

Annual Eligibility Certification

Overview of Form OG1

December 2024

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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What has Changed

- The Annual Eligibility Certification (AEC) process has been streamlined
- Form OG2 has been eliminated
- Insurance coverage and deductible amounts are no longer required
- All certification questions have been consolidated onto **Form OG1**



General Details

- If your organization **sold** loans into the MPF Program or **served** any MPF loans in 2024, the Annual Eligibility Certification (AEC) process must be completed
- Form OG1 must be completed and supplemental documentation uploaded via the eMPF® website
- Forms OG1 is housed on the eMPF website
- Information being collected on forms OG1 is based on **2024** activity
- Form OG1 and all supporting documentation must be submitted by **Friday, January 31, 2025**



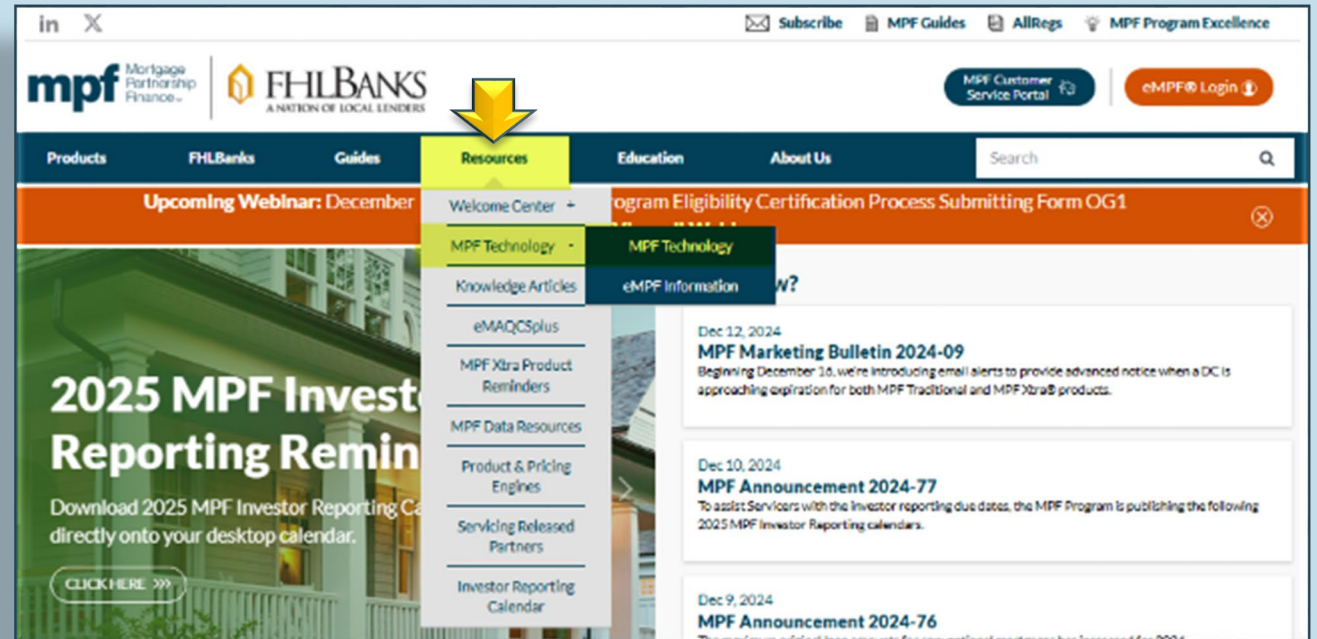
Accessing the eMPF® Website

MPF Program applications (such as eMPF) now require multi-factor authentication using the **Microsoft Authenticator application**

To access eMPF, users must have Microsoft Authenticator installed and establish new credentials

Instructions and short tutorials are available on the MPF Program website

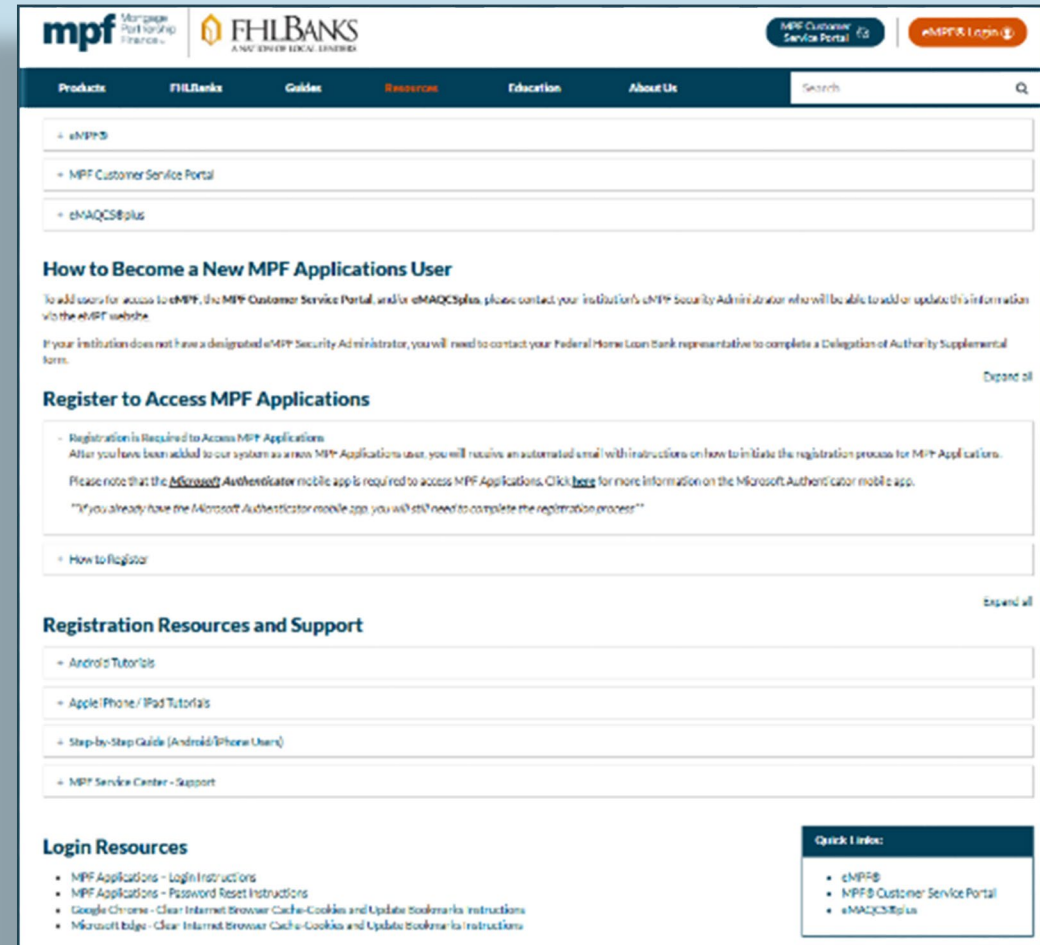
<https://www.fhlbmpf.com/resources/mpf-technology/mpf-technology>



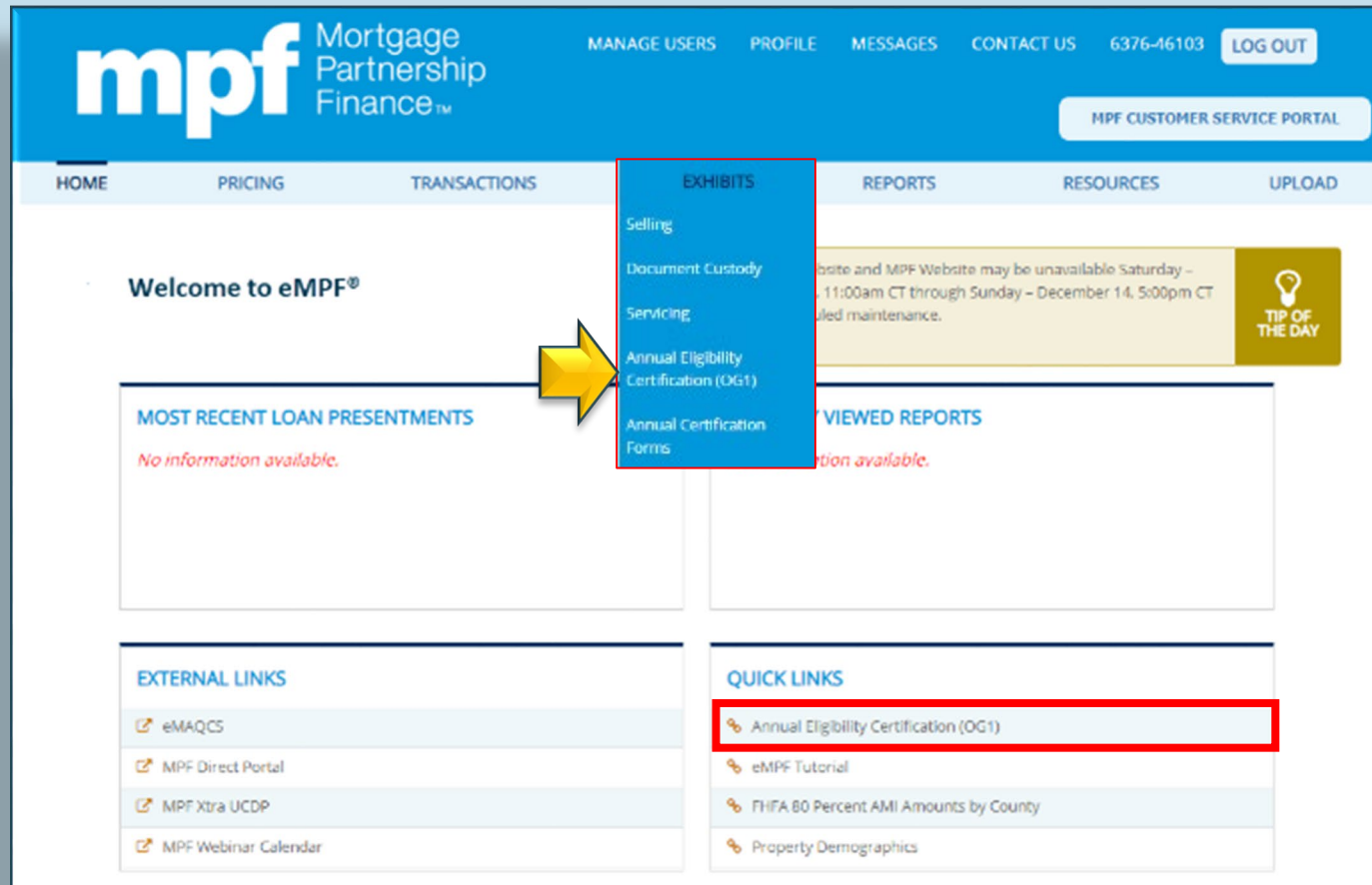
Accessing the eMPF® Website

Instructions and short tutorials are available on the MPF Program website

<https://www.fhlbmpf.com/resources/mpf-technology/mpf-technology>



Locating Form OG1



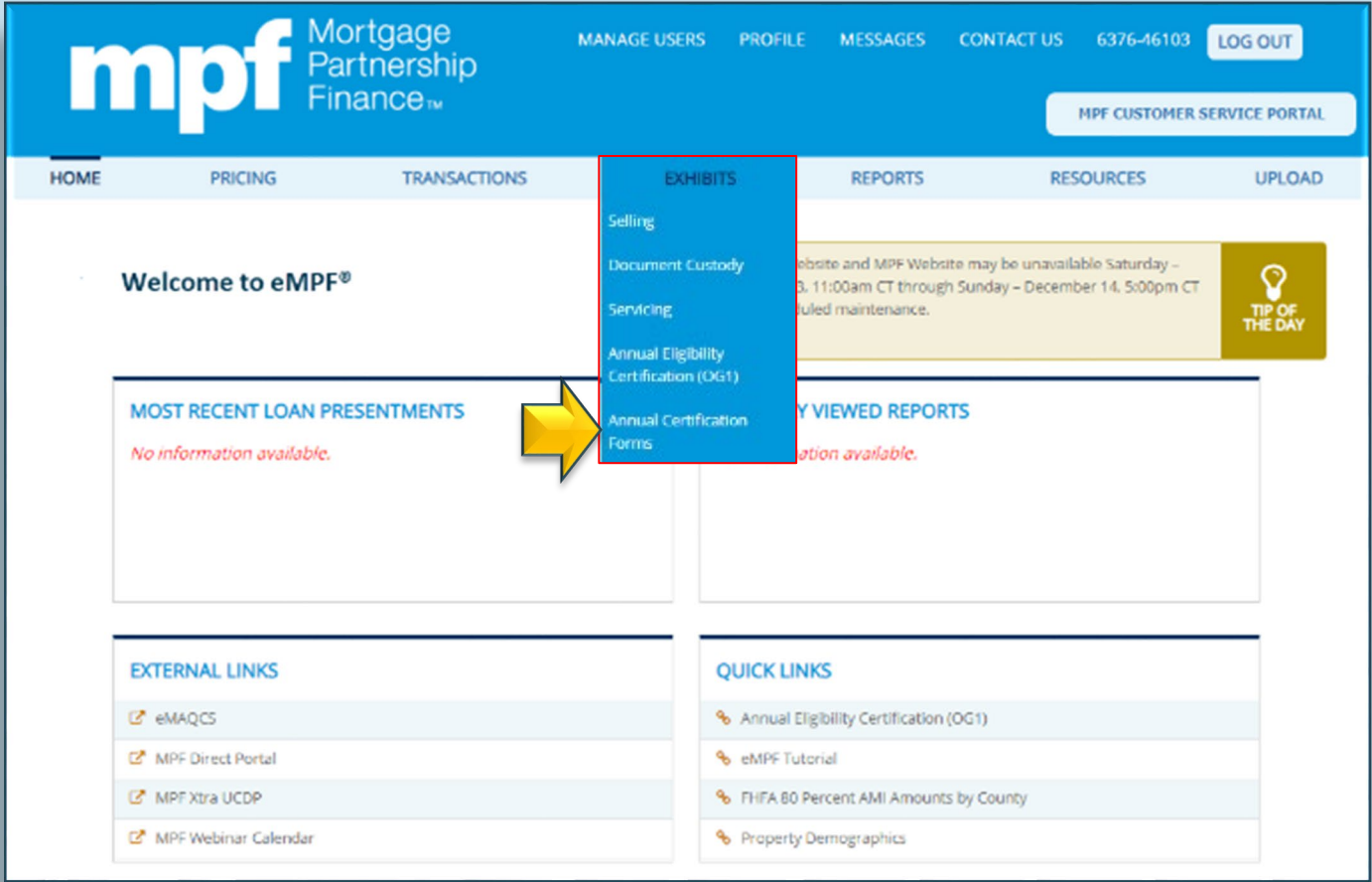
Form OG1 is found in the **Quick Links** section of the eMPF homepage

A link is also housed in the **Exhibits** section

Archived Forms

Form OG1 (and OG2s) from previous years will remain archived in the eMPF website

Forms going back to 2022 are available to view, print and/or save



Archived Forms

Form OG1 (and OG2s) from previous years will remain archived in the eMPF website

Forms going back to 2022 are available to view, print and/or save

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6376-46103

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HOME

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EXHIBITS

REPORTS

RESOURCES

UPLOAD

Exhibits > Annual Certification Forms

Annual Certification Forms

Annual Certifications

Form Year: 2023

Status: Certification Complete

SUBMIT

Completing Form OG1

Completing Form OG1

PFI Name and **PFI Number** will auto-populate

Complete the **address** and **phone number** fields

Clicking on the **HELP** icon will take you to the MPF Program Guide in AllRegs

Form OG1 may be printed or saved as a PDF file

Annual Certification OG1 Form

Status : Update Requested

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: 1/31/2025

Calendar Year Ended: 12/31/2024

PFI Name: Madeup Bank

PFI Number: 1111

Primary Address:

Program Guide Chapter 3.2.3

Madeup Bank

City:

Chillsville

State:

MN

Zip Code:

44444

Primary Telephone Number:

(000) 123-4567

PRINT

Completing Form OG1

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

Select **N/A** if your organization services **all** delivered MPF loans

Select **Subservicer** if your organization utilizes a subservicer to service some or all MPF loans

Select **Affiliate Servicer** if an affiliate of your organization services some or all MPF loans

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

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 Servicer, Subservicer or Affiliate Servicer during the calendar year that this AEC applies to:

☐ Subservicer ☐ Affiliate Servicer ☐ Servicer ☐ N/A

Completing Form OG1

If you selected, **Servicer, Subservicer, or Affiliate Servicer**, you will be required to enter the details about the organization responsible for servicing your MPF Program loans

If more than one servicer is utilized, click on the **Add another sub-servicer** button to add those details

- When adding a servicer, you will be able to select whether they are a sub-servicer, affiliate servicer, or 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 Servicer, Subservicer or Affiliate Servicer during the calendar year that this AEC applies to:

☒ 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

Completing Form OG1

Do you use a loan origination system (LOS)?

If so, you will be asked to supply the name of your LOS vender and the version being used

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 2.0

Completing Form OG1

Does your organization use a Loan Servicing System (LSS)?

If so, please provide the name of the vendor, the system name and version (if applicable)

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

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 v 300.1

Completing Form OG1

Read these paragraphs

Make sure any questions answered with **NO** are addressed and documentation is submitted to support your response



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.

Completing Form OG1

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

Completing Form OG1

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). 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

Completing Form OG1

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.



HELP

☐ Yes ☐ No

d. Reporting credit information to all four (4) credit reporting bureaus (Experian, Equifax, Innovis, and TransUnion), as required by MPF Traditional Servicing Guide Chapter 2.16.

☐ Yes ☐ No

Completing Form OG1

Does your organization collect and report HMDA data?

If **Yes** is selected, you must provide your *Legal Entity Identifier Number (LEI)*

If you selected **No**, you must upload documentation to support your response

Legal Entity Identifier (LEI) - HMDA Reporting

Does the PFI/Servicer collect and report HMDA data? A PFI/Servicer may not report HMDA data due to area of lending, volume, asset size and other factors which are outlined in Home Mortgage Disclosure Act (Regulation C) section on Financial Institutions. (If your answer is "Yes"- Please enter your Legal Entity Identifier (LEI) Number in the box that will populate below after "Yes" is selected. If your answer is "No", please check Section B box 1 and upload documentation explaining your response.)



☐ No ☐ Yes

Completing Form OG1

Does your organization use commercially available Anti-Predatory Lending (APL) Software?

If **Yes**, provide the name of the software program

If **No**, you will be asked to provide documentation to explain your response

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. If your answer is "No", please check Section B box 1 and upload documentation explaining your response.)



☐ No ☐ Yes

Completing Form OG1

Unlike previous years, coverage and deductible amounts are no longer being collected

You do however have to confirm that your Fidelity and E&O coverage meets the requirements of the MPF Program

A **No** response, will require an explanation

Fidelity and E&O Insurance

The fidelity Insurance and E&O insurance policies, including coverage and deductible amounts, comply with all requirements of the [MPF Program Guide Chapters 6.4 through 6.7](#).



☒ Yes ☐ No

Fidelity and E&O Insurance

The fidelity Insurance and E&O insurance policies, including coverage and deductible amounts, comply with all requirements of the [MPF Program Guide Chapters 6.4 through 6.7](#).



☐ Yes ☒ No

Please Enter Your Explanation



Supplemental Documentation

Section B provides a list of documents that when applicable, must accompany your Form OG1

1. Remember, most **No** responses in **Section A** require a reason for the response and when applicable, supporting documentation
2. Relates to any exam or audit that revealed non-compliance or deficiency findings

Section B. Documents

Select all applicable documents that you will be uploading for the 2024 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. 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 RHS) c. Fannie Mae and Freddie Mac d. Other mortgage loan investors

Supplemental Documentation

3. QC Summary Report for both pre- and post-closing reviews



4. Did your organization make substantial changes to your in-house QC plan that haven't been approved by your MPF Bank?



5. Did your MPF Bank request any other specific documentation?



- ☐ 3. 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. (Potentially add additional docs for upload, including most recent QC Policy)
- ☐ 4. 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.
- ☐ 5. Any other document or information specifically requested by the MPF Bank or the MPF Provider.

When the Form OG1 is completed, upload all required and applicable supporting documents checked above to your MPF Bank by January 31, 2025.

Agreement

Agree/attest that the statements and certifications are true and correct

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.

Submit Form OG1

The name and title of your organization's authorized signer must be entered

The phone number and email address may belong to the authorized signer, submitter, or an individual who can be contacted with any follow-up questions, if needed

Click **SAVE** to check for any missed questions/fields

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	Authorized Signer Title
<input type="text" value="Kathy Kash"/>	<input type="text" value="SVP, Residential Lending"/>
PFI Name	PFI Number
<input type="text" value="Madeup Savings Bank"/>	<input type="text" value="0000"/>
Date	Authorized Signer or Submitter Email
<input type="text" value="1/10/2025"/>	<input type="text" value="Kkash@madeupbank.fake"/>
Authorized Signer or Submitter Phone	
<input type="text" value="(111)222-3333"/>	

SAVE

SUBMIT

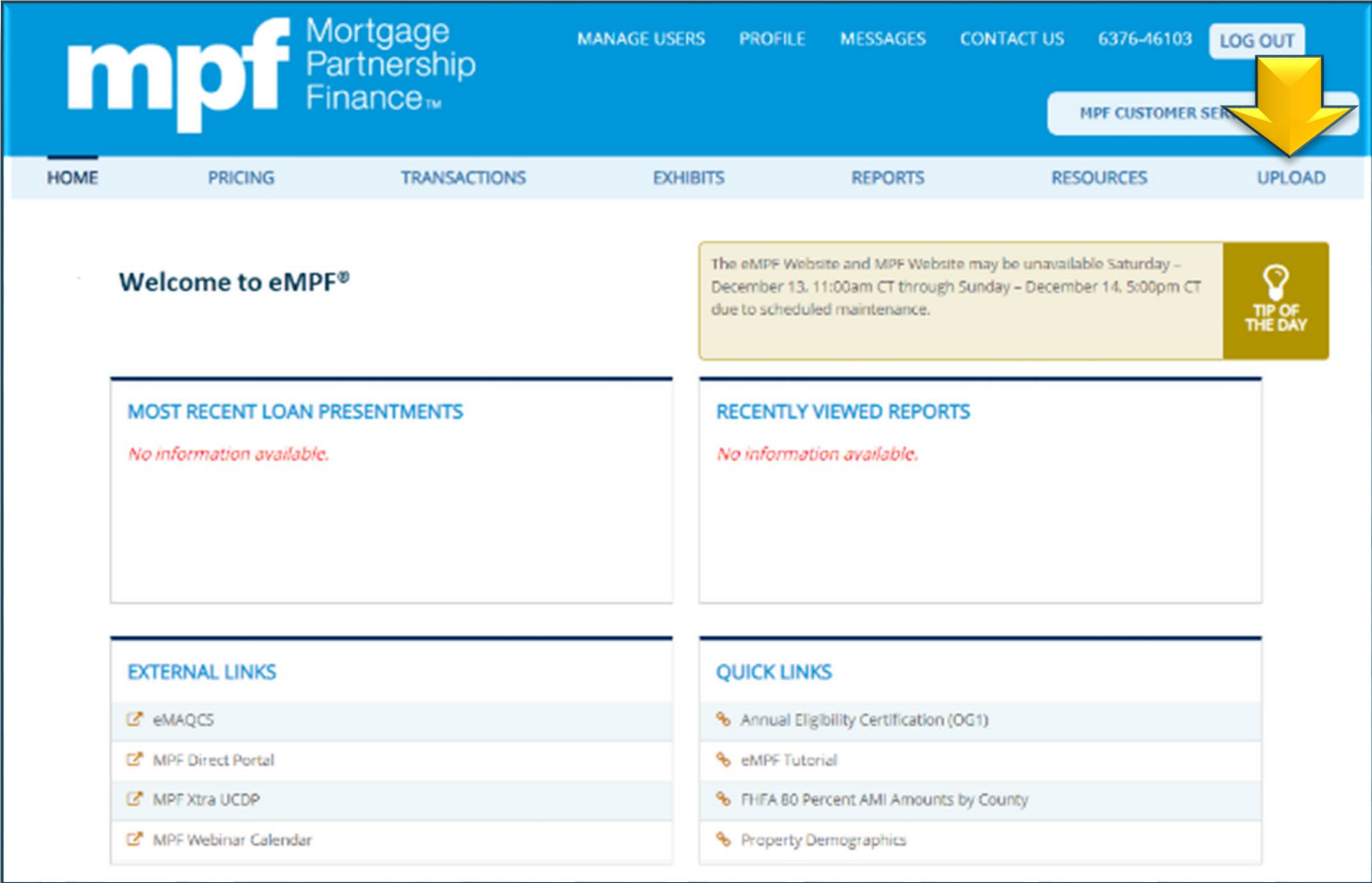
Please direct any questions regarding this Eligibility Certification process to your MPF Bank representative.



Uploading Supplemental Documents

Document Uploads

From the eMPF website homepage, select **UPLOAD**



Document Uploads

Select Annual Eligibility Certification (AEC)

mpf

Mortgage Partnership Finance™

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MESSAGES

CONTACT US

6376-46103

LOG OUT

MPF CUSTOMER SERVICE PORTAL

HOME

PRICING

TRANSACTIONS

EXHIBITS

REPORTS

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UPLOAD

Upload

Document Upload

Select a Document Category

Annual Eligibility Certification (AEC)

Use to securely transfer AEC supporting documentation, such as your QC information or fidelity and E&O Insurance documents.

Bank Reconciliations

Use to securely transfer copies of bank reconciliations and all supporting documentation. This may include one or multiple P&I accounts and T&I accounts as well as a A/A multi-remittance account and main DDA account the PRI has within its Home Loan Bank.

Fannie Mae Loan Numbers

Use to retrieve the Fannie Mae Loan Number required on all MPF Xtra post purchase Requests for Release of Documents (Form SG340).

Government MBS Mortgage

Use to securely transfer Mortgage Document File packages required for Government MBS loans.

High Level Concern (HLC)

Use to securely transfer HLC files which consist of a copy of the origination file, the original appraisal, and a review appraisal for a specific MPF On Balance Sheet Loan.

MPF Servicing Miscellaneous

Use to securely transfer any servicing files that do not pertain to HLC or Bank Reconciliation.

Servicing Transfer

Use to securely transfer documents to the appropriate Servicer for loans with a transfer of servicing.

Other Documents

Use to securely transfer files for ad-hoc processes. Examples include audit documents or completed MPF Xtra Alternative Funding process templates.

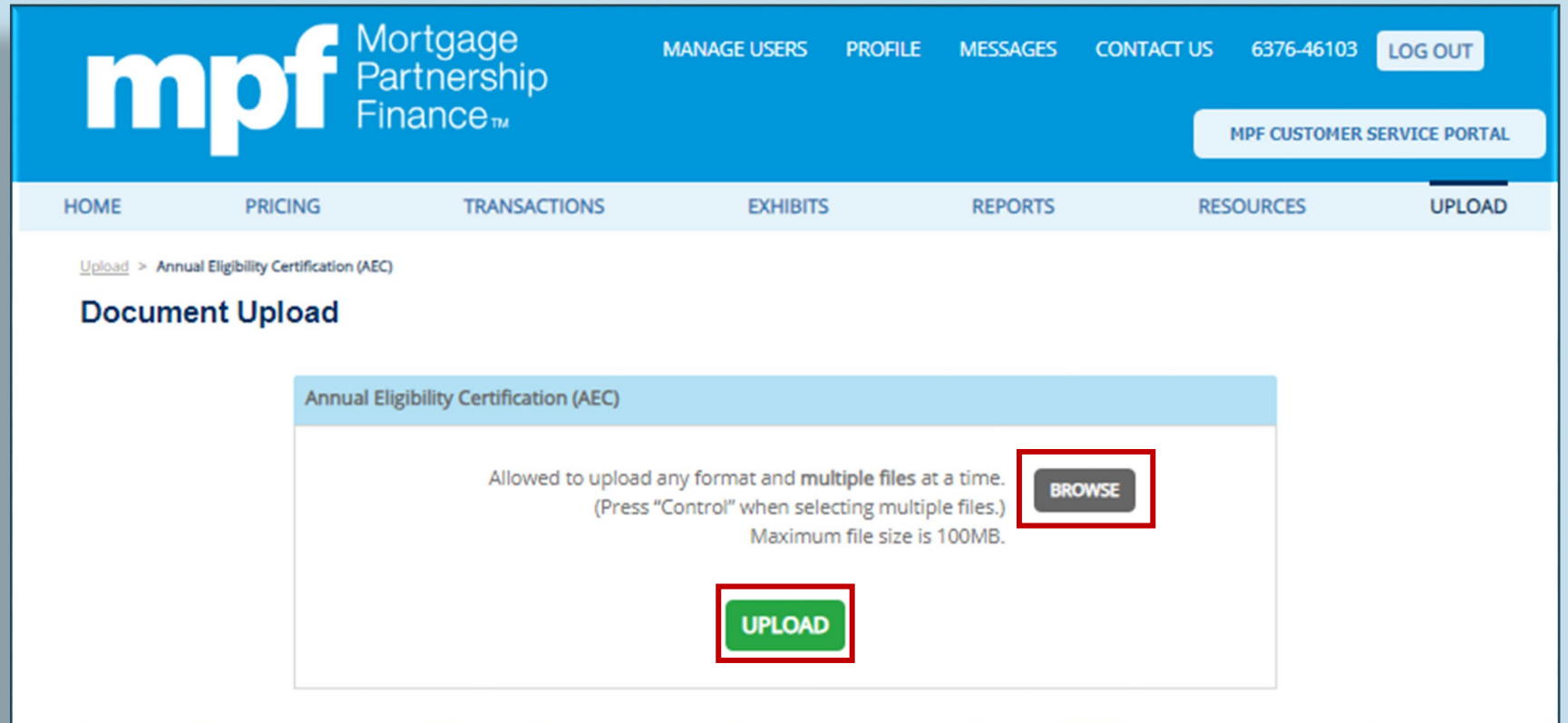
Document Uploads

BROWSE for your file(s)

All formats and multiple files are permitted

No naming convention is required

UPLOAD



The screenshot displays the MPF Customer Service Portal interface. The top navigation bar is blue with the MPF logo and text 'Mortgage Partnership Finance™'. It includes links for 'MANAGE USERS', 'PROFILE', 'MESSAGES', 'CONTACT US', '6376-46103', and a 'LOG OUT' button. Below this is a white bar with 'MPF CUSTOMER SERVICE PORTAL'. The main navigation menu has tabs for 'HOME', 'PRICING', 'TRANSACTIONS', 'EXHIBITS', 'REPORTS', 'RESOURCES', and 'UPLOAD'. The 'UPLOAD' tab is active. The breadcrumb trail shows 'Upload > Annual Eligibility Certification (AEC)'. The page title is 'Document Upload'. A light blue box contains the heading 'Annual Eligibility Certification (AEC)'. Inside this box, text states: 'Allowed to upload any format and multiple files at a time. (Press "Control" when selecting multiple files.) Maximum file size is 100MB.' A red rectangle highlights the 'BROWSE' button, and another red rectangle highlights the 'UPLOAD' button.

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.

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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