

MPF® Announcement

**MPF Announcement:**

2025-90

Date:

November 17, 2025

Alert:

Clarification

New Policy

Policy Update

Reminder

Training Information

Marketing Bulletin

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 Xtra Servicing Updates – FNMA SVC-2025-06

Fannie Mae published [SVC-2025-06](#) which covers the below referenced topics that are applicable to mortgage loans sold under the MPF Xtra product:

Reference

Fannie Mae Servicing Guide [SVC-2025-06](#)

- **Allowable Bankruptcy Attorney Fees Exhibit:**
 - Updated the Allowable Bankruptcy Attorney Fee Exhibit to include the “Response to Motion to Determine Status” fee.

***Effective Date:** The new allowable fee is applicable to legal services provided by the law firms for motion to determine status on or after December 1, 2025.*

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

- **Bankruptcy cramdowns on recourse or indemnified loans:**
 - clarified applicable mortgage loans subject to recourse or indemnification must be voluntarily repurchased before proceeding with a court ordered bankruptcy cramdown.

***Effective Date:** Servicers are encouraged to implement this policy clarification immediately but must do so by February 1, 2026*

Visit the MPF Website to review and register for upcoming complimentary [MPF Webinars](#).

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

Follow Us

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

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673

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Servicing Guide Announcement (SVC-2025-06)

Nov. 12, 2025

The *Servicing Guide* has been updated to include changes to the following:

- [Allowable Bankruptcy Attorney Fees Exhibit](#): updates the Allowable Bankruptcy Attorney Fee Exhibit to include the “Response to Motion to Determine Status” fee
- [Miscellaneous update](#):
 - Bankruptcy cramdowns on recourse or indemnified loans

View the list of [impacted topics](#).

Allowable Bankruptcy Attorney Fees Exhibit

To align with the Bankruptcy Rule 3002.1 amendments, we updated the Allowable Bankruptcy Fees Exhibit to

- include the “Response to Motion to Determine Status” fee applicable for Chapter 13 cases, and
- rename the “Response to Final Cure Payment Notice” to “Response to Trustee’s Notice of Disbursements Made.”

Effective: The new allowable fee is applicable to legal services provided by the law firms for motion to determine status responses on or after Dec. 1, 2025.

Miscellaneous updates

Clarifying bankruptcy cramdowns on recourse or indemnified loans: We updated language in the Guide to clarify applicable mortgage loans subject to recourse or indemnification must be voluntarily repurchased before proceeding with a court-ordered bankruptcy cramdown.

Effective: Servicers are encouraged to implement this policy clarification immediately but must do so by Feb. 1, 2026.

See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Servicing Manager, or Fannie Mae’s Single-Family Servicer Resource Center at 1-800-2FANNIE (1-800-232-6643).

Have Guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics and Related Documents (Dated Nov. 12, 2025)
Clarifying Bankruptcy Cramdowns on Recourse or Indemnified Loans	• A1-3-01, Requirements for Voluntary Repurchase • E-2.3-03, Handling Cramdowns of the Mortgage Debt
Updates to the Allowable Bankruptcy Attorney Fee Exhibit	• Allowable Bankruptcy Attorney Fees Exhibit