Fannie Mae®

Notification 26-22: Form 4526

Effective: 11/16/26

Summary of Changes

Primary Audience: Underwriting, Insurance, and Asset Management

HIGHLIGHTS
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 the Sponsor Risk Team at sponsorrisk-group-mbx@fanniemae.com with any questions.

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