This is a known defect with Daz 8.1 characters that carry both normal and bump maps, thereby disrupting the texture-bake process. Choose to keep either the bump or normal map and discard the other to successfully bake the textures.

Reallusion FAQ https://kb.reallusion.com/Product/53102/Why-are-there-texture-defects-with-Daz-81-characters-imported