Step 1: In the **Acquisitions** tab, on the right-hand side, click on the **Filter** button.



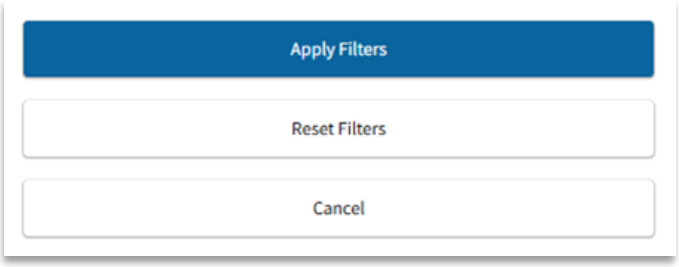
Step 2: The default view in the **Acquisitions** tab includes data from the current year. Choose the appropriate **Filter Criteria** for the data you would like to view.



Note: The default **From** value is the first month of the current year. Data is only searchable from October 2020.

Note: The **Action Required** tab shows all the properties that require the submission of Insurance documents or structured data. On the **Acquisitions** tab, you will see all of your associated lender properties. To view only the properties that require Flood Insurance, use the filter for **Require Flood Insurance** and select **Y**.

Step 3: After you have chosen the filter criteria, click **Apply Filters**. If you want to restart or reset the filter criteria to the original default, click **Reset Filters**. If you started selecting filter criteria, but decide to continue with your current view, then click **Cancel**.



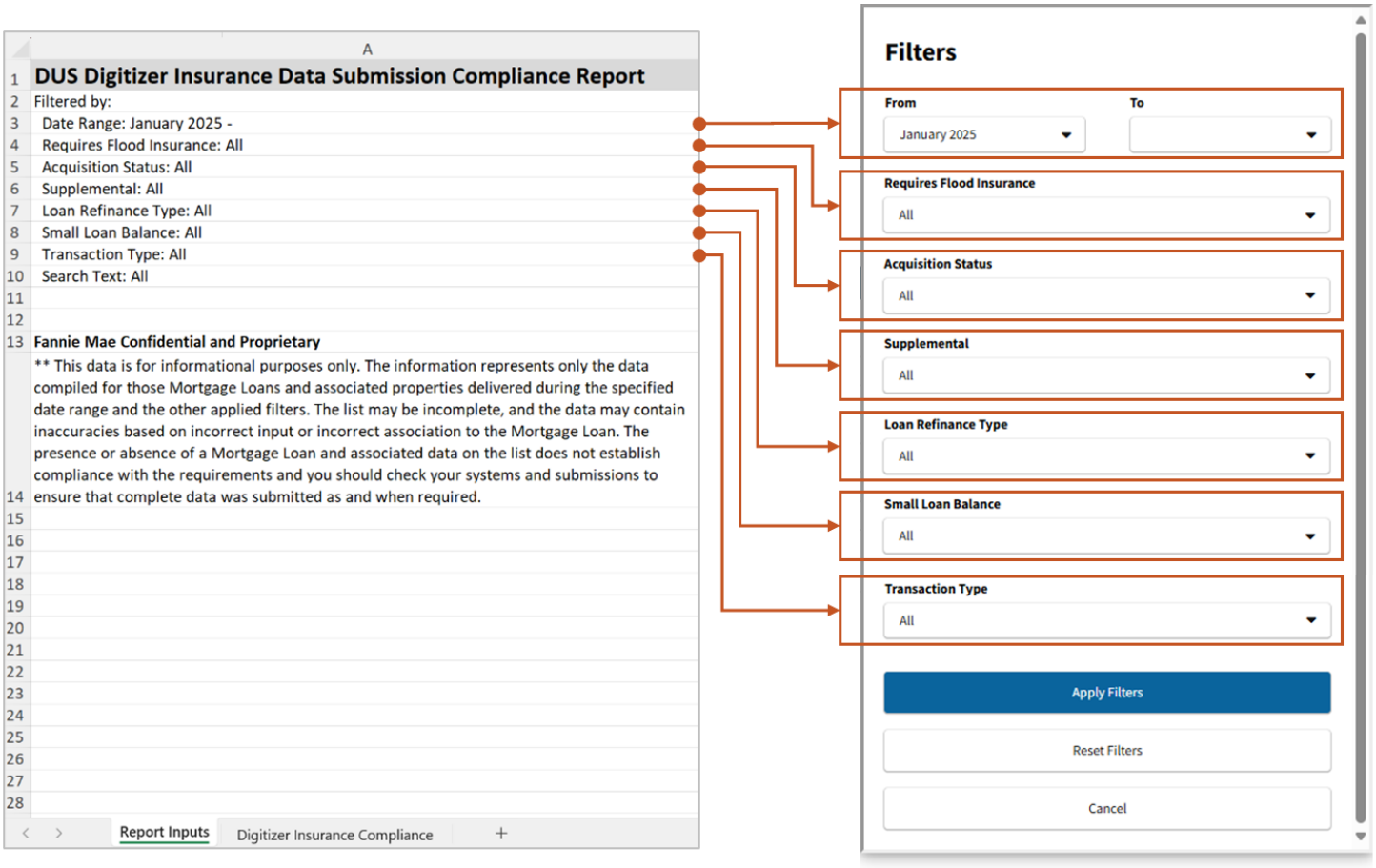
Note: The filter criteria you apply to view data on UI (User Interface) will also be the filter criteria for the **Export Report Data**. The downloaded file will include the selected filter criteria. If you would like to export a different set of data, either **Reset Filters** or apply the filter criteria you would like for the **Export Report Data**.

Using the Export Report Data feature.

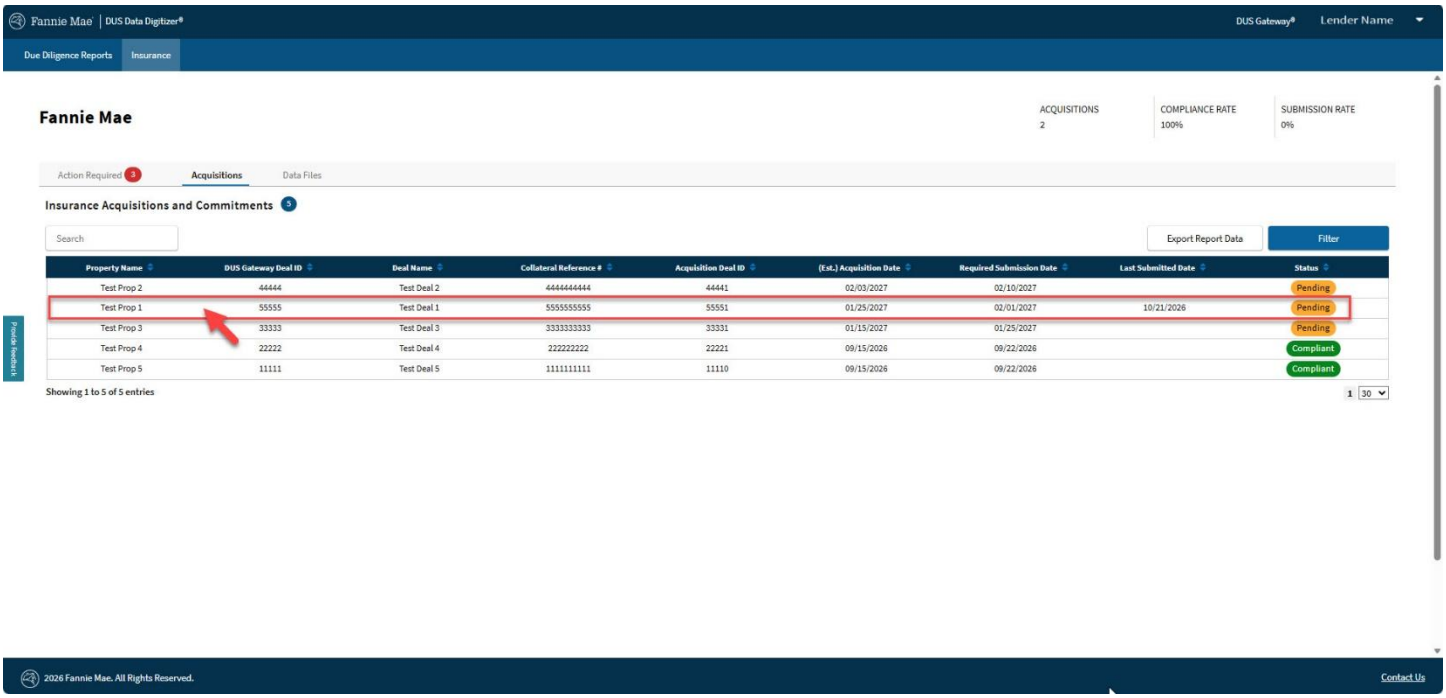
The Export Report Data feature allows users to track the future and past submissions, view compliance, and have a downloaded version of your properties.

If you have not made any adjustments to the **Filter Criteria**, the **Export Report Data** will download a report using the default filter criteria. The report will show the data for all deals/properties that require and do not require flood insurance, all Acquisition Statuses, all Supplementals, all Loan Refinance Types, all Small Loan Balances, and all Transaction Types starting from the first month of the current year to today's date.

Step 1: Choose the view for your exported report by selecting the **Filter Criteria** you want to include. Reference **Using the Filter Feature** above.



Step 2: Once you are satisfied with the filter criteria, click the **Export Report Data** button. The file will be downloaded to your computer in your local Downloads.


Fannie Mae | DUS Data Digitizer®
DUS Gateway®
Lender Name
Due Diligence Reports
Insurance
Fannie Mae
ACQUISITIONS
2
COMPLIANCE RATE
100%
SUBMISSION RATE
0%
Action Required 3
Acquisitions
Data Files
Insurance Acquisitions and Commitments 5
Search
Export Report Data
Filter
Property Name | DUS Gateway Deal ID | Deal Name | Collateral Reference # | Acquisition Deal ID | (Est.) Acquisition Date | Required Submission Date | Last Submitted Date | Status
Test Prop 2 | 44444 | Test Deal 2 | 4444444444 | 44441 | 02/03/2027 | 02/10/2027 | | Pending
Test Prop 1 | 55555 | Test Deal 1 | 5555555555 | 55551 | 01/25/2027 | 02/01/2027 | 10/21/2026 | Pending
Test Prop 3 | 33333 | Test Deal 3 | 3333333333 | 33331 | 01/15/2027 | 01/25/2027 | | Pending
Test Prop 4 | 22222 | Test Deal 4 | 222222222 | 22221 | 09/15/2026 | 09/22/2026 | | Compliant
Test Prop 5 | 11111 | Test Deal 5 | 1111111111 | 11110 | 09/15/2026 | 09/22/2026 | | Compliant
Showing 1 to 5 of 5 entries
1 30
Provide feedback
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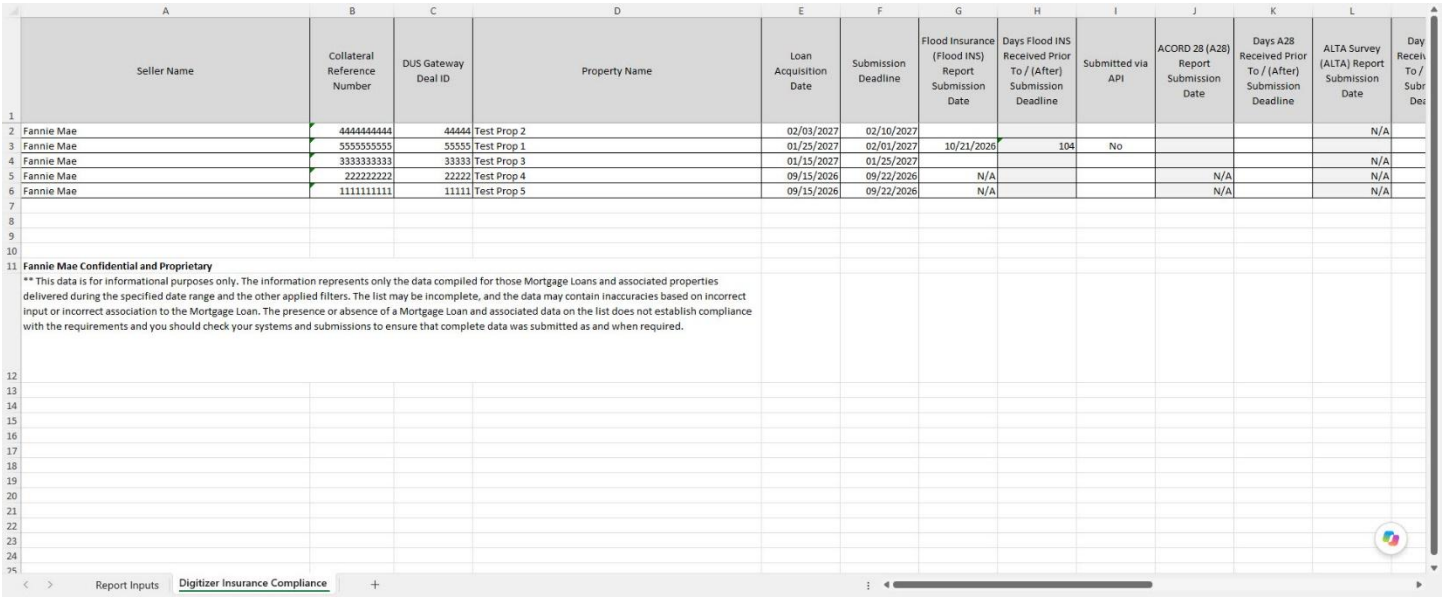
Contact Us

Step 3: View the exported report.



Seller Name	Collateral Reference Number	DUS Gateway Deal ID	Property Name	Loan Acquisition Date	Submission Deadline	Flood Insurance (Flood INS) Report Submission Date	Days Flood INS Received Prior To / (After) Submission Deadline	Submitted via API	ACORD 28 (A28) Report Submission Date	Days A28 Received Prior To / (After) Submission Deadline	ALTA Survey (ALTA) Report Submission Date	Day Recei To / Subr Dea
Fannie Mae	4444444444	44444	Test Prop 2	02/03/2027	02/10/2027						N/A	
Fannie Mae	5555555555	55555	Test Prop 1	01/25/2027	02/01/2027	10/21/2026	104	No				
Fannie Mae	3333333333	33333	Test Prop 3	01/15/2027	01/25/2027						N/A	
Fannie Mae	222222222	22222	Test Prop 4	09/15/2026	09/22/2026	N/A			N/A		N/A	
Fannie Mae	1111111111	11111	Test Prop 5	09/15/2026	09/22/2026	N/A			N/A		N/A	

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** This data is for informational purposes only. The information represents only the data compiled for those Mortgage Loans and associated properties delivered during the specified date range and the other applied filters. The list may be incomplete, and the data may contain inaccuracies based on incorrect input or incorrect association to the Mortgage Loan. The presence or absence of a Mortgage Loan and associated data on the list does not establish compliance with the requirements and you should check your systems and submissions to ensure that complete data was submitted as and when required.

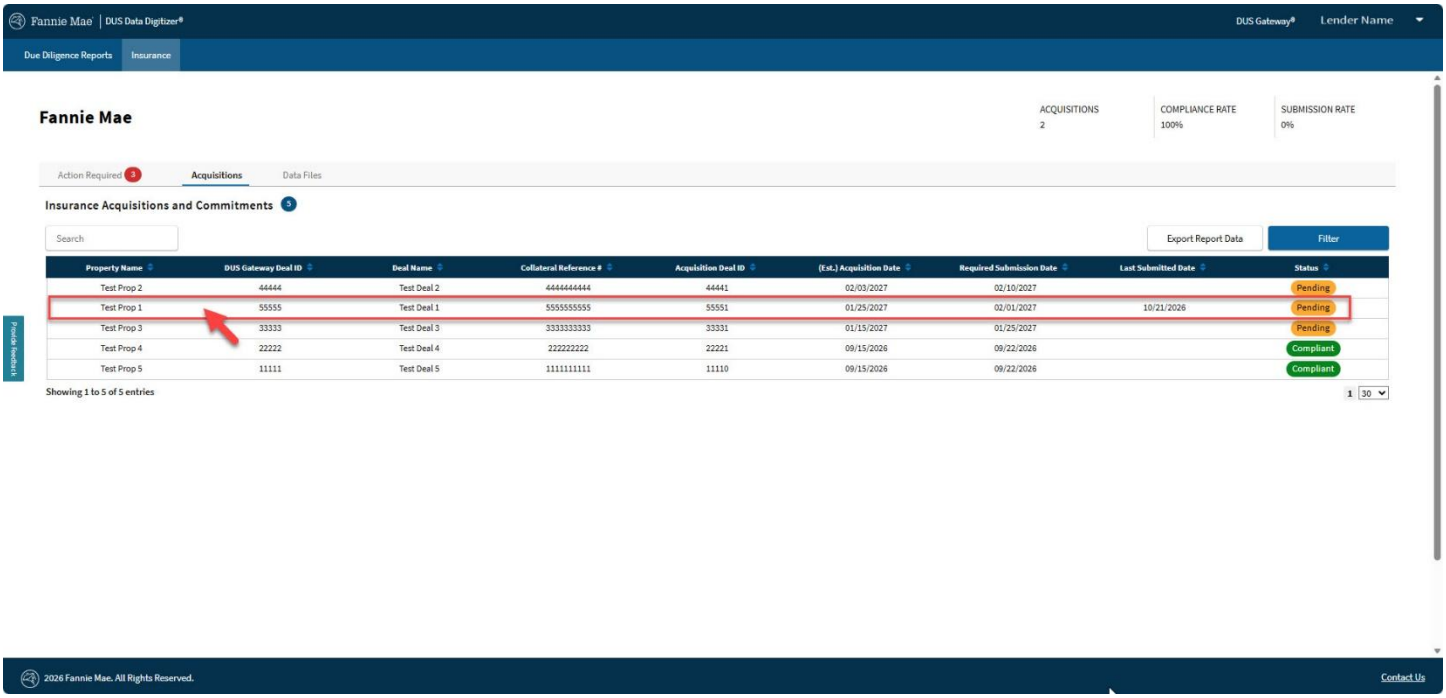
Report Inputs | Digitizer Insurance Compliance

Note: The column **Days Received Prior to / (After) Submission Deadline** will show in black text the number of days a submission has been received prior to the required submission deadline.

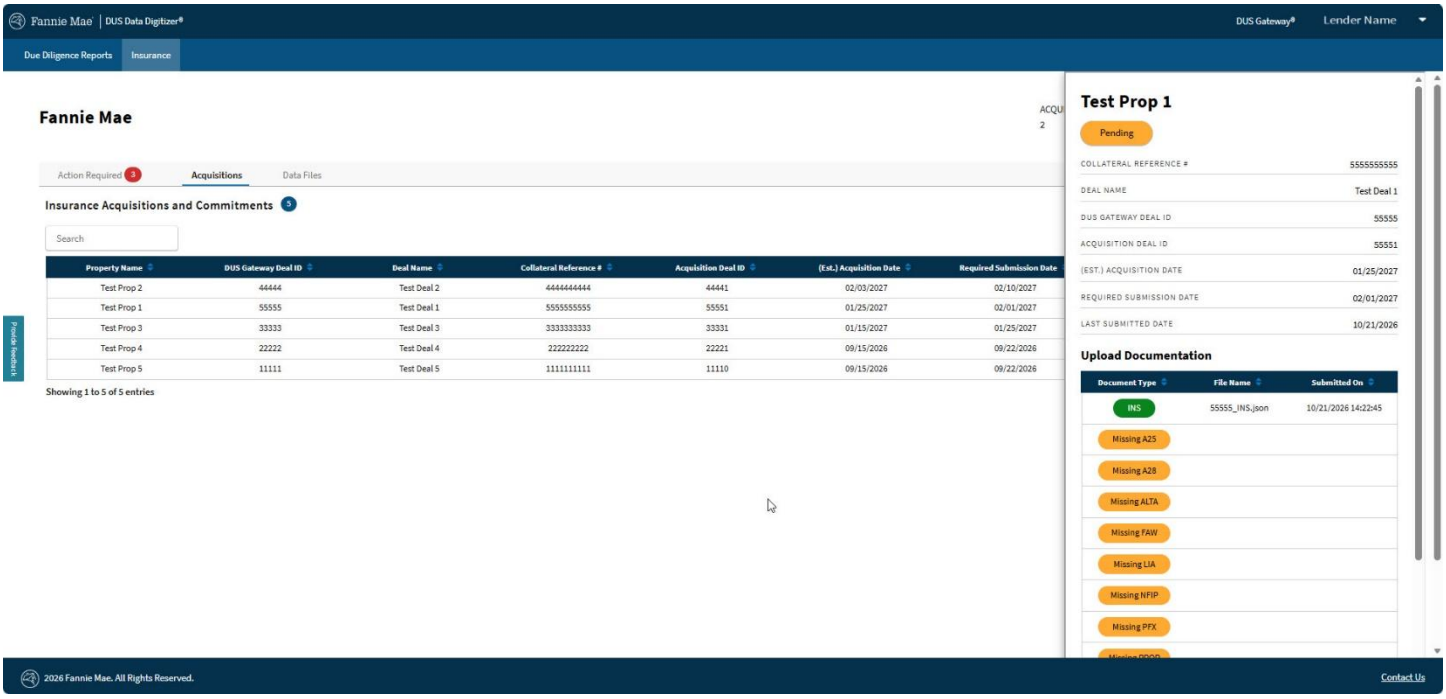
If you see **red text** in parentheses, this shows the number of days a submission has been received after the required submission deadline.

Alternate way to view the details of a property.

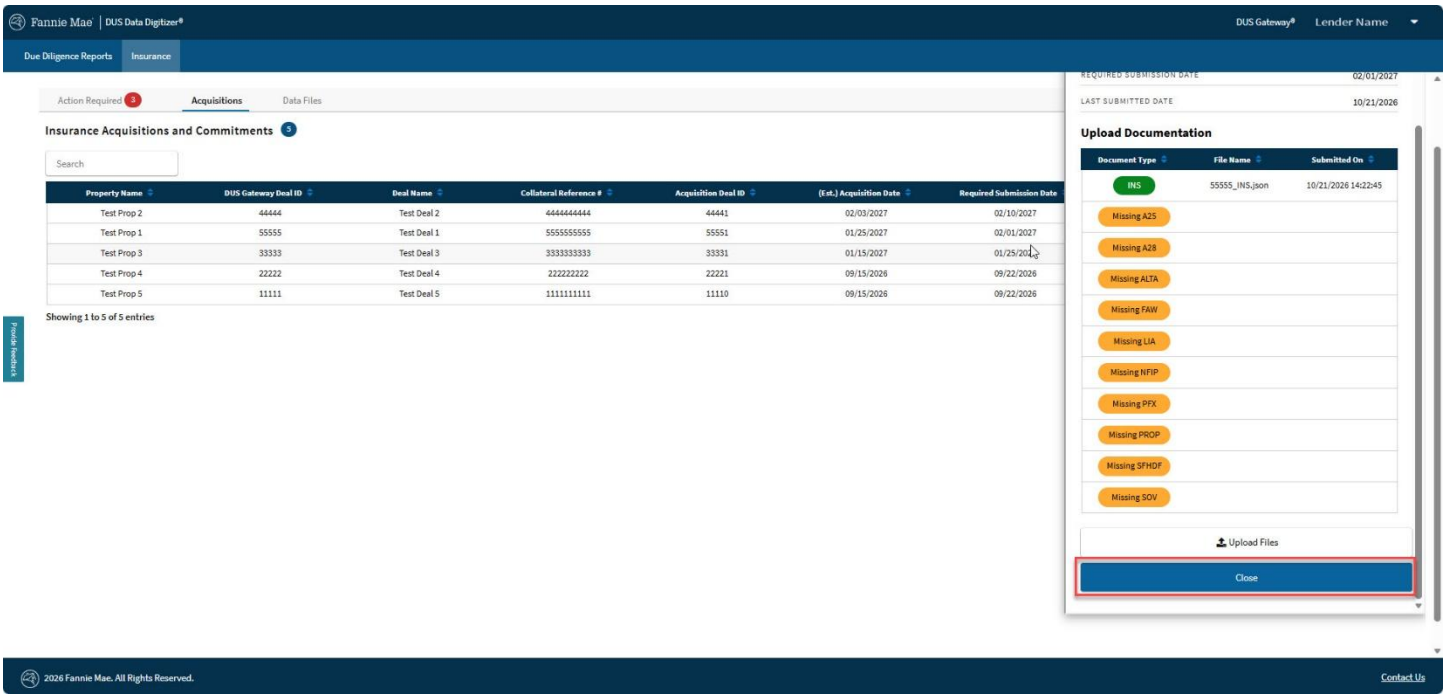
Step 1: Click anywhere within the row of a specific property to view its details in a vertical display and to see the **Upload Documentation** information.



Step 2: Review the property details in a vertical display on the right-hand side of the screen.



Step 3: Click **Close** to hide the vertical display of property details.

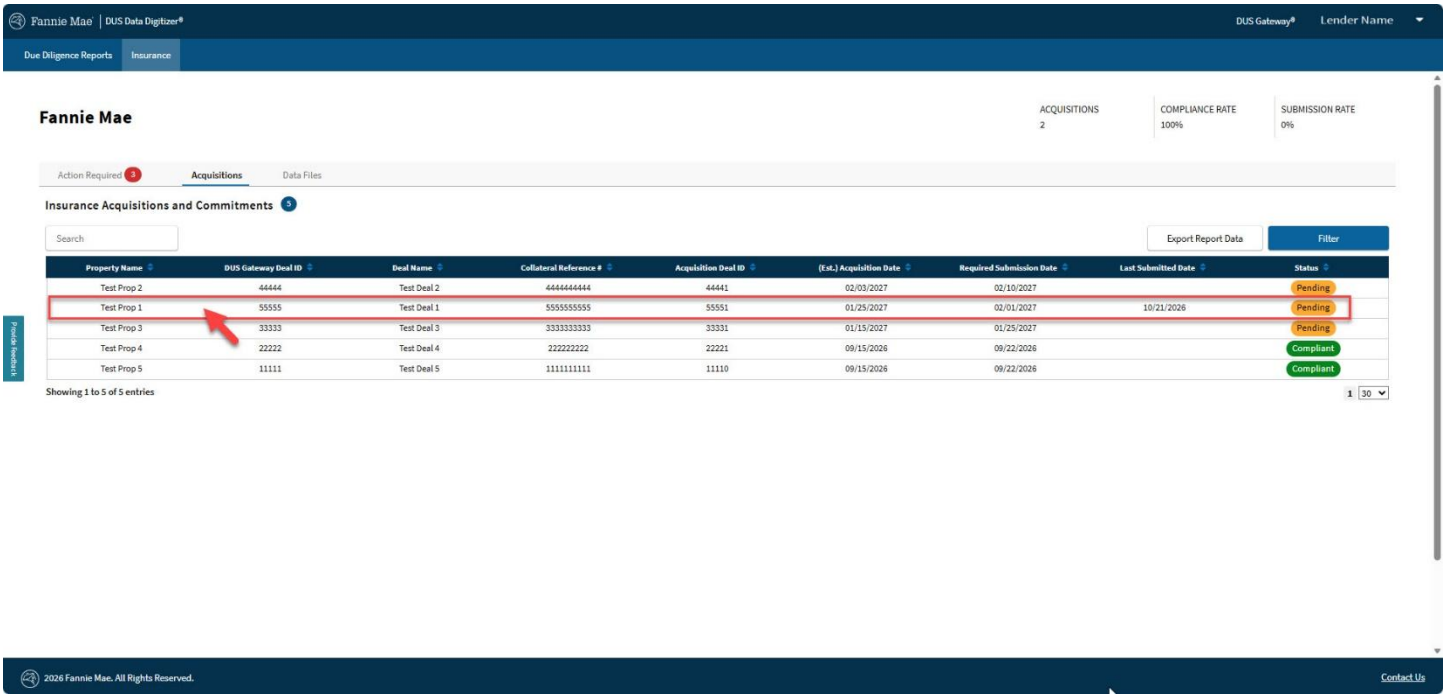


Note: If you want to review a different property, then click within the row of the desired property you want to review.

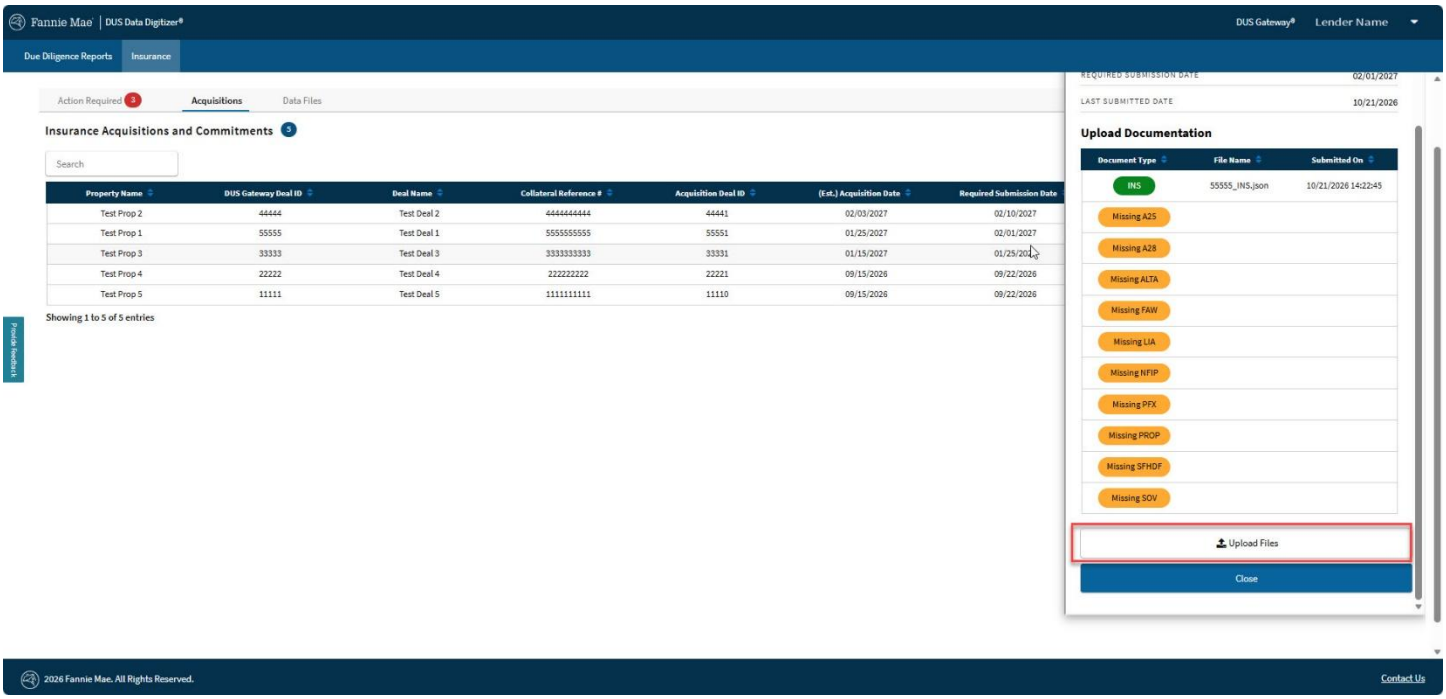
You do not have to click the **Close** button every time you want to view a different property. You only need to click **Close** if you want to hide the vertical display of the selected property details.

Alternate way to upload an insurance file.

Step 1: Find the specific property pertaining to the file you want to upload; click anywhere within the row of a specific property to view its details in a vertical display and to see the **Upload Documentation** information.



Step 2: Under the **Upload Documentation** section, view the **Document Type**, **File Name**, and **Submitted On** information.



Upload Documentation	
Document Type	The Insurance bubble will show the status.
Missing INS	**Yellow** – Missing Insurance submission.
INS	**Green** – Successfully uploaded Insurance data.
INS	**Black** – Submission of Insurance is ***not required***.
File Name	The name of the file you submitted.
Submitted On	The date and time of when you submitted the file.

Note: If you submitted a new file, then the date and time of the resubmission with be displayed.

Step 3: Above the **Close** button, click on the **Upload Files** button.

Step 4: Reference Step 4 in the How to upload Generate JSON file.

How to maneuver through the Data Files tab?

Step 1: Click on the **Data Files** tab.

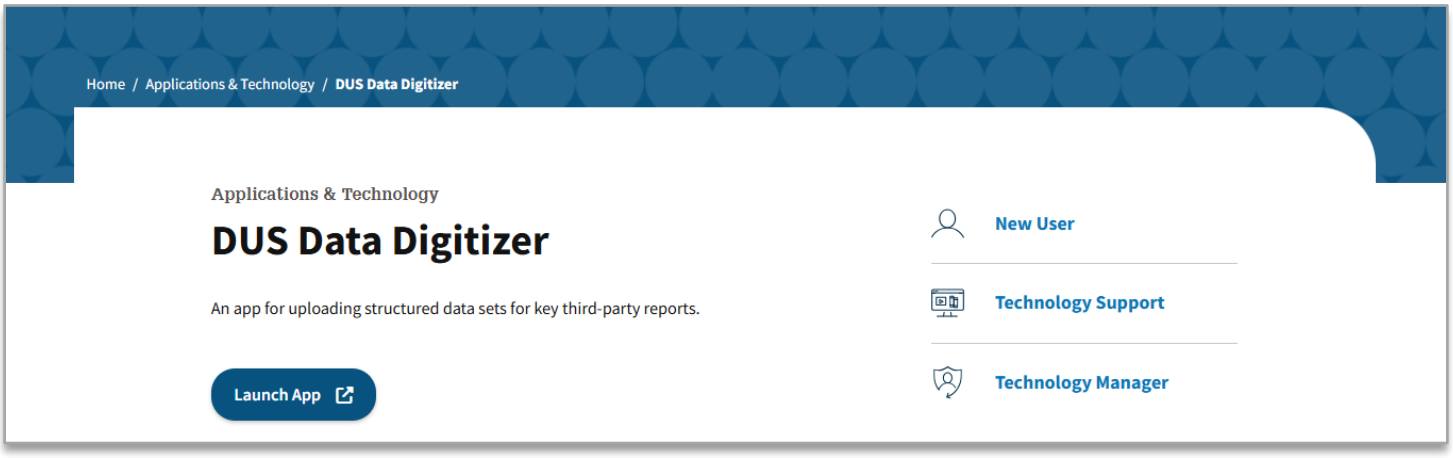


Step 2: View all insurance submissions.

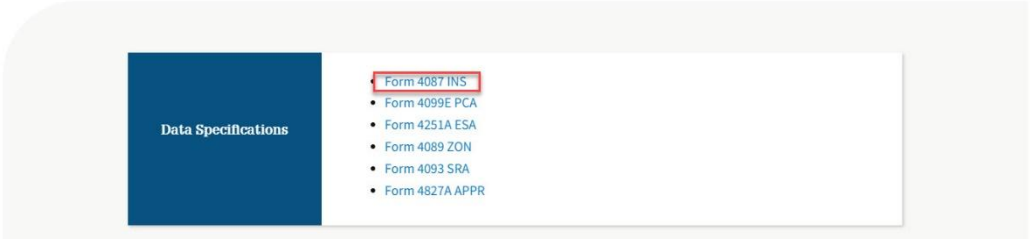
Note: On default, the most recent submissions are on top.

How to generate the JSON file for Flood Insurance Structured Data with the template?

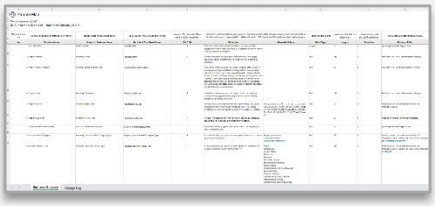
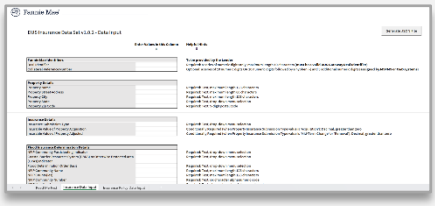
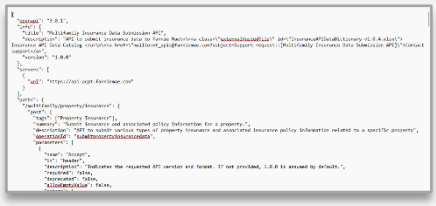
Step 1: Visit the DUS Data Digitizer | Fannie Mae.



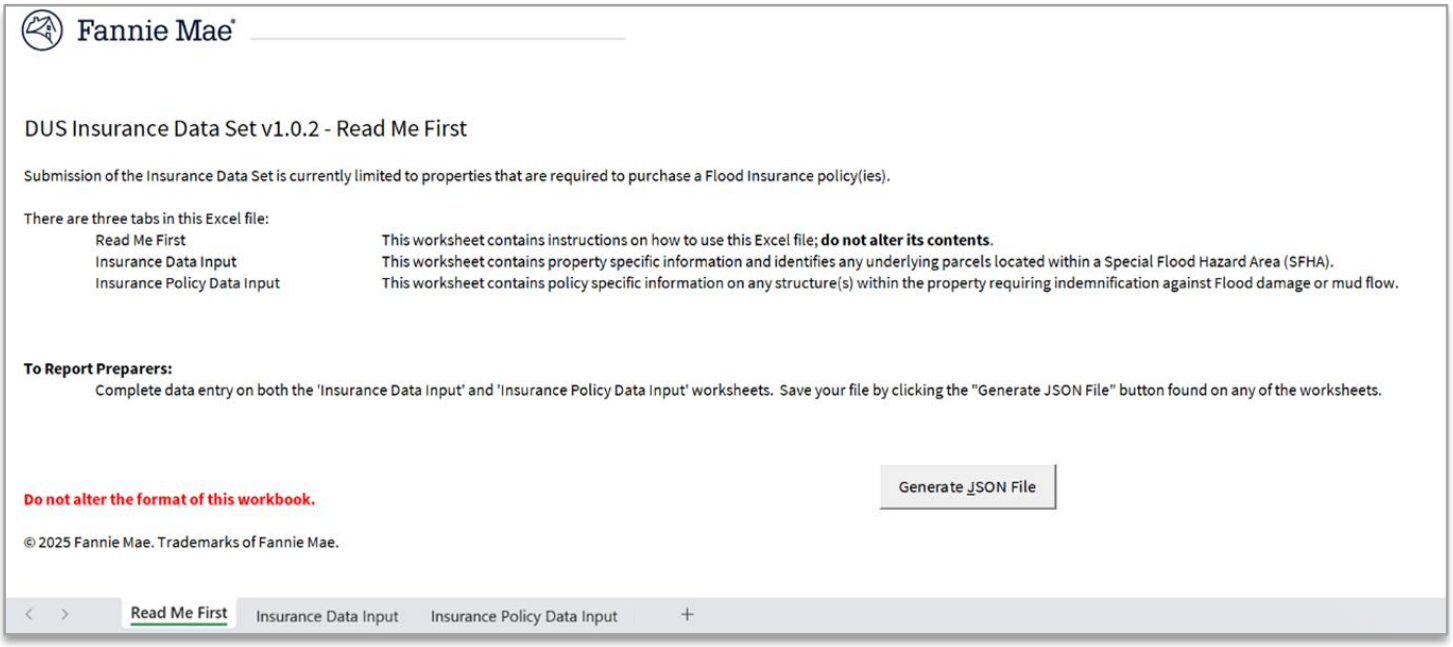
- **Step 2:** Scroll down to the **Data Specifications** section and click on Form 4087 INS.



Step 3: Open the folder, **Form 4087 INS**, that was downloaded to your local computer, the folder contains three files:

DUS Insurance Data Set – Business Glossary	DUS Insurance Data Set – Template to Generate JSON	DUS Insurance Sample JSON
		

Step 4: Open the file, **DUS Insurance Data Set – Template to Generate JSON.**



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DUS Insurance Data Set v1.0.2 - Read Me First

Submission of the Insurance Data Set is currently limited to properties that are required to purchase a Flood Insurance policy(ies).

There are three tabs in this Excel file:

Read Me First	This worksheet contains instructions on how to use this Excel file; **do not alter its contents**.
Insurance Data Input	This worksheet contains property specific information and identifies any underlying parcels located within a Special Flood Hazard Area (SFHA).
Insurance Policy Data Input	This worksheet contains policy specific information on any structure(s) within the property requiring indemnification against Flood damage or mud flow.

To Report Preparers:

Complete data entry on both the 'Insurance Data Input' and 'Insurance Policy Data Input' worksheets. Save your file by clicking the "Generate JSON File" button found on any of the worksheets.

Do not alter the format of this workbook.

Generate JSON File

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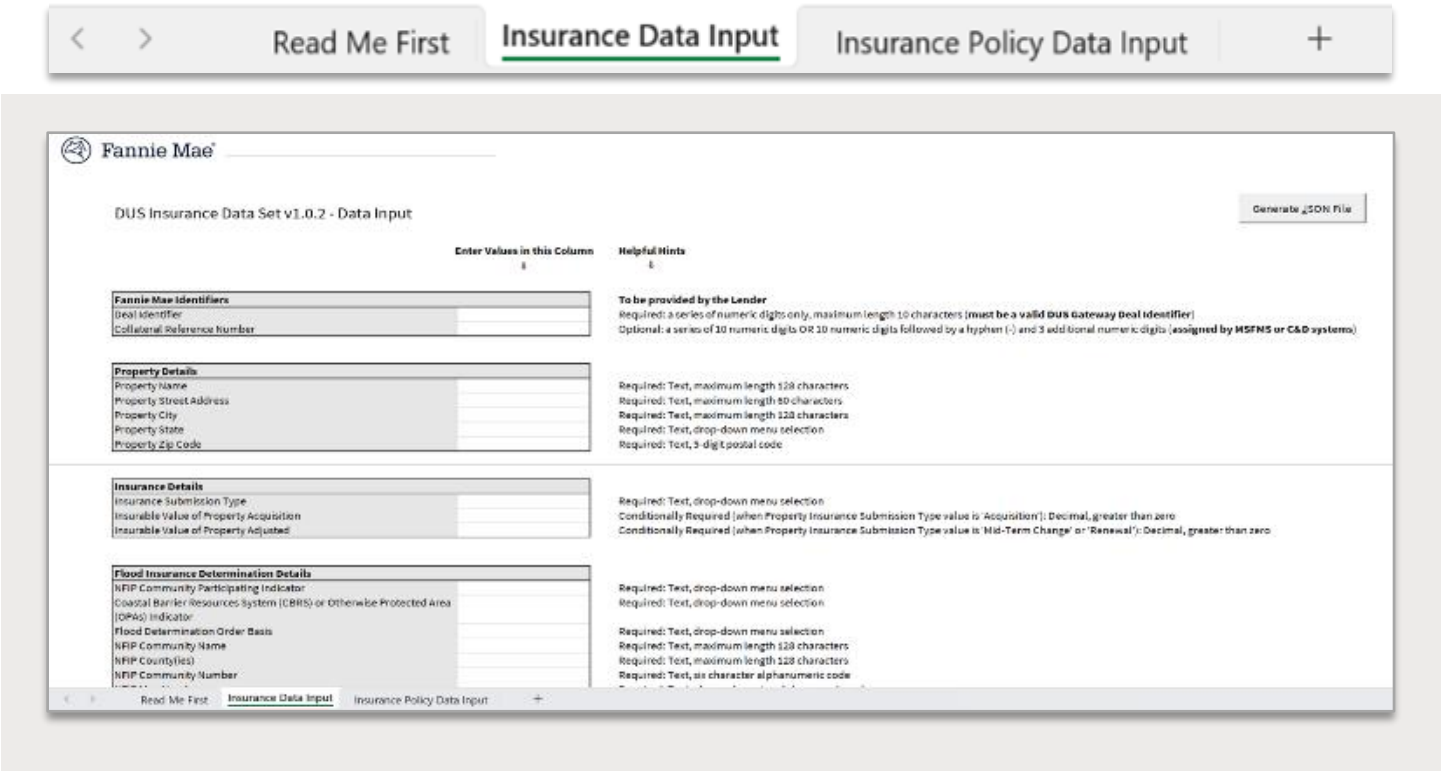
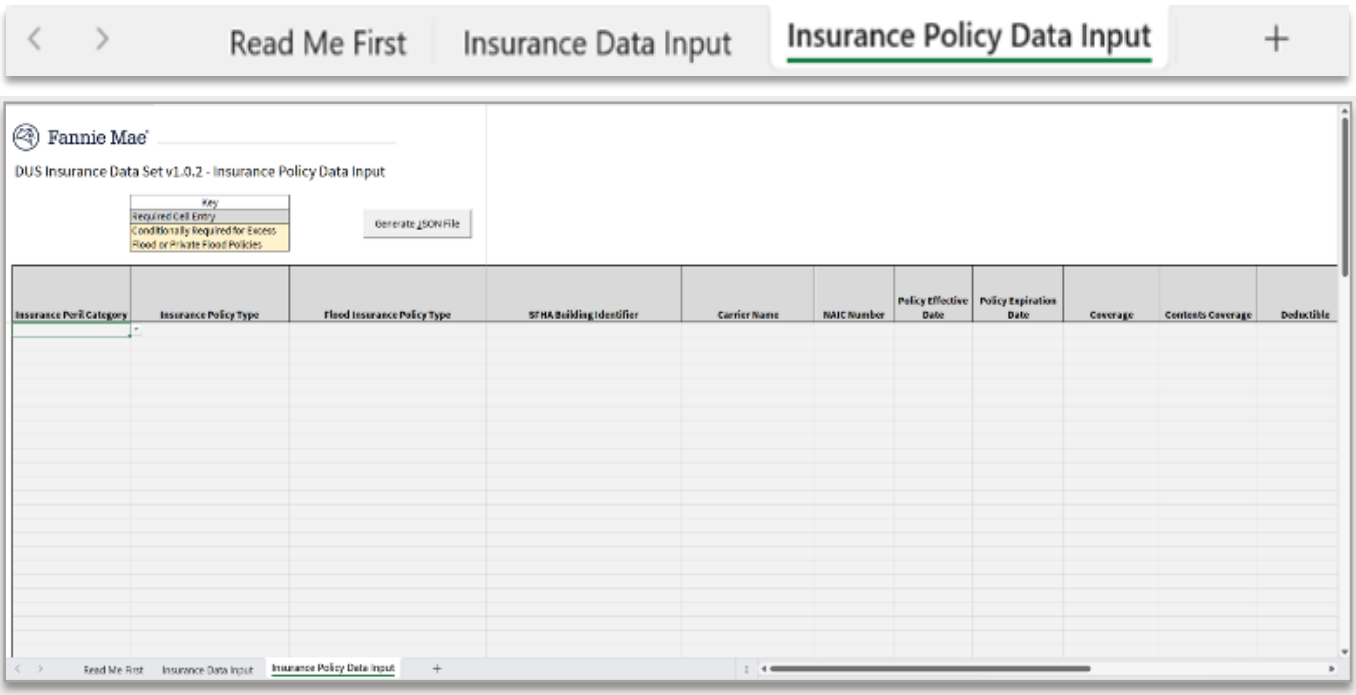
Read Me First | Insurance Data Input | Insurance Policy Data Input

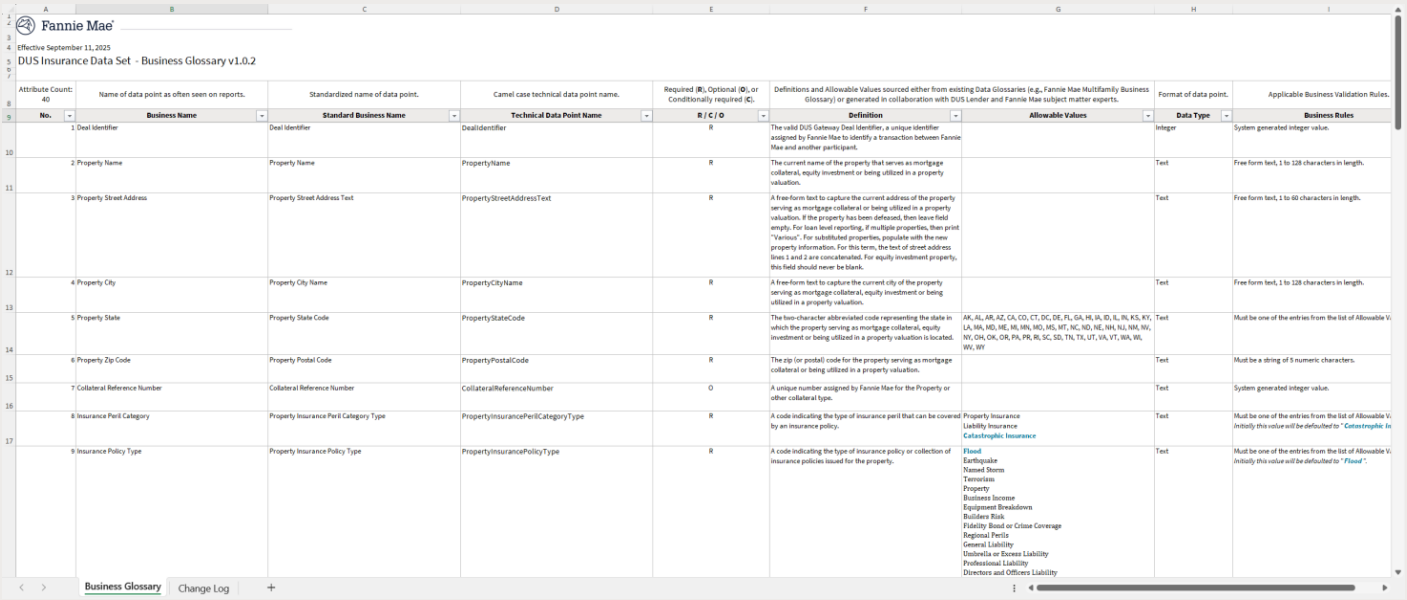
Step 5: Fill out **both** the **Insurance Data Input** and **Insurance Policy Data Input** tabs.





Note: Reference the **DUS Insurance Data Set – Business Glossary** on what is **Required (R)**, **Optional (O)**, or is **Conditionally Required (C)** to input.

Review the **Definitions** and possible **Allowable Values** for each of the fields, the format of the **Data Type**, for each of the fields, and the applicable **Business Validation Rules** regarding your submission.



Step 6: Once all the Required and Conditionally Required fields are filled out between both **Insurance Data Input** and **Insurance Policy Data Input** tabs, click on the **Generate JSON File** button within any of the tabs.



A JSON file has now been generated and is ready to be uploaded to the DUS Data Digitizer.

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