

**MPF Marketing Bulletin:**

2023-02

**Date:**

February 6, 2023

**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:**

February 6, 2023

## MPF Xtra<sup>®</sup> – New Pricing Options

**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](#).

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Effective February 6, 2023, the MPF Program will offer Participating Financial Institutions (PFIs) new “Fixed 30 Yr Second Home” and “Fixed 30 Yr HomeReady” pricing options under the MPF Xtra<sup>®</sup> product for both Mandatory and Best Efforts Delivery Commitments (DCs).

While the existing Fixed 30 Year pricing schedules will continue to be available for 30 Year Second Home and HomeReady loans, the additional pricing schedules may provide pricing advantages for these specific loan types.

The new pricing schedules only apply to Second Home and HomeReady loans that have Amortization Terms of 241 months or greater. The additional pricing options will be available along with the existing pricing schedules on the eMPF<sup>®</sup> website and will also be reflected in your Product Pricing Engines (PPEs).

Please note that the new pricing options will only be available for the MPF Xtra product.

If you have any questions regarding the new pricing options or the DC creation process, contact the MPF Service Center at (877) 345-2673.

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