Fannie Mae

Guide Update 26-17: Modular Housing

Effective: 07/01/26

Summary of Changes

Primary Audience: Underwriting

HIGHLIGHTS
Effective for all Mortgage Loans registered in DUS Gateway as of July 1, 2026, updated the Eligible Properties criteria in Part II, Chapter 1: Attributes and Characteristics to: • remove a Mortgage Loan secured by a Property with Modular Housing as ineligible for purchase; and • add a new Section 102: Modular Housing.

Primary Changes

Updated the Eligible Properties criteria in Part II, Chapter 1: Attributes and Characteristics to:

- remove a Mortgage Loan secured by a Property with Modular Housing as ineligible for purchase; and
- add a new Section 102: Modular Housing, providing underwriting requirements for a Property with Modular Housing.

Questions

Please contact Jarrodd Davis at (202) 752-0849, or jarrodd_davis@fanniemae.com, with any questions.