

MPF Announcement:

2025-73

Date:

September 18, 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 within)**

MPF Traditional Servicing Released – NewRez Reporting Update

The MPF Program is continuously working to improve the reporting process and enhance PFIs ability to monitor their delinquent mortgage loan population. The MPF Program is pleased to announce a delinquency reporting enhancement impacting mortgage loans delivered under the NewRez, LLC Servicing Released option for MPF Traditional.

Effective immediately, the MPF Provider will distribute a monthly delinquent mortgage loan report to PFIs that will:

- be distributed via an autogenerated notification from eMAQCSplus by the 25th of each month,
- include details for mortgage loans that are 30 or more days delinquent and that have not been reinstated, and
- only account for mortgage loans that are currently delinquent. If a PFI does not have any delinquent mortgage loans, they will not receive a monthly report.

The MPF Traditional Servicing Guide was updated to include references of this monthly reporting, see Section 2.13.5 MPF Provider Reports.

Importance of the Delinquency Reporting

PFIs should review the information on the delinquent mortgage loan report as it may assist PFIs with minimizing the potential impact to their Credit Enhancement Obligations should a loss occur by:

- **Estimating the Loss:** PFIs are encouraged to contact NewRez, LLC or the MPF Provider to gain additional details that may help estimate the potential loss, this includes total payoff figures and current value, if available.

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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- **Understanding the Impact:** PFIs should review or share this information internally to understand the structure of the MPF Traditional product as it pertains to Losses and Credit Enhancement Obligations.
- **Foreclosure Sale:** Mortgage loans that are severely delinquent and approaching Foreclosure Sale, PFIs may have the option to attend the sale and buy the mortgage loan back. Providing the PFI more flexibility on minimizing the expenses associated with a non-performing loan in REO.

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

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