

Annual Eligibility Certification

Overview of Forms OG1 and OG2

January 2023

Agenda

- Overview of Forms OG1 and OG2
- Completing Form OG1
- Uploading supplemental documentation
- Completing Form OG2
- Notifications
- Summary
- Resources



About these Materials

This material is based on the current information in the MPF® Guides as of the date of this presentation. It should not be used in place of the MPF Guides. The MPF Guides are the governing documents and control in the event of discrepancies between the information in this presentation and the MPF Guides. The official version of the MPF Guides are available at www.fhlbmpf.com and through AllRegs®.

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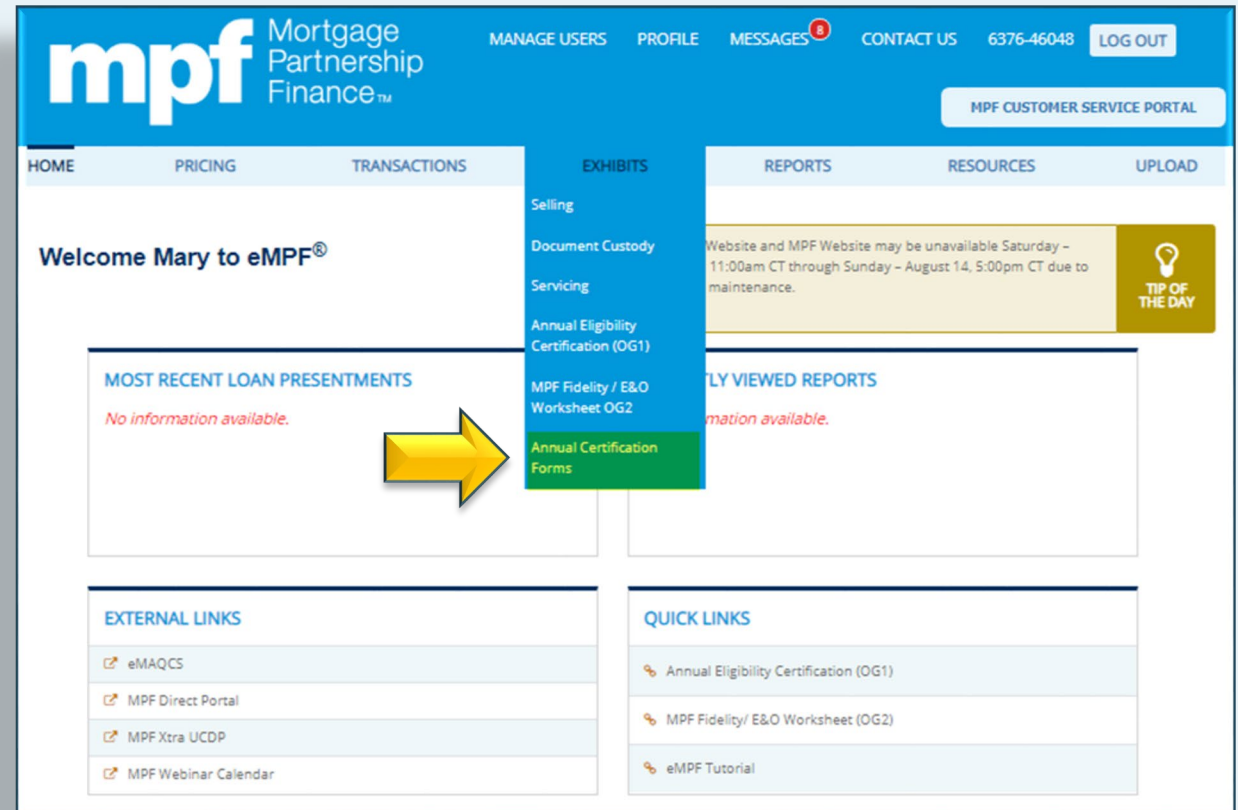
Forms OG1 and OG2 are Now Available

- Forms OG1 and OG2 are found on the eMPF® website.
- Information being collected is based on **2022** activity.
- Form OG1, Form OG2 and all supporting documentation must be submitted by Tuesday, January 31, 2023.
- Forms OG1 and OG2 will not pre-populate and both require the input of current information.

What's New?

Forms OG1 and OG2 will remain archived in the eMPF website.

Last year's forms are available to view, print and/or save.



Locating Forms OG1 and OG2

The screenshot displays the MPF Mortgage Partnership Finance eMPF website. The top navigation bar includes links for MANAGE USERS, PROFILE, MESSAGES (with a red notification badge), CONTACT US, 6376-46048, and LOG OUT. A yellow arrow points to the EXHIBITS tab in the main navigation menu. The EXHIBITS dropdown menu lists: Selling, Document Custody, Servicing, Annual Eligibility Certification (OG1), MPF Fidelity / E&O Worksheet OG2, and Annual Certification Forms. A second yellow arrow points to the QUICK LINKS section at the bottom right, which contains links for Annual Eligibility Certification (OG1), MPF Fidelity/ E&O Worksheet (OG2), and eMPF Tutorial. The left sidebar shows a welcome message for Mary to eMPF® and a section for MOST RECENT LOAN PRESENTMENTS with no information available. The top right corner features a maintenance notice and a TIP OF THE DAY icon.

Forms OG1 and OG2 are available under the **Exhibits** section on the eMPF Website.

They may also be found in the **Quick Links** section.

Completing Form OG1

Enter Your Information

mpf

Mortgage
Partnership
Finance™

MANAGE USERS

PROFILE

MESSAGES8

CONTACT US

6376-46048

LOG OUT

MPF CUSTOMER SERVICE PORTAL

HOME

PRICING

TRANSACTIONS

EXHIBITS

REPORTS

RESOURCES

UPLOAD

Exhibits > Annual Eligibility Certification (OG1)

Annual Certification OG1 Form

Status : Not Submitted

PRINT

Annual Eligibility Certification (OG1)

The completion of the MPF Participating Financial Institution (PFI) Annual Eligibility Certification ("Form OG1" or the "Eligibility Certification") is mandatory.

Required Submission Date: 1/31/2023

Calendar Year Ended: 12/31/2022

PFI Name: Fake Savings Bank

PFI Number: 6376

Primary Address:

1234 Elm Street

?

HELP

City:

Anytown

State:

SD

Zip Code:

99999

Primary Telephone Number:

(999)-999-9999

mpf

Mortgage
Partnership
Finance™

Servicing Question

Who services the loans you have delivered to the MPF Program?

Select **N/A** if your organization acts as servicer.

Select **Subservicer** if your organization utilizes a subservicer.

Select **Affiliate Servicer** if an affiliate of your organization services the loans.

Select **Servicer** if servicing has been released/sold to another servicer (i.e. Colonial, SLS or another servicer).

Servicer and/or Subservicer/Loan Origination System/ Loan Servicing System

Subservicer, Affiliate Servicer, Servicer Information: If during the calendar year covered by this Eligibility Certification the PFI retained the servicing of all loans it delivered under the MPF Program, please select "N/A".

If during the calendar year covered by this Eligibility Certification the PFI by either (a) selling any Mortgage utilizing a concurrent and/or whole loan servicing sale option, (b) utilizing a Subservicer (including an affiliate which does not own the servicing right to the Mortgages), (c) utilizing an affiliate Servicer which owns the servicing right to the Mortgage, or (d) selling the servicing of any Mortgage to another servicer, other than as described in (a), the PFI must provide the following information for each additional Servicer, Subservicer or Affiliate Servicer during the calendar year that this AEC applies to, please upload a list that provides the following information for each one that has not been captured on this form.):

☐ Subservicer ☐ Affiliate Servicer ☐ Servicer ☐ N/A

Servicing Information

If an option other than N/A is selected, you must provide the name of your sub-servicer(s), affiliate servicer or servicer.

If utilizing more than one subservicer, click on the button to continue adding information.

Servicer and/or Subservicer/Loan Origination System/ Loan Servicing System

Subservicer, Affiliate Servicer, Servicer Information: If during the calendar year covered by this Eligibility Certification the PFI retained the servicing of all loans it delivered under the MPF Program, please select "N/A".

If during the calendar year covered by this Eligibility Certification the PFI by either (a) selling any Mortgage utilizing a concurrent and/or whole loan servicing sale option, (b) utilizing a Subservicer (including an affiliate which does not own the servicing right to the Mortgages), (c) utilizing an affiliate Servicer which owns the servicing right to the Mortgage, or (d) selling the servicing of any Mortgage to another servicer, other than as described in (a), the PFI must provide the following information for each additional Servicer, Subservicer or Affiliate Servicer during the calendar year that this AEC applies to, please upload a list that provides the following information for each one that has not been captured on this form.):

☒ Subservicer ☐ Affiliate Servicer ☐ Servicer ☐ N/A


Name:


Address:

City: State: Zip Code:

Contact Name:

Telephone Number:

Date of latest agreement with Subservicer, Affiliate Servicer, or Servicer:
 

 [Add another sub-servicer](#)

Loan Origination Systems

Does your organization use a Loan Origination System (LOS)?

Does the PFI use a loan origination system (LOS) that it obtained from a vendor? If so please provide the name of the LOS vendor, name of LOS system and version of LOS.

☐ Yes ☐ No

Does the PFI use a loan origination system (LOS) that it obtained from a vendor? If so please provide the name of the LOS vendor, name of LOS system and version of LOS.

 ☒ Yes ☐ No

Please provide the name of the vendor, the name of the LOS and the version of the LOS used:

Encompass

If **Yes**, enter the name of your LOS in the box.

If **No** is selected, the comment box will not open.

Systems- Loan Servicing

Does the PFI as Servicer, or where applicable, any of the PFI's designated Servicer or Subservicer use a loan servicing system (LSS) that it obtained from a vendor? If so, please provide the name of the LSS vendor, the name of the LSS and the version of the LSS.*

☒ Yes ☐ No

Please provide the name of the vendor, the name of the LSS and the version of the LSS used:

Black Knight MSP

*

If **No** is selected, a comment box will not open.

Note About Certifications and Answering Upcoming Questions

Note: Unless otherwise specified, all obligations referred and certified to are deemed to have been performed during the calendar year covered by this Eligibility Certification and in accordance with applicable requirements of the Guides, defined as the MPF® Program Guide, all MPF Product specific selling and servicing guides, manuals, and related forms, exhibits, collectively. Any terms not defined in the Eligibility Certification shall have the meaning given in the MPF Guide Glossary. The singular "Guide" refers to the specific guide in which the term is used. The Guides may be found at http://www.allregs.com/tpl/public/mpf_tll.aspx.

For the following questions, if the answer to any certification is "No" explain in the space provided when and to whom at your MPF Bank the PFI previously reported the non-applicability item and why it does not apply to the PFI, and upload a document detailing the reason for this response as described in Section B Box 1. If any certification is not applicable please explain on an attachment.

If you answer **NO** to any of the questions that follow, a comment box will appear and an **explanation must be provided**.

Section A: Compliance with Laws

Section A. Selling and/or Servicing- Compliance with Applicable Law, MPF Program Requirements and MPF Product Specific Requirements

1. The PFI/Servicer hereby certifies it is compliant with all requirements, obligations and provisions, and representations and warranties as outlined in the Applicable Agreements, addenda, MPF Guides, MPF Announcements, and any applicable Investor and Government Agency requirements, including the following:

a. Being in compliance with all Applicable Laws, including but not limited to: i. Being properly licensed and in good standing with regulators in the jurisdictions in which it conducts business and not having been subject to any consent decrees or other regulatory remediation. ii. Unless express consent was provided by the MPF Bank, only selling Mortgage Loans into the MPF Program that are secured by property located in areas where Standard and Poor's does not define mortgages to be "Unratable". (See Guide Exhibit A- Anti-Predatory Lending Category.) iii. Having effective compliance procedures in place to ensure compliance with all Applicable Laws (see MPF Program Guide Chapter 7) and monitoring federal laws, rules and regulations and the laws, rules and regulations of each state or locality in which the PFI does business, and take the necessary steps to comply with any changes in the Applicable Laws.

☒ Yes ☐ No



Need more details? Click **HELP** for resources.

For any “No” response in Section A, an explanation must be provided **and** any related documentation must be uploaded.

Section A (part b): Compliance with Requirements

b. Maintaining their eligibility status and being in compliance with all MPF Program requirements, including and not limited to: i. If the PFI is a Seller and/or Servicer for Government Loans, being in good standing with the applicable Government Agency and has not had an origination and/or servicing audit which resulted in a non-compliance or deficiency finding during the Applicable Time Period. ii. If the PFI is a Seller and/or Servicer for investors other than the MPF Bank, such as Fannie Mae and Freddie Mac, being in good standing with the applicable investor/enterprise and has not had an origination and/or servicing audit which resulted in a non-compliance or deficiency finding during the Applicable Time Period. iii. Having no principals and/or officers that are or have been the subject of a government debarment, exclusion or sanction within the past ten years. iv. Reporting to its MPF Bank any materially adverse changes to its business operations and/or structure or financial condition including changes in the PFI's legal structure, organization, status, ownership, business activities, source(s) of Mortgage (such as acquiring mortgages from third parties), Servicing and/or Servicing Rights of MPF Mortgage Loans, adding or changing Subservicers, or any other changes involving the PFI. (see MPF Program Guide Chapter 3.4.1) and v. Having in place and maintaining sufficient APL policies and procedures that ensure compliance with the applicable MPF Bank APL requirements. vi. Maintaining an in-house quality control program that: a. is deemed effective and in which findings are reported senior management within the time frame(s) specified in Chapters 8.10.1 and 8.10.2 of the MPF Program Guide and appropriate resolution action is taken; and b. follows sampling methodology in compliance with the requirements of Chapter 8 of the MPF Program Guide. vii. If delivering and/or servicing MPF Loans that are registered in MERS, complying with all requirements of its MERS Membership Agreement.

☐ Yes ☐ No

Section A (part c): Compliance with MPF Product Requirements

c. Being in compliance with all applicable MPF product specific requirements, including but not limited to: i. Underwriting and delivering loans that are compliant with QM/ATR, as applicable. ii. Ensuring that all MPF Mortgage Loans that are being delivered and/or serviced by the PFI maintain the first lien position. iii. If delivering and/or servicing Government Loans, ensuring that Government Mortgage Loans are not subject to indemnification agreements nor any restrictions for origination and/or servicing benchmarks or tolerances imposed by the applicable Government Agency.



☐ Yes ☐ No

Section A (part d): Compliance with Credit Reporting Requirements

d. Reporting credit information to all four (4) credit reporting bureaus (Experian, Equifax, Innovis & TransUnion).

☐ Yes ☐ No

If not reporting to all four repositories, select **No** and provide an **explanation**.

HMDA Reporting

Legal Entity Identifier (LEI) - HMDA Reporting

Does the PFI/Service collect and report HMDA data? (If your answer is "Yes" - Please enter your Legal Entity Identifier (LEI) Number in the box that will populate below after "Yes" is selected.)



☐ No ☒ Yes



Please provide your Legal Entity Identifier Number (LEI)

12345678912345678901|

*

Anti-Predatory Lending Software

Anti-Predatory Lending (APL) Software

The PFI certifies that during the calendar year covered by this Eligibility Certification and up to the date of this certification:

It uses a commercially available APL compliance/screening software program? (If your answer is "Yes" - Please provide the name of the software program in the box that will populate below after "Yes" is selected.)



☐ No ☒ Yes




Please provide the name of your software program .

Lending Pro

*

Section B: Documents

Section B. Documents



Select all applicable documents that you will be uploading for the 2022 Annual Eligibility Certification. The MPF Bank and/or MPF Provider reserves the right to request any additional documentation they deem necessary.

- ☐ 1. For any "No" responses in Section A, provide a document detailing the reason for the response and, if applicable, attach any supporting documentation
- ☐ 2. If you utilized a Servicer, Subservicer or Affiliate Servicer during the Applicable Time Period that this AEC applies to, please provide a document that lists the following information for each: a. Identify if they are a Servicer, Subservicer or Affiliate Servicer b. Name c. Mailing Address d. Telephone number e. Execution and termination dates of the most recent agreement f. The name of the vendor and name and version of loan servicing system (LSS) used to service Mortgages g. Customer facing address and phone number

1. If answering **No** to any questions in Section A, provide documentation to support your explanation.
2. Supply information about any Servicer, Subservicer or Affiliate Servicer utilized during 2022 that *wasn't already supplied on the form*

Section B: Supplemental Documentation

☐ 3. Certificates of Insurance (COI) in effect as of December 31 of the Applicable Time Period, or if a COI is not available, policies or insurance declarations for both Fidelity Bond Insurance and Error & Omissions Insurance for mortgage coverage as referenced in Form OG2. The following information must be highlighted, if applicable, in the documents that are submitted for both Fidelity and Errors & Omissions (E&O) insurance: a. Name and contact information of insurer b. Coverage amounts c. Deductible Amounts d. Where the applicable MPF Bank is listed as additional insured or loss payee (if provision can be obtained) e. Type of E&O loss coverage (aggregate loss or per mortgage loss)

☐ 4. Any exam or audit mortgage operations, origination or servicing related non-compliance or deficiency findings as referenced in Section A(1)(a)(i) and/or Section A(1)(b)(i) above (if privileged, provide a summary of the non-compliance or deficiency identified) and summary of how the findings were addressed and corrected from any of the following: a. State or Federal Regulator b. Government Agency (including VA, HUD, FHA, or RHA) c. Fannie Mae and Freddie Mac d. Other mortgage loan investors

1. Supply insurance information in effect as of December 31, 2022.
2. If an exam or audit in 2022 identified any non-compliance issues or deficiencies, provide a summary of what was found and how they were addressed/corrected.

Section B: Supplemental Documentation

- ☐ 5. Most recent monthly QC Summary Report provided to the senior management for both pre-closing and post-closing reviews, including detailed information on the most severe defects, trend analysis, (for post-closing) target defect rate compared to actual defect rate, senior and applicable department management responses and any corrective action plans, if applicable, as required by the MPF Guides.

5. **Sellers Only:** Supply your most recent monthly *Quality Control Summary Report*.

Section B: Supplemental Documentation

- ☐ 6. If, during the Applicable Time period that the AEC applies to, substantive revisions have been made to your in-house QC Plan that have not been approved by your MPF Bank, please provide a redlined version of the QC Plan highlighting the substantive revisions.
- ☐ 7. Any other document or information specifically requested by the MPF Bank or the MPF Provider.

6. **Sellers Only:** Did you make substantial changes to your in-house QC plan that have yet to be approved by your MPF Bank?

7. Any specific requests not already listed.

Agreement and Certification

Agreement


By executing and submitting this Eligibility Certification, I hereby agree that the statements and certifications set forth above and below are true and correct. I represent and certify that I am authorized to execute and submit this Eligibility Certification on behalf of the PFI pursuant to the requirements of the Guides.

- ☒ By executing and submitting this Annual Eligibility Certification, the documents required under Section B, and any other information or documentation that the MPF Bank requires, the undersigned hereby certifies under penalties of perjury that the statements, certifications and documentation provided in relation to this Annual Eligibility Certification are accurate, true and correct. I understand that the MPF Bank will be relying upon the information contained in this Annual Eligibility Certification and the supporting documents and any misrepresentation or omission may constitute a civil or criminal violation and may be cause for suspension or termination as a Seller and/or Servicer by the MPF Bank. I further represent that I am authorized to execute and submit this Annual Eligibility Certification on behalf of the PFI pursuant to the requirements of the Guides.

Save and Submit

The Eligibility Certification must be submitted and executed on behalf of a PFI or Servicer by an individual authorized to do so pursuant to the requirements of the Guides.

★ Authorized Signer Printed Name	Title
Mary Orange	VP Mortgage Operations
PFI Name	PFI Number
Fake Bank	6376
Date	★ Authorized Signer Email Address
01/05/2023	morange@fakebank.fake
★ Phone	
(999) 999-9999	

 **SAVE** **SUBMIT**

Please direct any questions regarding this Eligibility Certification process to your MPF Bank representative.

The **Authorized Signer** and **Title** fields are editable.

The email and phone number do not have to belong to the authorized signer. The email and phone number should belong to the individual who will act as a primary contact.

Click **SAVE** to check for any omissions.

If you would like to save or print a copy before submitting, return to the beginning of Form OGI (as seen on the next slide).

Save and/or Print

Annual Certification OG1 Form

Status : Not Submitted

Annual Eligibility Certification (OG1)

Mandatory Fields are marked with *

PRINT

Annual Certification OG1 Form

Status : Not Submitted

Annual Eligibility Certification (OG1)

Mandatory Fields are marked with *

The completion of the MPF Participating Financial Institution (PFI) Annual Eligibility Certification ("Form OG1" or the "Eligibility Certification") is mandatory.

Required Submission Date: 1/31/2021

Calendar Year Ended: 12/31/2020

PFI Name: Old National Bank

PFI Number: 4003

Primary Address: *
1 Main St

City: *
Evansville

State: *
IN

Zip Code: *
47708

Primary Telephone Number: *
(111) 111

PFI Status
Your status as a PFI has been determined to be: **Servicer**, as defined below. I certify this is our status as a PFI.
☒ Yes ☐ No

SELLER
During the calendar year covered by this certification, the PFI (a) sold one or more Mortgages under the MPF Program; AND (b) has not

SERVICER
During the calendar year covered by this certification, the PFI (a) did not sell any Mortgages under the MPF Program; AND (b) either

Print 13 sheets of paper

Destination: Adobe PDF

Pages: All

Layout: Portrait

Color: Color

More settings


Print Cancel

Return to the beginning of the document to save as a PDF or print.

Submit

The Eligibility Certification must be submitted and executed on behalf of a PFI or Servicer by an individual authorized to do so pursuant to the requirements of the Guides.

Authorized Signer Printed Name	Title
Mary Orange	VP Mortgage Operations
PFI Name	PFI Number
Fake Bank	6376
Date	Authorized Signer Email Address
01/05/2023	morange@fakebank.fake
Phone	
(999) 999-9999	

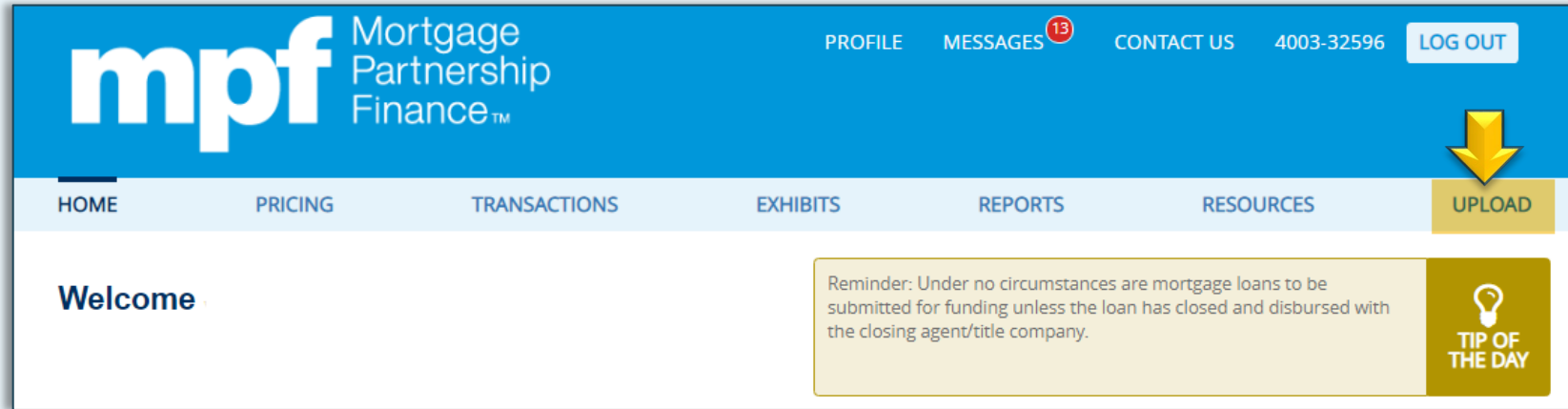


Please direct any questions regarding this Eligibility Certification process to your MPF Bank representative.

Once you have saved and retained a copy of Form OG1, you may click **SUBMIT**.

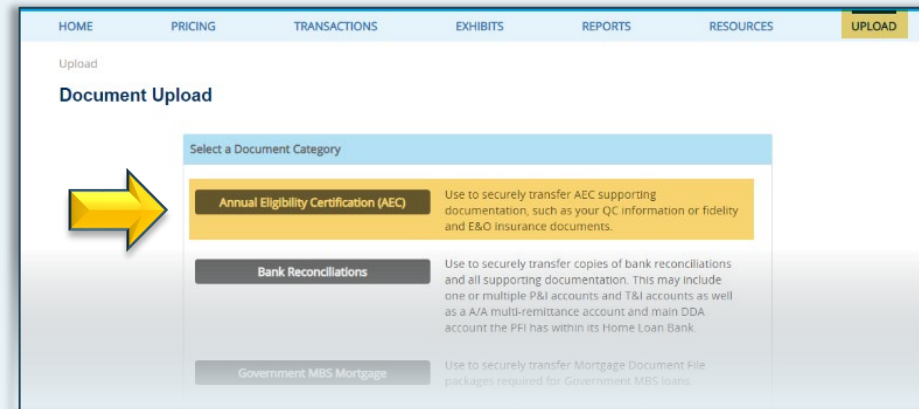
How to Upload Supplemental Documentation

Supplemental Information Upload



From the home screen,
select **UPLOAD**


Next, select
**Annual Eligibility Certification
(AEC)**




Browse for Your File(s) and Upload

Annual Eligibility Certification (AEC)

Allowed to upload any format and **multiple files** at a time.
(Press "Control" when selecting multiple files.)
Maximum file size is 100MB.

 **UPLOAD**

BROWSE



- A file name is not required.
- If possible, limit your upload to one file.
- Most of the common file format types are acceptable.
- Select **BROWSE** to find your file(s).
- Click **UPLOAD**

Completing Form OG2

Form OG2: Fidelity and E&O Coverage

MPF Fidelity / E&O Worksheet OG2

Status : Not Submitted

PRINT


Section 1

Note: Unless otherwise specified, all obligations referred and certified to are deemed to have been performed during the calendar year covered by this Eligibility Certification and in accordance with applicable requirements of the Guides, defined as the MPF® Program Guide, all MPF Product specific selling and servicing guides, manuals, and related forms, exhibits, collectively. Any terms not defined in the Eligibility Certification shall have the meaning given in the MPF® Guide Glossary. The singular "Guide" refers to the specific guide in which the term is used . The Guides may be found at: http://www.allregs.com/tpl/public/mpf_tll.aspx. The completion of the MPF® Fidelity and Errors & Omissions (E&O) Insurance Worksheet (Form OG2) is mandatory.

Required Return Date: 1/31/2023	Calendar Year Ended: 12/31/2022
PFI Name: Fake Bank	PFI Number: 6376


Servicing Portfolio

Section 2

1. Servicing Portfolio - Compute using definition below: 

a. The total portfolio of all first-lien 1-4 single family and multi-family residential mortgage loans (MPF Program loans and non-MPF Program loans) serviced by the PFI for itself and others, ("Base"), including all residential mortgage loans serviced on the PFI's behalf by a Subservicer and/or a designated Affiliate Servicer as of December 31 of the Applicable Time Period:

Servicing Portfolio \$ (BASE)*
79,654,700

b) Does the Base consist of residential 1-4 family properties only?* 
(If Yes, the minimum limit of E&O Insurance coverage is capped at \$10 million)

☒ Yes ☐ No

- Multi-family residential mortgage loans are properties like an apartment building where the entire building is used for residential purposes (no retail or commercial activity on the property).
- The balance should include any **first lien** home equity lines of credit and home equity loans.

Fidelity Insurance Coverage

2. Fidelity Insurance Coverage* *

Minimum Fidelity Insurance: (NOTE: If Base in Section A.1.a above is: • < \$100 million: minimum required insurance limit is: \$300,000 • ≤ \$500 million: minimum required insurance limit is: \$300,000 + 0.150% of Base over \$100 million • ≤ \$1 billion: minimum required insurance limit is: \$900,000 + 0.125% of Base over \$500 million • > \$1 billion: minimum required insurance limit is: \$1,525,000 + 0.100% of Base over \$1 billion). If the actual Fidelity insurance (A.2.b) is less than the minimum Fidelity insurance (A.2.a) then the PFI is not in compliance with the insurance requirements stated in the MPF Guides, and the PFI should reach out directly to their MPF Bank Representative.

a) Minimum fidelity insurance

\$300,000

b) Actual fidelity insurance

\$ 500,000

- The minimum amount of required fidelity insurance will populate. This number is based upon the servicing portfolio figure you provided.
- Insert your actual fidelity insurance coverage amount. It should be equal to or greater than the auto-populated minimum.

Errors and Omissions (E&O) Coverage

3. E&O Insurance Coverage

?

HELP

The E&O insurance policy provides for coverage per:

☒ Aggregate Loss ☐ Mortgage

a. If coverage per Mortgage, what is the highest unpaid principal balance for a residential Mortgage that the PFI or Servicer has in its portfolio?

\$ 6,450,320

- Select the appropriate E&O coverage type.
- If **Aggregate** is selected, the box below **will remain grayed-out**.
- If **Mortgage** is selected, you must insert the unpaid principal balance (as of Dec 31, 2022) of the largest residential loan in your portfolio.

E&O Coverage

3. E&O Insurance Coverage

?

HELP

The E&O insurance policy provides for coverage per:

☒ Aggregate Loss ☐ Mortgage

a. If coverage per Mortgage, what is the highest unpaid principal balance for a residential Mortgage that the PFI or Servicer has in its portfolio?

\$

b. Minimum E&O insurance (NOTE: If Base in Section 2.1.a above consists of residential 1-4 family properties only, the minimum limit of E&O insurance coverage may be capped at \$10 million, otherwise minimum E&O insurance coverage must be at least equal to minimum required fidelity insurance coverage -See Section 2.2.a above). If the actual E&O insurance (Section 2.3.c) is less than the minimum E&O insurance (Section 2.3.b) then the PFI was not in compliance with the insurance requirements stated in the MPF Guides, and the PFI should reach out directly to their MPF Bank Representative.

\$300,000

c. Actual E&O insurance

\$ 500,000

Enter your actual amount of E&O coverage.

The minimum required E&O insurance coverage will populate.

The amount that populates is based upon the whether the coverage is based on a per mortgage or aggregate basis.

Enter Actual Amounts for Deductibles

4.a. Maximum fidelity deductible
(NOTE: must be greater of \$100,000 or 5% of the actual amount of fidelity insurance in force). If the actual fidelity deductible (Section 2.4.b) exceeds the maximum fidelity deductible (Section 2.4.a) then the PFI was not in compliance with the insurance requirements stated in the MPF Guides, and the PFI should reach out directly to their MPF Bank Representative.

\$100,000

5.a. Maximum E&O deductible
(NOTE: If coverage is: (1) per Mortgage Loan: maximum deductible for each Mortgage Loan cannot exceed 5% of the insurer's liability per Mortgage Loan. (2) Per aggregate loss maximum deductible is the greater of \$100,000 or 5% of actual amount of insurance in force). If the actual E&O deductible (Section 2.5.b) exceeds the maximum E&O deductible (Section 2.5.a) then the PFI was not in compliance with the insurance requirements stated in the MPF Guides, and the PFI should reach out directly to their MPF Bank Representative.

\$100,000

b. Actual fidelity deductible

\$ 50,000

b. Actual E&O deductible

\$ 50,000

Note: This amount will not populate if the actual E&O insurance coverage is left blank.



Enter the amount of your fidelity insurance deductible

Enter the amount of your E&O deductible

Your deductibles should not exceed the maximums that auto-populate.

Questions About Coverage

Section 3

a. The PFI/Servicer has its own policy, and is not covered under its parent's fidelity insurance and/or E&O insurance policy, or the PFI/Servicer is covered under its parent's fidelity insurance and/or E&O insurance policy and the minimum limit of liability coverage is based on the Base amount for the consolidated parent entity and all parent related institutions.

☐ Yes ☐ No

b. The PFI's E&O insurance policy has no sublimits on the insurer's liability or has sublimits that meet the MPF Program requirements (i.e. are policy provides for full liability on property insurance losses, and sublimits equal at least 15% of the liability that applies for property insurance).

☐ Yes ☐ No



Questions about Coverage

c. An officer or director (including its principal owner) of the PFI hasn't been removed from the fidelity bond coverage within the past ten (10) years.



☐ Yes ☐ No

d. The fidelity Insurance and E&O insurance policies, including coverage and deductible amounts, comply with all requirements of the Guides including those not specifically addressed in this Annual Eligibility Certification Form.



☒ Yes ☐ No



The answer to this question will auto-populate based upon the amounts entered for insurance coverage and deductibles.

Insurance Agency Information



e. (Optional) It is helpful if the PFI provides the MPF Bank with the insurance agency's name and contact information in order to obtain clarification and information regarding the PFI's fidelity and E&O insurance coverage. Providing this insurance agent information does not relieve the PFI of its obligation to provide the requested information and documentation to its MPF Bank.

Name:

Contact Name:

Address:

Telephone Number:

City:

State:

Zip Code:

- Please provide your insurance agency information.
- It is optional, but can save time if anything requires clarification in the future.

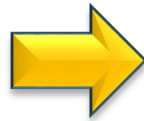
Acknowledgment

Section 4

I hereby represent and warrant that all information contained in this form OG2 and all supporting documents is complete and accurate.

I understand that the MPF Bank will be relying upon the information contained in this Form OG2 and all supporting documents and any misrepresentation or omission may constitute a civil or criminal violation and may be cause for suspension or termination as an Originator or Servicer by the MPF Bank.

Following the submission of the form OG2, please forward a copy of your institution's current Fidelity Bond and E&O Insurance certificates or declarations pages. The following information must be highlighted, if applicable, in the documents that are submitted for both Fidelity and Errors and Omission insurance: (1) Coverage amounts as required under the Guides, (2) Where the applicable MPF Bank is listed as additional insured or loss payee, (3) Type of loss coverage (aggregate loss or per mortgage loss), (4) Deductible amount as required under the Guides







☒ By executing and submitting this form OG2, I hereby agree that the statements and certifications set forth above are true and correct. I represent and certify that I am authorized to execute and submit this Eligibility Certification on behalf of the PFI pursuant to the requirements of the Guides.

Acknowledgment

This form OG2 must be submitted and executed on behalf of a PFI or Servicer by an individual authorized to do so pursuant to the requirements of the MPF Guides.

Authorized Signer Printed Name	Title
Mary Orange	VP, Mortgage Operations
PFI Name	PFI Number
Fake Bank	6376
Date	Authorized Signer Email Address
1/5/2023	morange@fakebank.fake
Phone	
(999)999-9999	

Please direct any questions regarding this worksheet to your MPF Bank representative.

- Enter the Authorized Signer Details.
- Click **SAVE** before submitting to check for any missing information.
- To print or save a copy, return to the top of Form OG2 and click on the print icon (as seen earlier for Form OG1).
- Click **SUBMIT** when finished.

Notifications

Notifications


Automated email notifications will be sent out during the submission process











- An **Accept** email indicates the form(s) are completed and the necessary documentation has been received. “Accept” does not mean approved, just that everything to be reviewed has been successfully received.
- A **Reject** email indicates that either the form(s) is not completed properly and/or required documentation is missing
The email will state that you will be contacted and will provide an email address to respond to, if needed.
- A **Certification Complete** email indicates that the forms and documents have been reviewed and certification is complete.

Helpful Information

- Both Forms OG1 and OG2 must be submitted electronically, paper forms are not permitted.
- Any supplemental documentation must be uploaded through the eMPF website.
- **All Form OG1 and OG2 submissions along with any required supplemental documentation is due by Tuesday, January 31.**

Resources



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Contact information for each Federal Home Loan Bank is found on the MPF Program website

www.fhlbmpf.com

Resources

If you have any further questions about your annual certification, you may also contact the MPF Service Center

MPF Service Center

Email - MPF-Help@FHLBC.com

Hours - 8:30 am to 4:30 pm CST

Phone: (877) 345-2673

You may also visit our new [MPF Customer Service Portal](http://www.fhlbmpf.com) available on our website,
www.fhlbmpf.com