Fannie Mae®

# Notification 26-22R: Form 4526

Effective: 11/16/26

## Summary of Changes

**Primary Audience: Underwriting, Insurance, and Asset Management**

| HIGHLIGHTS |
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| **Effective for Mortgage Loans newly registered in DUS Gateway as of November 16, 2026,** modified the formatting, usability, and other technical aspects of the Schedule of Real Estate Owned (Form 4526). |

### Primary Changes

Modified the formatting, usability, and other technical aspects of Form 4526 to improve consistency and clarity of:

- drop-down menu choices;
- column headings;
- debt reporting for Properties with multiple Mortgage Loans;
- calculated metrics (e.g., DSCR, Cap Rate, Total LTV, etc.);
- data fields; and
- other template features.

No changes were made to the reporting requirements.

Remember, when obtaining a Form 4526, you must comply with Part I, Chapter 3: Borrower, Guarantor, Key Principals, and Principals, Section 306: Schedule of Real Estate Owned (SREO) (Form 4526), including:

- obtaining a Form 4526 from all appropriate parties; and
- complying with Form 4526's Instructions tab.

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## Questions

Please contact AJ Lindoerfer at al_lindoerfer@fanniemae.com with any questions.