Fannie Mae®

# Notification 26-13: Form 4099

Effective: 07/01/26

## Summary of Changes

**Primary Audience: Underwriting**

| HIGHLIGHTS |
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| **Effective for all Mortgage Loans as of July 1, 2026**, updated Instructions for Performing a Multifamily Property Condition Assessment (Form 4099) to:<br><br>• clarify PCA Consultant requirements for Properties with modular construction; and<br>• add Heightened Property Condition Concern criteria for assessing modular components. |

### Primary Changes

Updated Form 4099 to revise the Modular Housing/Modular Construction Module, requiring the PCA Consultant to:

- when modular construction is present, notify the Lender of:
  - all modular construction details, including the manufacturer; and
  - any "Heightened Property Condition Concerns" regarding the modular construction's
    - construction materials,
    - exterior envelope performance,
    - plumbing systems,
    - foundation configuration,
    - crawl space conditions, and
    - structural performance; and
- discuss in the PCA Report the presence of any "Heightened Property Condition Concerns" and any other modular component construction features affecting the overall Property.

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## Questions

Please contact Brian Lenk at brian_lenk@fannniemae.com with any questions.