

MPF® Announcement

**MPF Announcement:**

2025-38

Date:

April 28, 2025

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*)

MPF Xtra Servicing Updates – FNMA SVC-2025-02

Pursuant to Fannie Mae [SVC-2025-02](#), the below referenced topics have been updated that are applicable to mortgage loans serviced under the MPF Xtra product:

- Clarified Servicers must calculate the Fannie Mae Flex Modification terms in instances where the borrower has previously made additional principal payments (referred to as a principal curtailment).

Effective: Servicers are encouraged to implement these changes immediately but must comply with these changes by **August 1, 2025**.

Other topics mentioned in the Fannie Mae announcement do not apply to MPF Xtra.

To gain a full understanding of these topic, PFIs should review the entire Fannie Mae Announcement and any applicable Fannie Mae Servicing Guide chapters, forms, or exhibits noted in the announcements.

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- MPF Customer Service Portal
- Email: MPF-Help@fhllbc.com
- Phone: (877) 345-2673

Reference

[Fannie Mae Servicing Guide SVC-2025-02](#)

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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