



Multifamily Selling and Servicing Guide

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401.02 High Performance Building Module

Requirements

For Green Rewards Mortgage Loans you must:

- retain a consultant to provide either:
 - a High Performance Building (HPB) module (HPB Module), including Appendix H: HPB Module Report Tables ([Form 4099.H](#)), as part of a required PCA; or
 - a standalone HPB report (HPB Report), including [Form 4099.H](#); and
- complete the HPB Module or HPB Report and [Form 4099.H](#) per the requirements of [Form 4099](#).

Guidance

Fannie Mae will reimburse you for the cost of the HPB Module or HPB Report when you deliver a Green Mortgage Loan.

Notwithstanding the general prohibition in [Part IV A, Chapter 2: Pricing, Origination Fees, and Prepayment Premium Incentives, Section 202.01: Origination Fee](#) regarding a Lender paying third-party costs, you may use the Origination Fee to reimburse the Borrower for

- the cost of a standalone HPB Report, or
- the incremental cost of the HPB Module over the cost of the base PCA.

Operating Procedures

To submit the invoice for the HPB Module or HPB Report for reimbursement, use the [Green Mortgage Loan Job Aid](#).



Glossary

B

Borrower Person who is the obligor under the Note.

Synonyms

- Borrowers
- Borrower's

G

Green Mortgage Loan Mortgage Loan secured by a Property that incorporates features expected to have a positive environmental outcome including, but not limited to, reducing energy and water consumption at a Property, generating energy, or meeting criteria set by a third-party green building certification organization.

Synonyms

- Green Mortgage Loans

H

HPB High Performance Building

L

Lender Person approved by Fannie Mae to sell or service Mortgage Loans.

Synonyms

- Lenders
- Lender's

O



Origination Fee

Fee charged by the Lender to the Borrower for underwriting and originating the Mortgage Loan, per Part IV A, Chapter 2: Pricing, Origination Fees, and Prepayment Premium Incentives, Section 202: Required Fees and Lender Compensation.

Synonyms

- Origination Fees

P

Prepayment Premium

When a Mortgage Loan prepayment is made, amount required to be paid by the Borrower in addition to the principal amount being prepaid and accrued interest per the related Loan Documents.

Synonyms

- Prepayment Premiums