

Multifamily Selling and Servicing Guide

Effective as of November 4, 2025

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404.02 Date of PCA Report and PCA Site Visit

✓ Requirements

A PCA Report (Form 4099) containing an HPB Module (or any standalone HPB Report) must be dated as of the date of the site visit by the PCA Consultant, and must be less than 6 months before the Commitment Date.

A PCA report that does not include an HPB Module may be dated up to 12 months before the Commitment Date if you:

- ensure a site visit is performed within 90 days before the Commitment Date; and
- confirm that there has been no material adverse change to the physical condition of the Property since the date of the PCA report.

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Glossary

C

Commitment Date Date a Commitment is confirmed by Fannie Mae per

Part IV, Chapter 2: Rate Lock and Committing, Section

204: Commitments.

H

HPB High Performance Building

P

PCA Consultant Individual or firm conducting a PCA and preparing a PCA

Report.

Synonyms

PCA Consultant's

PCA Report Property Condition Assessment Report documenting the

findings of a PCA.

Property Multifamily residential real estate securing the Mortgage

Loan, including the

• fee simple or Leasehold interest,

· Improvements, and

• personal property (per the Uniform Commercial Code).

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Synonyms

Properties

• Property's