

MPF Announcement:

2026-04

Date:

January 29, 2026

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 Program – eNotes/eMortgage Clarifications

The MPF Program would like to remind PFIs delivering eNotes/eMortgages to refer to [Exhibit DD](#): Delivering and Servicing eNotes/eMortgages for MPF Program specific requirements.

In an effort to provide further clarity regarding eNote/eMortgage requirements, the MPF Program is making the following clarifications:

- Updating Exhibit DD to specify that the Exhibit is incorporated into the MPF Guides and where there is a conflict between guidelines in the MPF Guides and the Exhibit, the requirements specified in the Exhibit take precedence,
- Incorporating a reference in MPF Program Guide that PFIs delivering eNotes /eMortgages must refer to Exhibit DD for specific MPF requirements, and
- Incorporating a clarification that online notarization, including remote online notarizations must be permitted by, and in compliance with requirements of, the MPF product specific guides (including Exhibits), investor, guarantor, insurer or Government Agency (as applicable).

To incorporate these changes, Sections 7.4 Electronic Signatures in Global and National Commerce Act (E-Sign) and 7.4.2.2 Electronic Notarization (or Remote Notarization) of the MPF Program Guide and Section 1 of Exhibit DD: Delivering and Servicing eNotes/eMortgages will be updated in a forthcoming publication.

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

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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