

## **MPF Announcement Summary:**

2025-S07

### **Date:**

May 21, 2025

## **Upcoming Webinars:**

- o Thursday, May 22<sup>nd</sup>  
[MPF® University Welcomes  
MGIC: Advanced Variable  
Income Analysis](#)
- o Thursday, June 5<sup>th</sup>  
[Introduction to Manufactured  
Housing](#)
- o Tuesday, June 10<sup>th</sup>  
[MPF® University Welcomes  
Radian: Detecting and Avoiding  
Fraud in Loan Files](#)

## **Reminders:**

**Resources:** Please note you can access the following on our [MPF Website:](#)

- o [MPF Customer Service Portal](#)
- o [MPF Guides](#)
- o [Announcements](#)

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## **MPF Selling Announcements**

This document summarizes MPF Selling Announcements being published on this date.

**PFI and Servicers must refer to the actual MPF Announcement for the specific requirements and guidance.**

### **MPF Traditional**

#### **MPF Announcement 2025-44: MPF Traditional Selling-Nontraditional Credit Updates**

Updated nontraditional credit eligibility requirements if one or more Borrowers on the mortgage loan does not have a credit score.

### **MPF Xtra®**

#### **MPF Announcement 2025-43: MPF Xtra Selling Updates – FNMA SEL-2025-03**

Fannie Mae published SEL-2025-03, updating interested party contributions and lender incentives requirements, and clarified treatment of Prorated real estate tax credits in underwriting.

## Upcoming Webinars

- Thursday, May 22<sup>nd</sup>  
**MPF® University Welcomes MGIC: Advanced Variable Income Analysis**  
Join us in this advanced session where we will walk through several challenging income case studies that will illustrate what tactics you should use to overcome employment hurdles.
- Thursday, June 5<sup>th</sup>  
**Introduction to Manufactured Housing**  
Manufactured homes have seen an increase of production over the past decade. With borrowers looking for affordable options in today's housing market, manufactured housing can be an attractive option. In this webinar, you will learn about the primary characteristics of a manufactured homes. We'll discuss eligibility factors and important underwriting considerations.
- Tuesday, June 10<sup>th</sup>  
**MPF® University Welcomes Radian: Detecting and Avoiding Fraud in Loan Files**  
Attend this foundational session to better understand mortgage fraud by reviewing real documents. In this session you will learn:
  - The motivation behind mortgage fraud, trends and hotspots.
  - How to recognize various red flags found in income, asset, credit, appraisal, and closing documentation.
  - The costs and trends of mortgage fraud and how they impact our communities.
  - Your next steps after discovering a red flag and tools you can use to help prevent fraud.

*\*All webinars begin at 1 p.m. CT*

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