

MPF Marketing Bulletin:

2021-10

Date:

May 6, 2021

Alert:

Clarification
New Policy
Policy Update
Reminder
Training Information

Audience:

Compliance/Legal
Program Management
Origination
Quality Control
Servicing
Underwriting

Product:

MPF Direct
MPF Government MBS
MPF Traditional
MPF Xtra®

Effective Date:

Immediately

REFERENCE:

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

Visit the [MPF Website](#) to review and register for upcoming complimentary [MPF Webinars](#).

Follow Us:

New Warning Message on eMAQCS[®]plus

Effective immediately, eMAQCSplus will begin to display a warning message upon an incomplete Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) file submission.

The warning message will help identify missing required field(s). Required fields must be provided by the PFI/Servicer when submitting Exhibit B to eMAQCSplus. **Action Codes and Data provided on Exhibit B help identify what actions have or have not occurred.**

Prior to the reporting deadline, PFIs/Servicers will have the opportunity to re-submit a revised Exhibit B file with correct data fields, replacing the initial file.

There are no changes to the existing required fields or file format. The warning message will help ensure a successful Exhibit B submission.

As a reminder, loans that are 30 days or more delinquent as of the last day of the preceding month and any loan in active Bankruptcy regardless of current status must be reported via eMAQCSplus monthly using the format in the [Exhibit B: Delinquent Mortgage & Bankruptcy Status Report – Excel Template](#).

Example of warning message:

Home - PFI QC Home - Default Servicing Upload Loan Search Forms Change Password

mpf Mortgage Partnership Finance
eMAQCS Mortgage Analytics Quality Control System™

Default Management - Data Upload

Upload Data File

Select a data file to import. Supported File Types: Microsoft Excel (.xls and .xlsx)

You are uploading to Cycle starting on:

Select File Template: DM - Exhibit B Excel Import

Data File: [Select]

Upload

Validation Progress: 100 % Completed

Import Progress: 100 % Completed
4 Rows Imported.

File upload completed. OK

DATA WARNINGS

Warning

LOSS_MIT_APPR_DATE is required if Action_Code is 12 or 20.

LOSS_MIT_TYPE is required if Action_Code is 12 or 20.

LOSS_MIT_EST_COMP_DATE is required if Action_Code is 12 or 20.

BANKRUPTCY_FILED_DATE is required if Action_Code is 15.

BANKRUPTCY_CHAPTER_CODE is required if Action_Code is 15.

BANKRUPTCY_CASE_NBR is required if Action_Code is 15.

FRCLSR_APPROVED_DATE is required if Action_Code is 30.

ATTORNEY_REFERRAL_DATE is required if Action_Code is 30.

FRCLSR_SALE_DATE is required if Action_Code is 70, 71, or 72.

FRCLSR_SALE_RESULTS is required if Action_Code is 70, 71, or 72.

FRCLSR_SALE_AMT is required if Action_Code is 70, 71, or 72.

Additional Resources:

- For formatting requirements including Field Descriptions and Data Guidance, please reference the [Exhibit B: Delinquent Mortgage & Bankruptcy Status Report – Instructions](#).
- For additional information on submitting the Delinquent Mortgage and Bankruptcy Status Report (Exhibit B) please [view this tutorial video](#) or reference [MPF Announcement 2020-73](#).

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