

MPF Marketing Bulletin:
2023-07

Date:
August 28, 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[®]

Effective Date:
Immediately (*unless
otherwise noted within*)

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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MPF Program Updates

As the MPF[®] Program continues to explore product enhancements, you may start seeing references to eNotes/eMortgages on eMPF[®] reports and on forms.

Please take note, loans originated using eNotes/eMortgages are **currently not eligible** for delivery into the MPF Program.

It is important to understand that these indicators do not signify any alteration in signing or electronic signing requirements. For a mortgage loan to meet the criteria for delivery into the MPF Program, it is necessary for the associated Notes to be physically signed ("wet signed"). Electronic signatures are not acceptable for Notes, as outlined in detail in the MPF Program Guide, specifically in section 7.4 covering the Electronic Signatures in Global and National Commerce Act (E-Sign).

More formal announcements will be made if these policies change in the future.