

**MPF Marketing Bulletin:**  
2022-08

**Date:**  
September 2, 2022

**Alert:**  
**Clarification**  
New Policy  
Policy Update  
**Reminder**  
Training Information

**Audience:**  
**Compliance/Legal**  
**Program Management**  
**Origination**  
**Quality Control**  
**Servicing**  
**Underwriting**

**Product:**  
**MPF Government MBS**  
**MPF Traditional**  
**MPF Xtra<sup>®</sup>**

**Effective Date:**  
September 6, 2022

## eMPF<sup>®</sup> Updates: Enhancements to Delivery Commitment View and Reports

### 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




In the spirit of MPF Program Excellence, we are happy to announce upcoming system enhancements to eMPF that will provide more clarification on the flexibility of Delivery Commitment (DC) options available and more loan level details for reporting.

Beginning September 6, 2022, PFIs will notice the following enhancements:

#### Delivery Commitment View

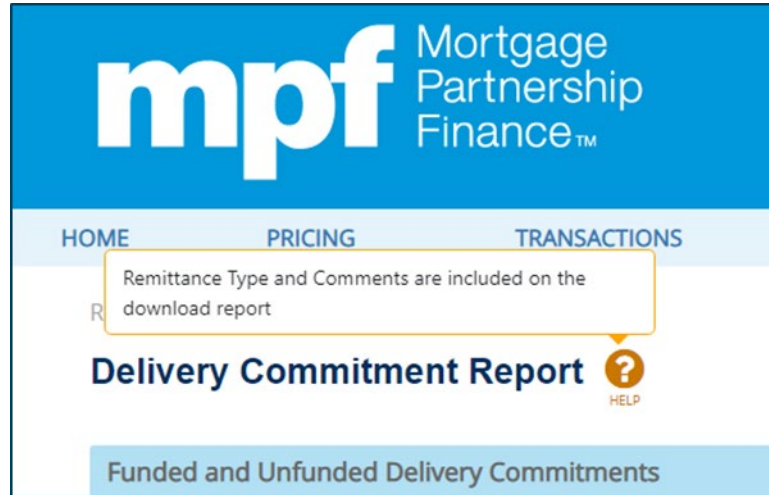
- Loan Rates & Agent Fees Help Icon stating “Loans may be delivered into the Note Rate range listed below”.

Loans may be delivered into the Note Rate range listed below

| Loan Rates & Agent Fees  |                  |
|---|------------------|
| Rate  | Premium/Discount |
| 4.000%  | -2.79282000%     |
| 4.125%  | -2.27111200%     |
| 4.250%  | -1.76245500%     |

Delivery Commitment Report

- Delivery Commitment Report Help Icon stating “Remittance Type and Comments are included on the download report”.



Funded and Unfunded DC Report

- Added two new fields to the Funded and Unfunded DC Report: Remittance Type (Column Q) and Comments (Column R). Note: if this report is used to import data into your systems internally, the addition of the new columns may require an adjustment to your existing import processes.

| J  | C                       | D                | E             | F                  | G                           | H             | I       | J        | K                 | L              | M               | N              | O                            | P            | Q               | R        |
|----|-------------------------|------------------|---------------|--------------------|-----------------------------|---------------|---------|----------|-------------------|----------------|-----------------|----------------|------------------------------|--------------|-----------------|----------|
| 1  | Product Name            | Sub-Program Code | Delivery Type | Servicing Model    | Subproduct Name             | Delivery Date | DC Rate | Price    | Current DC Amount | Funded Amount  | Unfunded Amount | Issue Date     | Last Date to Request Funding | Program Code | Remittance Type | Comments |
| 2  | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 15 Yr 85k Max Ln Amt  | 8/12/2022     | 2.50%   | 100      | \$800,000.00      | \$0.00         | \$800,000.00    | 6/13/2022      | 8/1/2022                     | FX15         |                 |          |
| 3  | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr                 | 8/16/2022     | 3.00%   | 98.1066  | \$199,999.00      | \$65,000.00    | \$134,999.00    | 6/24/2022      | 8/16/2022                    | FX30         |                 |          |
| 4  | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/19/2022     | 3.50%   | 101.9409 | \$248,500.00      | \$0.00         | \$248,500.00    | 8/4/2022       | 8/19/2022                    | FX30         |                 |          |
| 5  | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 20 Yr 85k Max Ln Amt  | 8/22/2022     | 4.00%   | 101.3411 | \$57,800.00       | \$0.00         | \$57,800.00     | 8/8/2022       | 8/11/2022                    | FX20         |                 |          |
| 6  | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 20 Yr 85k Max Ln Amt  | 8/22/2022     | 4.00%   | 101.3411 | \$57,800.00       | \$0.00         | \$57,800.00     | 8/8/2022       | 8/11/2022                    | FX20         |                 |          |
| 7  | MPF 35                  | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr                 | 8/22/2022     | 2.00%   | 92.7397  | \$9,499.00        | \$0.00         | \$9,499.00      | 7/6/2022       | 8/22/2022                    | FX30         |                 |          |
| 8  | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/22/2022     | 4.00%   | 100.9625 | \$50,000.00       | \$0.00         | \$50,000.00     | 8/8/2022       | 8/11/2022                    | FX30         |                 |          |
| 9  | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 15 Yr 85k Max Ln Amt  | 8/23/2022     | 3.00%   | 95.3963  | \$76,200.00       | \$0.00         | \$76,200.00     | 8/9/2022       | 8/12/2022                    | FX15         |                 |          |
| 10 | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 20 Yr 110k Max Ln Amt | 8/23/2022     | 4.00%   | 97.8228  | \$57,800.00       | \$0.00         | \$57,800.00     | 8/9/2022       | 8/12/2022                    | FX20         |                 |          |
| 11 | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 20 Yr 85k Max Ln Amt  | 8/23/2022     | 4.00%   | 97.9947  | \$57,800.00       | \$0.00         | \$57,800.00     | 8/9/2022       | 8/12/2022                    | FX20         |                 |          |
| 12 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/23/2022     | 4.00%   | 100      | \$79,100.00       | \$0.00         | \$79,100.00     | 8/9/2022       | 8/12/2022                    | FX30         |                 |          |
| 13 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/23/2022     | 4.00%   | 97.3641  | \$79,100.00       | \$0.00         | \$79,100.00     | 8/9/2022       | 8/12/2022                    | FX30         |                 |          |
| 14 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/23/2022     | 4.00%   | 97.3641  | \$79,100.00       | \$0.00         | \$79,100.00     | 8/9/2022       | 8/12/2022                    | FX30         |                 |          |
| 15 | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 20 Yr 85k Max Ln Amt  | 8/24/2022     | 4.00%   | 97.9836  | \$57,800.00       | \$0.00         | \$57,800.00     | 8/10/2022      | 8/15/2022                    | FX20         |                 |          |
| 16 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/24/2022     | 4.00%   | 97.3539  | \$79,100.00       | \$0.00         | \$79,100.00     | 8/10/2022      | 8/15/2022                    | FX30         |                 |          |
| 17 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 8/24/2022     | 4.00%   | 97.3539  | \$79,100.00       | \$0.00         | \$79,100.00     | 8/10/2022      | 8/15/2022                    | FX30         |                 |          |
| 18 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 15 Yr                 | 8/31/2022     | 3.00%   | 100      | \$50,000.00       | \$0.00         | \$50,000.00     | 8/3/2022       | 8/22/2022                    | FX15         |                 |          |
| 19 | Xtra                    | FNMA Xtra        | Best Efforts  | Servicing Retained | Fixed 15 Yr 85k Max Ln Amt  | 8/31/2022     | 3.00%   | 100      | \$76,200.00       | \$0.00         | \$76,200.00     | 8/10/2022      | 8/22/2022                    | FX15         |                 |          |
| 20 | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 30 Yr                 | 8/31/2022     | 3.50%   | 97.056   | \$500,000.00      | \$0.00         | \$500,000.00    | 8/8/2022       | 8/22/2022                    | FX30         |                 |          |
| 21 | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr                 | 9/6/2022      | 4.00%   | 102.5586 | \$100,000.00      | \$0.00         | \$100,000.00    | 8/4/2022       | 9/6/2022                     | FX30         |                 |          |
| 22 | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 15 Yr                 | 9/7/2022      | 3.25%   | 103.0122 | \$199,999.00      | \$0.00         | \$199,999.00    | 6/22/2022      | 9/7/2022                     | FX15         |                 |          |
| 23 | Xtra                    | FNMA Xtra        | Mandatory     | Servicing Retained | Fixed 20 Yr 85k Max Ln Amt  | 9/7/2022      | 4.00%   | 97.9836  | \$57,800.00       | \$0.00         | \$57,800.00     | 8/10/2022      | 8/26/2022                    | FX20         |                 |          |
| 24 | Government              | Non MBS          | Mandatory     | Servicing Retained | Govt 30 Yr                  | 9/16/2022     | 3.50%   | 101.6487 | \$500,000.00      | \$70,000.00    | \$430,000.00    | 8/2/2022       | 9/16/2022                    | GL30         |                 |          |
| 25 | Government              | Non MBS          | Mandatory     | Servicing Retained | Govt 30 Yr                  | 9/16/2022     | 3.50%   | 101.6487 | \$500,000.00      | \$115,000.00   | \$385,000.00    | 8/2/2022       | 9/16/2022                    | GL30         |                 |          |
| 26 | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 9/19/2022     | 4.00%   | 104.0653 | \$100,000.00      | \$0.00         | \$100,000.00    | 8/4/2022       | 9/19/2022                    | FX30         |                 |          |
| 27 | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 9/19/2022     | 4.00%   | 104.0653 | \$100,090.00      | \$40,000.00    | \$60,090.00     | 8/4/2022       | 9/19/2022                    | FX30         |                 |          |
| 28 | Original                | N/A              | Mandatory     | Servicing Retained | Fixed 30 Yr 85k Max Ln Amt  | 9/20/2022     | 3.50%   | 101.8449 | \$200,000.00      | \$0.00         | \$200,000.00    | 8/4/2022       | 9/20/2022                    | FX30         |                 |          |
| 29 | Grand Total: 27 Item(s) |                  |               |                    |                             |               |         |          |                   | \$4,452,787.00 | \$290,000.00    | \$4,162,787.00 |                              |              |                 |          |

New Delivery Commitment Report

- ‘Loans may be delivered into the Note Rate range listed below’ wording added for clarification on the New Delivery Commitment Report.

| <i>Mortgage Partnership Finance<br/>New Delivery Commitment("DC") Report<br/>Received On: 8/23/2022 1:42:11 AM</i> |                               |
|--|-------------------------------|
| <b>TO:</b>   |                               |
| <b>ATTN:</b>   | <b>FAX:</b>                   |
| <i>PFI Number</i>  | :                             |
| <i>DC PFI Authorized Party</i>   | :                             |
| <i>Master Commitment Number</i>  | :                             |
| <i>Servicing Model</i>   | : Servicing Retained          |
| <i>Program Code</i>  | : MPF Xtra®                   |
| <i>Sub-Program Code</i>  | : MPF Xtra®                   |
| <i>Sub-Program Loan Type</i>   | : Refi Plus                   |
| <i>Product</i>   | : Fixed 20 Year               |
| <i>Subproduct</i>  | : Fixed 20 Yr 175k Max Ln Amt |
| <i>Delivery Type</i>   | : Mandatory                   |
| <i>Remittance Type</i>   | : Actual/Actual               |
| <i>Schedule Number</i>   | :                             |
| <i>Original Delivery Amount</i>  | : \$500,000.00                |
| <i>Note Rate</i>   | : 4.000%                      |
| <i>Servicing Fee (bps)</i>   | : 25.0                        |
| <i>DC Rate</i>   | : 4.000%                      |
| <i>Last Date to Request Funding</i>  | : 10/20/2022                  |
| <i>Last Date to Obtain Certification</i>   | : 10/26/2022                  |
| <i>DC Expiration Date</i>  | : 8/31/2022                   |
| <i>Loans may be delivered into the Note Rate range listed below</i>  |                               |
| <i>Rates:</i>  | <i>Fees:</i>                  |
| 4.000%   | -2.79282000%                  |
| 4.125%   | -2.27111200%                  |
| 4.250%   | -1.76245500%                  |
| <i>Delivery Commitment Number Assigned :</i>   |                               |
| <i>Comments</i>  |                               |

Please contact the MPF Service Center by phone (877-345-2673) or email (MPF-Help@fhlbc.com) if you have any questions.

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