

# Advanced Investor Reporting Reconciling Custodial Accounts

March 2025



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# Training Objectives

**This training is designed to give you a better understanding of the following:**

- The reporting cycle and the different remittance types
- The general requirements about the reconciliation process
- How to reconcile principal and interest (P&I) custodial accounts
- How to reconcile tax and insurance (T&I) custodial accounts



# Reporting Cycle and Remittance Types



# Reporting Cycle

## Activity Cycle

- Calendar month

## Accounting Cut-Off

- Last calendar day of the activity month

## Reconciliations & Due Dates

- Servicers with more than one remittance type and/or product must complete a separate custodial account reconciliations for each
- Completed monthly and retained by servicer
- Submit to MPF Provider upon request



# Remittance Types

<b>Actual/Actual Multiple Remittance MPF Traditional</b>	<b>Actual/Actual Single Remittance MPF Traditional</b>	<b>Actual/Actual MPF Xtra® Product</b>	<b>Scheduled/Scheduled Remittance MPF Traditional</b>
<p>On the first business day of each month, all funds received for P&amp;I payments (minus servicing fees), liquidation/payoff funds, and principal curtailments in your P&amp;I account must be remitted to your multiple remittance account (MRA) at your FHLBank</p> <p>Throughout the month, all funds (as noted above) in your P&amp;I account must be remitted to your MRA whenever the account balance exceeds \$2,500.</p>	<p>On 18<sup>th</sup> of each month*, P&amp;I payments (minus servicing fees), liquidation/payoff funds, and principal curtailments) in your P&amp;I account must be remitted to your DID account at your FHLBank</p>	<p>All P&amp;I payments, liquidation/payoff funds, and principal curtailments deposited into your P&amp;I account must be remitted to your MPF Xtra P&amp;I account at FHLBank Chicago by the next business day</p>	<p>On 18<sup>th</sup> of each month*, P&amp;I payments (minus servicing fees), liquidation/payoff funds, and principal curtailments) in your P&amp;I account must be remitted to your DID account at your FHLBank</p> <p>All scheduled P&amp;I payments are due and must be remitted even when not received from the borrower</p>

\*If the 18<sup>th</sup> falls on a weekend or holiday, funds must be remitted by the prior business day

# MPF Provider Reconciliation Reviews

# Custodial Account Reconciliation

**Servicers are required to reconcile both P&I and T&I custodial accounts every month**

**MPF reconciliation forms are found on the MPF Program website: [fhlbmpf.com](http://fhlbmpf.com)**

- MPF Guides - Glossary, Exhibits, and Forms
- Welcome Center – Investor Accounting

**Forms are broken down by remittance type:**

- Actual/Actual and Actual/Actual Single Remittance
- Scheduled/Scheduled Remittance

**Reconciliations should be completed as required, held internally, and made available upon request**





# Reconciliation Reviews

When a review request is made, the following items should be sent to the MPF Provider:

## Reconciliation Reports

- **SG320A or SG320** - P&I Custodial Account Reconciliation and;
- **SG321A or SG321** – T&I Custodial Account Reconciliation

**Your (Servicer) P&I and T&I account statements**

**A/A MRA P&I custodial account (MPF Bank) statement (if applicable)**

**MPF Xtra P&I custodial account (FHLBC) statement (if applicable)**

**Your servicing system generated escrow trial balance**

**Any supporting documentation for reconciling items**

# Reconciliation Review Requests

Requests will include a checklist that should be utilized for the return of proper documentation

Always review that accounts are titled correctly

MPF Traditional



## Custodial Account Reconciliation Checklist

PFI#	SERVICER NAME:
CONTACT NAME:	PHONE #
EMAIL ADDRESS:	
REMITTANCE TYPE:	Schedule/Schedule <input type="checkbox"/> Actual/Actual Single <input type="checkbox"/> Actual/Actual <input type="checkbox"/>

### Required Documentation - P&I and T&I Custodial Account Reconciliation

<b>Principal and Interest (P&amp;I) Custodial Account</b>
<input type="checkbox"/> 1. Completed Form SG320(A), all sections must be filled out
<input type="checkbox"/> 2. Copy of bank statements for selected cutoff being reviewed. (If remittance type is A/A be sure to include FHLB non-interest bearing account statement.)
<input type="checkbox"/> 3. Bank statement or screen print reflecting verification of the Deposits in Transit, Disbursements in Transit, and/or Adjustments
<b>Escrow Custodial (T&amp;I) Account</b>
<input type="checkbox"/> 4. Completed Form SG321(A), all sections must be filled out. (If you do not escrow, please note such and provide Trial Balance for support.)
<input type="checkbox"/> 5. Copy of bank statements for selected cutoff being reviewed
<input type="checkbox"/> 6. Bank statement or screen print reflecting verification of the Deposits in Transit, Disbursements in Transit, and/or Adjustments
<input type="checkbox"/> 7. A Servicing System generated Trial Balance Report that displays all FHLB escrow liabilities. (Provide only total pages when submitting to MPF Provider.)
<input type="checkbox"/> 8. Statement(s) showing advances to cover overdrafts
<input type="checkbox"/> 9. Support for any unapplied suspense funds showing they are appropriately and timely handled, and
<b>Account Titles</b>
<input type="checkbox"/> 10. Copies of P&I and T&I account signature cards or similar documents with full legal title to verify that the Custodial Account titles comply with the MPF Servicing Guide.

\*Correct titles for State Bank Financial

P&I custodial Account Title: State Bank Financial as trustee for the benefit of the Federal Home Loan Bank of Chicago its successors and assigns

T&I custodial Account Title: State Bank Financial as trustee for the benefit of the Federal Home Loan Bank of Chicago its successors and assigns and/or various Mortgageors

If space is limited, it is acceptable to shorten your PFI name and use the following abbreviations:

TTEE - "trustee"  
FBO - "for the benefit of"  
ISAA - "its successors and assigns"  
FHLB - "Federal Home Loan Bank" (district name to be included)  
AOVM - "and/or various Mortgageors"



## Custodial Account Reconciliation Checklist

PFI#	SERVICER NAME:
CONTACT NAME:	PHONE #
EMAIL ADDRESS:	

### Required Documentation - P&I and T&I Custodial Account Reconciliation

<b>Principal and Interest (P&amp;I) Custodial Account</b>
<input type="checkbox"/> 1. Completed Form SG301(X), all sections must be filled out
<input type="checkbox"/> 2. Copy of bank statement(s) for selected cutoff being reviewed
<input type="checkbox"/> 3. Corresponding Final Turn Around Report (ITAR) matching the Form 301X and bank Statement
<b>Escrow Custodial (T&amp;I) Account</b>
<input type="checkbox"/> 4. Completed Form SG321(A), all sections must be filled out. (If you do not escrow, please note such and provide Trial Balance for support.)
<input type="checkbox"/> 5. Copy of bank statements for selected cutoff being reviewed
<input type="checkbox"/> 6. Bank statement or screen print reflecting verification of the Deposits in Transit, Disbursements in Transit, and/or Adjustments
<input type="checkbox"/> 7. A Servicing System generated Trial Balance Report that displays all FHLB escrow liabilities. (Provide only total pages when submitting to MPF Provider.)
<input type="checkbox"/> 8. Statement(s) showing advances to cover overdrafts
<input type="checkbox"/> 9. Support for any unapplied suspense funds showing they are appropriately and timely handled, and held in the appropriate custodial account
<b>Account Titles</b>
<input type="checkbox"/> 10. Copies of P&I and T&I account signature cards or similar documents with full legal title to verify that the title complies with the MPF Servicing Guide.

\*Correct titles for State Bank Financial

P&I custodial Account Title: State Bank Financial as agent, trustee, and/or bailee for Fannie Mae (or the Federal National Mortgage Association) and/or payments of various mortgageors and/or various owners of interests in Mortgage-backed securities (Custodial Account)

T&I custodial Account Title: State Bank Financial as agent and/or trustee for Fannie Mae (or the Federal National Mortgage Association) and payments of various mortgageors, respectively (Custodial Account)

Please note: It is unacceptable to shorten your PFI name or use abbreviations on your Signature Card. If abbreviations are currently being used, please update your account names immediately.

MPF Xtra

# Reconciliation Review Requests

Required reconciliation documents may be securely uploaded via the eMPF® website or emailed to the email address provided in the request

### Document Upload

Select a Document Category

Annual Eligibility Certification (AEC)	Use to securely transfer AEC supporting documentation, such as your QC information or fidelity and E&O insurance documents.
Bank Reconciliations	Use to securely transfer copies of bank reconciliations and all supporting documentation. This may include one or multiple P&I accounts and T&I accounts as well as a A/A multi-remittance account and main DDA account the PFI has within its Home Loan Bank.
Government MBS Mortgage	Use to securely transfer Mortgage Document File packages required for Government MBS loans.
High Level Concern (HLC)	Use to securely transfer HLC files which consist of a copy of the origination file, the original appraisal, and a review appraisal for a specific MPF On Balance Sheet Loan.
MPF Servicing Miscellaneous	Use to securely transfer any servicing files that do not pertain to HLC or Bank Reconciliation.
Servicing Transfer	Use to securely transfer documents to the appropriate Servicer for loans with a transfer of servicing.
Other Documents	Use to securely transfer files for ad-hoc processes. Examples include audit documents or completed MPF Xtra Alternative Funding process templates.

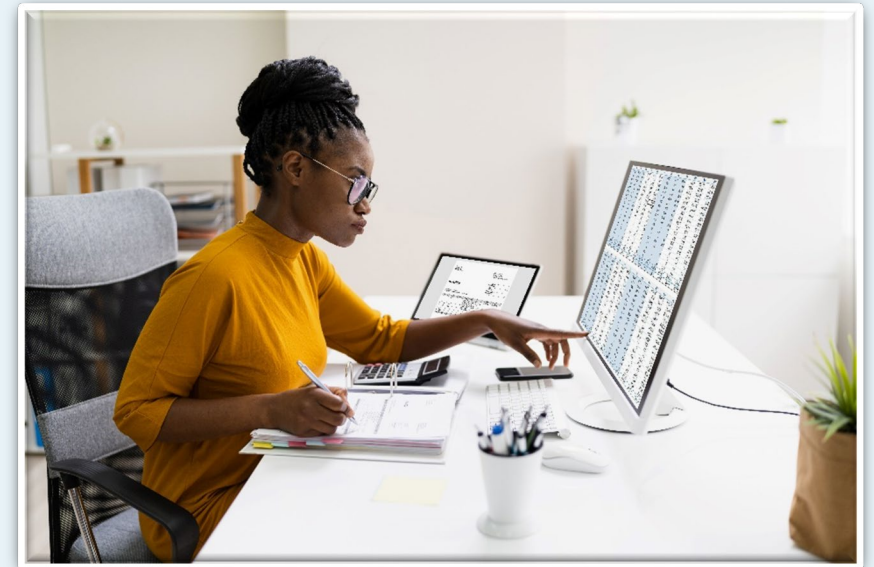
# Reconciliation Guidance



# Reconciliations

## P&I Reconciliations are related to Turnaround Reports (TARs)

- If the final TAR indicates no loan errors, then no bank reconciliation discrepancy would be expected
- If the final TAR has loan exceptions, then the bank reconciliation most likely will have items needed to be identified for those loan discrepancies
- If the final TAR has no loan errors, yet there is a reconciliation discrepancy, an error such as funds being deposited or withdrawn from the account incorrectly may have occurred



# Reconciliations

**T&I reconciliations compare the funds deposited into your T&I account with your escrow trial balance**

**T&I accounts are made up of:**

- Escrow funds (monthly T&I payments)
- Corporate advances
- Insurance proceeds
- Unapplied funds

If a borrower's escrow account goes negative due to payment of a bill, the Servicer must advance funds to cover the shortage

The escrow trial balance total may consist of adding multiple line items together to get the complete account balance (escrow, unapplied, corporate advances, etc.)

Each servicing platform's escrow trial balance is unique



# Reconciliations

**All identified issues must be addressed/cured within the required timeframe**

**Servicers have 60 days to cure items in the P&I account**

**Servicers have 90 days to cure items in the T&I account**

**Government MBS  
Servicers have 60 days to cure items in both P&I and T&I accounts**

**Ideally, this should be done before the end of the accounting cycle in which the item has been identified**

## **To cure, Servicers should:**

- Correct the issue that caused the discrepancy
- If the account is short, deposit (credit) funds to the custodial account
- If the account has excess funds (overage), remove (debit) the funds from the custodial account
- Attach documentation to the reconciliation to document the transaction history

# Items Required for Reconciliation

Your internal P&I and  
T&I account statements

MPF Bank A/A account  
statement  
(A/A MRA and/or MPF Xtra)

Escrow trial balance

## Supporting Documentation

- deposits in transit
- disbursements in transit
- miscellaneous adjustments
- final turnaround report

## P&I and T&I Custodial Reconciliation Forms (SG320A / SG320 and SG321A / SG321)

- If mortgages are serviced under both A/A and A/A single remittance types, a **SG320A** must be completed for each remittance type



# Guide to Monthly Custodial Reports

Form Name	Purpose	Products	Submitted
<b>SG320A:</b> P&I Custodial Account Reconciliation (Actual/Actual)	Used to reconcile the balance of each P&I custodial account	MPF Traditional MPF Xtra	Upon request
<b>SG321A:</b> T&I Custodial Account Reconciliation (Actual/Actual)	Used to reconcile the balance of each T&I custodial account	MPF Traditional MPF Xtra	Upon request
<b>SG320:</b> P&I Custodial Account Reconciliation (Scheduled/Scheduled)	Used to reconcile the balance of each P&I custodial account	MPF Traditional MPF Government MBS	<b>MPF Traditional:</b> Upon request <b>MPF Government MBS:</b> Must be completed within 30 days of the monthly reporting cycle cut-off date and are requested around the 20 <sup>th</sup> of each month
<b>SG321:</b> T&I Custodial Account Reconciliation (Scheduled/Scheduled)	Used to reconcile the balance of each T&I custodial account	MPF Traditional MPF Government MBS	<b>MPF Traditional:</b> Upon request <b>MPF Government MBS:</b> Must be completed within 30 days of the monthly reporting cycle cut-off date and are requested around the 20 <sup>th</sup> of each month

# Scheduled/Scheduled Remittance

# Scheduled/Scheduled (S/S) Remittance

Use the following forms for S/S P&I and T&I reconciliations:

- **Form SG320** P&I Custodial Account Reconciliation
- **Form SG321** T&I Custodial Account Reconciliation

*Both forms include detailed instructions to assist with completion*



# Scheduled/Scheduled Remittance

**NOTE:** A common misstep on Form SG320 is the **Ending Cash Ledger Balance** in Section A (line 8) it should match the **Account Total** in Section B (line 6)

P&I Custodial Account Reconciliation

PFI/Service Information

PFI Number:  Servicer Name:

Product Information

Choose one product per form: ☐ MPF Traditional ☐ MPF Government MBS

P&I Custodial Account Reconciliation of Cash Ledger to Depository Account Statement

Time Period Covered:  Account #:

A. Reconciliation of Cash Ledger to Depository Account Statement

1.	Cash Ledger Balance Forward (Line 8 from last month)	+ <input type="text"/>
2.	Cash Ledger Adjustments	+ <input type="text"/>
3.	Collections on Mortgage Loans	+ <input type="text"/>
4.	P&I Advances:	
	a. Deposits	+ <input type="text"/>
	b. Withdrawals	- <input type="text"/>
5.	Servicing Fees Withdrawn/Withheld	- <input type="text"/>
6.	Other (Manual):	
	a. Deposits	+ <input type="text"/>
	b. Withdrawals	- <input type="text"/>
7.	Remittances (lines 1+2+3+4+5+/-6)	- <input type="text"/>
8.	Ending Cash Ledger Balance	= <input type="text"/>
9.	Outstanding Checks	+ <input type="text"/>
10.	Deposits in Transit	- <input type="text"/>
11.	Depository Adjustments	+ <input type="text"/>
12.	Depository Balance	= <input type="text"/>

P&I Custodial Account Reconciliation

P&I Custodial Account Proof of Cash Ledger Ending Balance

B. Proof of Cash Ledger Ending Balance

	Interest/Other	Servicing Fees	Principal	Total
1. Unscheduled Collections Due Next Withdrawal Date:				
a. Curtailments	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
b. Liquidations	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
c. Liquidation Gains	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
2. Funds on Deposit Due Servicer:				
a. P&I Advances Receivable	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
b. Residual Interest on Liquidations	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
c. Servicing Fees	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
3. Other Funds on Deposit:				
a. Prepaid Installments	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
b. Unapplied Funds	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
c. Other (explain):	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>	+ <input type="text"/>
4. Delinquent Installments	- <input type="text"/>	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>
5. Funds on Deposit	- <input type="text"/>	+ <input type="text"/>	- <input type="text"/>	+ <input type="text"/>
6. Account Total (Lines 1-5)	= <input type="text"/>	= <input type="text"/>	= <input type="text"/>	= <input type="text"/>

P&I Custodial Account Reconciliation

Attachments/Supporting Documentation

Are supporting documents attached? ☐ Yes ☐ No

List any supporting documents and/or any missing documents and provide an explanation for any missing documents:

Employee Information

By submitting this form, I certify that the information contained herein is true and accurate.

Printed Name of Employee Completing Form:

Phone Number:  Date Completed:

Signature

MPF Government MBS Servicers ONLY

Signature:

**mpf** Mortgage Partnership Finance™



# Scheduled/Scheduled Remittance

## Sample of form SG321 Scheduled/Scheduled T&I form

T&I Custodial Account Reconciliation		
<b>PFI/Service Information</b>		
PFI Number:	Servicer Name:	
<b>Product Information</b>		
Choose one product per form: <input type="checkbox"/> MPF Traditional <input type="checkbox"/> MPF Government MBS		
<b>T&amp;I Custodial Account Reconciliation of Cash Ledger to Depository Account Statement</b>		
Time Period Covered:		Account #:
<b>Table A</b>		
1.	Cash Ledger Balance Forward (Line A6 from last month)	+
2.	Collections	+
3.	Disbursements	-
4.	Tax and Insurance Advances:	+
	Deposited	-
	Recovered	-
5.	Cash Ledger Adjustments	+
6.	Ending Cash Ledger Balance	= (1)
7.	Outstanding Checks	+
8.	Deposits in Transit	-
9.	Depository Adjustments	+
10.	Depository Balance	= (2)
11.	Deposit in Transit	-

Notes:

(1) Line 6 from Table A must equal line 5 from Table B (Total Net Reserves)

(2) Line 10 from Table A must equal month-end statement for Custodial Account for reserves. If funds are deposited in both an interest bearing and non-interest bearing account, both statements must be combined to reconcile to Line 10 in Table A.

T&I Custodial Account Reconciliation			
<b>T&amp;I Custodial Account Reconciliation of Cash Ledger Ending Balance (Line 6 from Table A above)</b>			
<b>Table B</b>			
1.	Tax and Insurance Reserves		+
2.	Tax and Insurance Advances		
3.	Loss Drafts		
4.	Other Deposits (Specify)		
			+
			+
			+
			+
5.	Total Net Reserves (Total of Lines 1 through 4)		=
6.	Memo: Reserve Funds on Deposit in Interest Bearing Account (as per statement)		
7.	Mortgage Trial Balance	Includes	Excludes
	A. T&I Advances	()	()
	B. Loss Drafts	()	()
	C. Other Deposits	\$	\$

**Attachments/Supporting Documentation**

Are supporting documents attached? ☐ Yes ☐ No

List any supporting documents and/or any missing documents and provide an explanation for any missing documents:

T&I Custodial Account Reconciliation	
<b>Employee Information</b>	
By submitting this form, I certify that the information contained herein is true and accurate.	
Printed Name of Employee Completing Form:	
Title:	Email:
Phone Number:	Date Completed:
<b>Signature</b>	
MPF Government MBS Servicers ONLY	
Signature:	

# **Principal and Interest (P&I) Custodial Account Reconciliations**

# Principal and Interest Deposits

**P&I deposits must correspond with deposits shown on the Servicer's internal cash reports**

**Required P&I account deposits:**

**Principal and  
interest  
payments**

**Liquidation proceeds  
(including REO sales  
and pre-foreclosure  
proceeds)**

**Curtailments**

## **Optional P&I deposits**

- Ancillary fees – late charges, penalty interest, assumption fees, and servicing fees
- Unapplied funds (only if a T&I account is not established)

# P&I Accounts: Permissible Withdrawals

**NOTE:** Servicers are not permitted to withdraw any funds from an MPF Xtra P&I account

Future deposits should be adjusted accordingly to offset the funds related to permissible withdrawals

**Remittances to  
your MPF Bank  
P&I account**

- P&I funds for MPF Traditional are remitted to your FHLBank
- P&I funds for MPF Xtra and MPF Government MBS are remitted to FHLBank Chicago

**Servicing fees and  
other ancillary fees**

**Reimbursements  
to yourself for  
permitted advances  
from subsequent  
collections**

**Funds deposited in  
error**

*Refer to Chapter 2.4.2 in the applicable MPF Servicing Guide for more details about withdrawals*

# Servicer and MPF Bank Account Statements

**The cut off date is the last processing day of the month**

**The monthly bank statements should correspond with the reporting cycle**

- Begin on the first day of the month and end on the last day of the month



# P&I Custodial Account Reconciliation

## Form SG320A

- Used for **MPF Traditional** and **MPF Xtra** loans under the Actual/Actual (MRA) or Actual/Actual Single Remittance options
- Does not have to be submitted monthly but **will be requested** for review on an annual or as-needed basis

**NOTE:** This presentation will focus on reconciling Actual/Actual remittance types

P&I Custodial Account Reconciliation			
PFI/Service Information			
PFI Number: _____		Servicer Name: _____	
Product Information			
This form is for the MPF Traditional product only. Choose one remittance type per form.			
Remittance Type: <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Actual/Actual Single			
Body Form			
Time Period Covered: _____			
For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.			
	Date	P&I Custodial Account Acct# _____ Amount	A/A Account at MPF Bank Acct# _____ Amount
1. Bank Statement Balance			
2. Deposits in Transit		+ _____	+ _____
3. Transfers between P&I and A/A		- _____	+ _____
4. Disbursements in Transit		- _____	- _____
5. Remittance Due to MPF Bank on the 18 <sup>th</sup>		- _____	- _____
6. Adjustments (explanation and date): _____ _____		+/- _____	+/- _____
7.* Zero Balance Reconciliation (Line 1+2+3+4+5+6)		= _____	= _____

\*The account balance should be zero. Any unreconciled items must be cleared within 60 days.

Attachments/Supporting Documentation	
Are supporting documents attached? <input type="checkbox"/> Yes <input type="checkbox"/> No	
List any supporting documents and/or any missing documents and provide an explanation for any missing documents: _____ _____	

P&I Custodial Account Reconciliation	
Employee Information	
By submitting this form, I certify that the information contained herein is true and accurate.	
Printed Name of Employee Completing Form: _____	
Title: _____	Email: _____
Phone Number: _____	Date Completed: _____



# SG301X

## Monthly Remittance Recap

Used for **MPF Xtra** only

- Used to reconcile the cash received and remitted *throughout the month* and then compared to the activity reported as of the cutoff date
- **Should match P&I activity reported on Form SG300**

[illegible]



# SG320A

## Line 1: Bank Statement Balance

Body Form				
Time Period Covered: _____				
For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.				
			P&I Custodial Account Acct# _____	A/A Account at MPF Bank _____ Acct# _____
		Date	Amount	Amount
1.	Bank Statement Balance			
2.	Deposits in Transit		+ _____	+ _____
3.	Transfers between P&I and A/A		- _____	+ _____

- Enter the ending balance from the Servicer's bank statement as of the last business day of the month
- With **actual/actual**, there are two accounts: the PFI's P&I Custodial Account and the Actual/Actual MRA ("A/A Account") at the MPF Provider
- For **actual/actual single remittance**, only enter the balance under the P&I Custodial Account column

# Line 1: Bank Statement Balance

Body Form

Time Period Covered: December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

			P&I Custodial Account Acct# 122333	A/A Account at MPF Bank Acct# 0999-9
		Date	Amount	Amount
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55

## ACCOUNTS AT A GLANCE

Account No.	Sub Acct.	Account Title	Acct Type	Balance
XXX3333		CORPORATE CHECKING	Deposit	17,269.91

Your Total Deposits = 17,269.91 And Your Total Loans = .00

## CORPORATE CHECKING SUMMARY

Type : REG Status : Active

Category	Number	Amount
Balance Forward From 11/29/24		16,540.14
Debits		0.00
Automatic Withdrawals	18	587,270.78
Automatic Deposits	309	588,000.55+
Ending Balance On 12/31/24		17,269.91

# Line 1: A/A MRA Account Balance

Body Form

Time Period Covered: December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

		P&I Custodial Account Acct# 122333	A/A Account at MPF Bank Acct# 0999-9	
	Date	Amount	Amount	
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55

FEDERAL HOME LOAN BANK OF CHICAGO

Statement of Activity

Main Street Bank  
P.O. BOX 2233  
Chicago, IL 60607

Statement Period:  
12/01/2024 To 12/31/2024

\*\*\*\*\*

Summary Of Account

Previous Statement Date 11/30/2024

	Beginning	Ending			
Account #	Balance	Increases	Decreases	Balance	
-----	-----	-----	-----	-----	
09999-9	223,118.34	585,791.87	239,658.66	569,251.55	

## Line 2: Deposits in Transit

Body Form					
Time Period Covered: <u>December 2024</u>					
For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.					
			P&I Custodial Account Acct# <u>122333</u>	A/A Account at MPF Bank Acct# <u>0999-9</u>	
			<b>Date</b>	<b>Amount</b>	<b>Amount</b>
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55	
2.	Deposits in Transit	1/3/2025	+ <u>                    </u>	+ <u>17269.91</u>	

- List any outstanding deposits not yet reflected on the bank statement
- Under actual/actual, there may be deposits outstanding to either or both accounts
- For actual/actual single remittance, the Servicer will have entries only under the P&I Custodial Account column
- Each outstanding deposit must be recorded separately by date, if possible
- The dates entered should be the dates that funds were applied to the loans
- Funds must be deposited to the P&I Custodial Account within two business days of the Servicer's receipt of the payment

32



# Line 3: Transfers between P&I and A/A

Body Form

Time Period Covered: 

December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

			P&I Custodial Account Acct# <div>122333</div>	A/A Account at MPF Bank Acct# <div>0999-9</div>
		Date	Amount	Amount
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55
2.	Deposits in Transit	1/3/2025	+ <div></div>	+ <div>17269.91</div>
3.	Transfers between P&I and A/A		- <div></div>	+ <div></div>

- Enter any amounts not yet deposited into the P&I acct that also still needs transferred from the P&I account to the A/A account.
- The P&I column should show a debit, and the A/A column should show a credit.

# Line 4: Disbursements in Transit

Body Form

Time Period Covered: December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

			P&I Custodial Account Acct# 122333	A/A Account at MPF Bank Acct# 0999-9
		Date	Amount	Amount
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55
2.	Deposits in Transit	1/3/2025	+	+ 17269.91
3.	Transfers between P&I and A/A		-	+
4.	Disbursements in Transit	1/2/2025	- 17269.91	-

01/02/25	999999999997 0000000064 REG PMT	4,622.87 +	136,486.49
01/02/25	WIRE TRANSFER	17,269.91	119,216.58

List any outstanding disbursements not yet reflected on the bank statement

# Line 5: Remittance Due MPF Bank on 18th

- Enter the remittance expected to be withdrawn on the 18th of the following month in the account the funds will be drafted (or the proceeding business day if the 18th is not a business day)
- **This amount should equal:**
  - principal
  - net interest
  - plus/minus any cash adjustments on the Final TAR

Time Period Covered: \_\_\_\_\_

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

			P&I Custodial Account Acct# _____	A/A Account at MPF Bank _____ Acct# _____
		Date	Amount	Amount
1.	Bank Statement Balance			
2.	Deposits in Transit		+ _____	+ _____
3.	Transfers between P&I and A/A		- _____	+ _____
4.	Disbursements in Transit		- _____	- _____
5.	Remittance Due to MPF Bank on the 18 <sup>th</sup>		- _____	- _____
6.	Adjustments (explanation and date): _____ _____		+/- _____	+/- _____
7.*	Zero Balance Reconciliation (Line 1+2+3+4+5+6)		= _____	= _____

\*The account balance should be zero. Any unreconciled items must be cleared within 60 days.

# Line 5: Remittance Due MPF Bank on 18th

Servicer Number - 1234				
Cycle Date - 01/01/2025				
Summary Re				
	Loan Cnt	Prin Amt	Interest Amt	Curt Amt
1234	Main Street Bank	MPF Program		
Investor	221	103,231.38	124,867.72	39,511.54
Servicer	221	102,322.73	124,658.49	39,511.54
Total Differences		908.65	209.23	0.00
Remittance Summary:				
Ending Loan Count:		219		
Total Principal:		461,862.97		
Total Net Interest:		124,867.72		
Cash Adjustment:		0.00		
Net Realized Loss/-Gain:		0.00		
Non Supp Comp Int:		0.00		
Prepayment Penalty Amount:		0.00		
Int Adj-Non Adv Amount:		0.00		
Remittance		586,730.69		

Body Form

Time Period Covered: December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

		P&I Custodial Account Acct# 122333	A/A Account at MPF Bank Acct# 0999-9	
	Date	Amount	Amount	
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55
2.	Deposits in Transit	1/3/2025	+ 17269.91	+ 17269.91
3.	Transfers between P&I and A/A		-	+
4.	Disbursements in Transit	1/3/2025	- 17269.91	-
5.	Remittance Due to MPF Bank on the 18 <sup>th</sup>	1/18/2025	-	- 586730.69

# Line 6: Adjustments

## Body Form

Time Period Covered: December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

		P&I Custodial Account Acct# 122333		A/A Account at MPF Bank Acct# 0999-9
		Date	Amount	Amount
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55
2.	Deposits in Transit	1/3/2025	+ <u>                    </u>	+ <u>17269.91</u>
3.	Transfers between P&I and A/A		- <u>                    </u>	+ <u>                    </u>
4.	Disbursements in Transit	1/2/2025	- <u>17269.91</u>	- <u>                    </u>
5.	Remittance Due to MPF Bank on the 18 <sup>th</sup>	1/18/2025	- <u>                    </u>	- <u>586730.69</u>
6.	Adjustments (explanation and date):		+/- <u>                    </u>	+/- <u>209.23</u>
	\$209.29 PO int shortage to fund			
	(.06) rounding interest due out			

- Enter any other debits or credits that may represent outstanding adjustments
- This section should be used for items such as erroneous deposits or withdrawals to the account that have not yet been corrected
- Any amounts noted should also reflect explanations/dates and should be cleared within the next accounting cycle



# Line 6: Adjustments Support

Servicer Number - 1234

Cycle Date - 01/01/2025

Run Date: 1/13/2025 5:44:36 PM

LSVTRNARNDI

Nbr of Months	Loan Nbr	P&I	Note Rate	Serv Fee Rate	Prin Amt	Interest Amt	Curt Amt	Curt Int	Prin Adj Amt	Liq Amt	Act End Bal	Sch End Bal	BorrNext DueDt	Paid in Full Dt	Act Code
1234	Main Street Bank	MPF Program													
Investor	1 0001111111	1,531.93	3.2500	0.25	842.65	636.26	0.00	0.00	0.00	253,659.70	0.00	0.00		12/01/24	60
Servicer	999999999	1,531.93	3.2500	0.25	0.00	425.19	0.00	0.00	0.00	254,502.35	0.00	0.00	01/01/25	12/01/24	60
Difference		0.00	0.0000	0.00	842.65	211.07	0.00	0.00	0.00	-842.65	0.00	0.00			
Investor	1 0002222222	434.56	6.7500	0.25	65.97	483.17	0.00	0.00	0.00	65,460.38	0.00	0.00		12/12/24	60
Servicer	9898989	434.56	6.7500	0.25	0.00	484.95	0.00	0.00	0.00	65,526.35	0.00	0.00	01/01/25	12/12/24	60
Difference		0.00	0.0000	0.00	65.97	-1.78	0.00	0.00	0.00	-65.97	0.00	0.00			
Total Loan Differences		2			908.62	209.29	0.00	0.00	0.00	-908.62	0.00	0.00			

01/21/25	999999999997 0000000004 REG PMT	75.00+
01/21/25	FHLB payoff 9305273-10 9683945-10	209.29+

Summary Report									
Loan Cnt	Prin Amt	Interest Amt	Curt Amt	Curt Int	Prin Adj Amt	Liq Amt	Act End Bal	Sch End Bal	
1234	Main Street Bank	MPF Program							
Investor	221	103,231.38	124,867.72	39,511.54	0.00	-0.03	319,120.08	34,968,188.45	0.00
Servicer	221	102,322.73	124,658.49	39,511.54	0.00	0.00	320,028.70	34,968,188.45	0.00
Total Differences		908.65	209.23	0.00	0.00	-0.03	-908.62	0.00	0.00

PAYMENTS		
01/07/25	FHLB Rounding Adj's Dec 2024	0.06
01/07/25	000000000007 00000000001 DEV PMT	1,005.00



# Line 7: Zero Balance Reconciliation

## Body Form

Time Period Covered: December 2024

For actual/actual remittance, complete both columns. For actual/actual single remittance, complete the P&I Custodial Account column only.

		P&I Custodial Account Acct# <u>122333</u>		A/A Account at MPF Bank Acct# <u>0999-9</u>	
		Date	Amount	Amount	
1.	Bank Statement Balance	12/31/2024	17269.91	569251.55	
2.	Deposits in Transit	1/3/2025	+ <u>                    </u>	+ <u>17269.91</u>	
3.	Transfers between P&I and A/A		- <u>                    </u>	+ <u>                    </u>	
4.	Disbursements in Transit	1/2/2025	- <u>17269.91</u>	- <u>                    </u>	
5.	Remittance Due to MPF Bank on the 18 <sup>th</sup>	1/18/2025	- <u>                    </u>	- <u>586730.69</u>	
6.	Adjustments (explanation and date): <u>\$209.29 PO int shortage to fund</u> <u>(.06) rounding interest due out</u>		+/- <u>                    </u>	+/- <u>209.23</u>	
7.*	Zero Balance Reconciliation (Line 1+2+3+4+5+6)		= <u>0.00</u>	= <u>0.00</u>	

\*The account balance should be zero. Any unreconciled items must be cleared within 60 days.

- This line is a sum of the amounts entered in each column
- Since both the A/A and A/A single remittance types require that the remittance due the MPF Bank equals the collections during the accounting cycle, this total should always equal zero

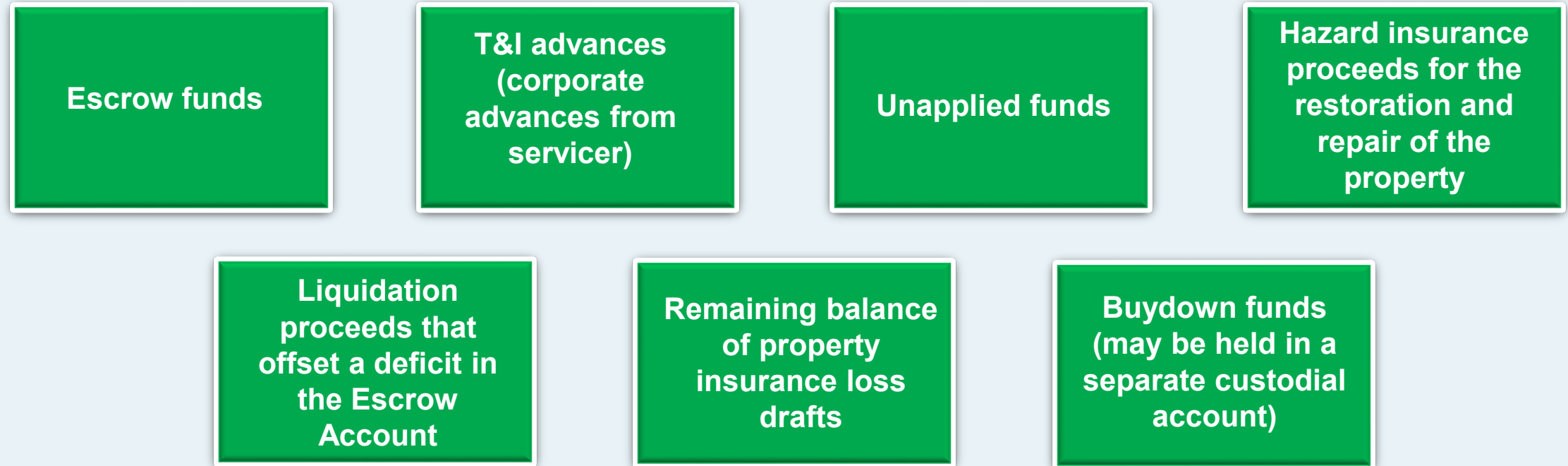


# **Tax and Insurance (T&I) Custodial Account Reconciliation**

# T&I Custodial Account Deposits

T&I account funds belong to the borrower

Required T&I account deposits:



# T&I Custodial Account Withdrawals

## Permissible T&I account withdrawals

Timely  
payment of  
borrower's  
escrow items

Refund to the  
borrower for  
excess escrow  
funds

Recovery of  
escrow  
advances

Payment of  
interest to  
borrower on  
escrow funds, if  
required

Removal of  
any deposits  
made in error

Unapplied  
funds for P&I  
payments

# T&I Custodial Account Reconciliation

## Form SG321A

- **Form SG321(A)** is used to reconcile the T&I Custodial Account as of the accounting cycle cutoff to the servicer's internal escrow trial balance
- The Servicer's system-generated escrow trial balance report is the primary source for detailing the various loan level funds deposited in the T&I Custodial Account

***Reminder:*** Escrow shortages must be advanced by the Servicer and subsequently collected from borrower

# SG321A T&I Account Reconciliation

T&I Custodial Account Reconciliation

PFI/Service Information

PFI Number:  Servicer Name:

Product Information

Choose one of each category per form:

Product: ☐ MPF Traditional ☐ MPF Xtra

Remittance Type: ☐ Actual/Actual ☐ Actual/Actual Single

Section 1: T&I Custodial Account Reconciliation

T&I Custodial Account Number:

		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date		
2.	Deposits in Transits		+ <input type="text"/>
3.	Disbursements in Transit		- <input type="text"/>
4.	Other – Explain:		
5.	Total (Lines 1+2-3+/-4)		= <input type="text"/>
6.	Escrow Trail Balance as of the Last Business Day of the Month		- <input type="text"/>
7.	Zero Balance Reconciliation (Lines 5-6)		= Zero (0)

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Mortgage Partnership Finance

Page 4 of 6

Revision Date: 1/10/2023

T&I Custodial Account Reconciliation

Section 2: Composition of Cashbook

	Amount
1. T&I Funds	+ <input type="text"/>
2. Advance to Cover Overdrafts	+ <input type="text"/>
3. Insurance Loss Drafts	+ <input type="text"/>
4. Unapplied Funds Pending Use	+ <input type="text"/>
5. Buydown Funds	+ <input type="text"/>
6. Other (Explain)	+ <input type="text"/>
7. Total (Must equal Section 1, Line 6)	= <input type="text"/>

Section 3: Explanation of Line Items in Section 2

Insurance Loss Draft (Section 2, Line 3)

MPF Loan Number	Age	Amount	Reason funds have not been disbursed

Unapplied Funds Pending Use (Section 2, Line 4)

MPF Loan Number	Age	Amount	Reason funds have not been disbursed	Expected date of application

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Mortgage Partnership Finance

Page 5 of 6

Revision Date: 1/10/2023

T&I Custodial Account Reconciliation

Other (Explain) (Section 2, Line 6)

MPF Loan Number	Age	Amount	Reason funds have not been disbursed	Expected date of application

Attachments/Supporting Documentation

Are supporting documents attached? ☐ Yes ☐ No

List any supporting documents and/or any missing documents and provide an explanation for any missing documents:

Employee Information

By submitting this form, I certify that the information contained herein is true and accurate.

Printed Name of Employee Completing Form:

Title:  Email:

Phone Number:  Date Completed:

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Mortgage Partnership Finance

Page 6 of 6

Revision Date: 1/10/2023

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Mortgage Partnership Finance™

# Line 1: Bank Statement Balance

PFI/Service Information

PFI Number: 1234

Service Name: Main Street Bank

Product Information

Choose one of each category per form:

Product:

☒ MPF Traditional

☐ MPF Xtra

Remittance Type:

☒ Actual/Actual

☐ Actual/Actual Single

Section 1: T&I Custodial Account Reconciliation

T&I Custodial Account Number: 797797

		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41

CHECKING - XXXX797		Beginning Balance	\$395,732.50
		16 Total Deposits for	126,244.90
		5 Total Withdrawals for	-4,538.99
		Ending Balance	\$517,438.41

## Line 1. Bank Statement Balance

Enter bank statement balance as of the last business day of the month

# Line 2: Deposits in Transit

Section 1: T&I Custodial Account Reconciliation

T&I Custodial Account Number: 797797

		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41
2.	Deposits in Transits	12/30/2024	+ 2732.56
		12/31/2024	+ 6389.32

Period Ending: 12/31/2024

Account Number	Date	Collection Debit	Collection Credit	Collections	Corporate Debit	Corporate Credit	Net EFT Transaction	Date Cleared
1172797	12/30/2024	0.00	2,732.56	2,732.56	0.00	0.00	2,732.56	01/01/2025
1172797	12/31/2024	0.00	6,389.32	6,389.32	6,794.71	0.00	-405.39	01/02/2025
Total for Payee Code : (23 Detail Records)		126.42	171,389.74	171,263.32	49,748.76	2,518.52	124,033.08	
Total for Account Number 797: (23 Detail Records)		126.42	171,389.74	171,263.32	49,748.76	2,518.52	124,033.08	

## Line 2. Deposits in Transit

- List any deposits not yet reflected on the bank statement
- Each outstanding deposit must be recorded separately by date and supporting documentation should be attached
- The date entered should be the date funds were applied to the loans
- Funds must be deposited to the T&I Custodial Account within 2 business days of receipt



# Line 3: Disbursements in Transit

## Line 3. Disbursements in Transit

- List any outstanding disbursements not yet reflected on the bank statement
- Each outstanding disbursement should be itemized with dates and supporting documentation attached

Section 1: T&I Custodial Account Reconciliation			
T&I Custodial Account Number: 797797			
		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41
2.	Deposits in Transits	12/30/2024	+ 2732.56
		12/31/2024	+ 6389.32
3.	Disbursements in Transit	1/2/2025	- 6794.71
			-

## Custodial Ledger Activity Detail (Monthly)

Account Number: 797		Period Ending: 12/31/2024							
Account Name:									
Payee Code:		Type:	DDA						
Account Number	Date	Collection Debit	Collection Credit	Collections	Corporate Debit	Corporate Credit	Net EFT Transaction	Date Cleared	
1172797	12/30/2024	0.00	2,732.56	2,732.56	0.00	0.00	2,732.56	01/01/2025	
1172797	12/31/2024	0.00	6,389.32	6,389.32	6,794.71	0.00	-405.39	01/02/2025	
Total for Payee Code : (23 Detail Records)		126.42	171,389.74	171,263.32	49,748.76	2,518.52	124,033.08		
Total for Account Number 797: (23 Detail Records)		126.42	171,389.74	171,263.32	49,748.76	2,518.52	124,033.08		

# Line 4: Other - Explain

## Line 4. Other- Explain

- Enter any other debits or credits that may be outstanding
- Use for items such as erroneous deposits or withdrawals to the account that have not yet been corrected
- Any amounts noted should reflect dates and explanations – items should be cleared within the next accounting cycle

Section 1: T&I Custodial Account Reconciliation

T&I Custodial Account Number: 797797

		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41
2.	Deposits in Transits	12/30/2024	+ 2732.56
		12/31/2024	+ 6389.32
3.	Disbursements in Transit	1/2/2025	- 6794.71
			-
4.	Other – Explain:		

# Line 5: Total

Section 1: T&I Custodial Account Reconciliation

T&I Custodial Account Number: 797797

		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41
2.	Deposits in Transits	12/30/2024	+ 2732.56
		12/31/2024	+ 6389.32
3.	Disbursements in Transit	1/2/2025	- 6794.71
			-
4.	Other – Explain:		
5.	Total (Lines 1+2-3+/-4)		= 519765.58

Line 5. Total of Lines 1 through 4

(1 + 2 - 3 +/- 4)

### Line 6. Escrow Trial Balance as of the Last Business Day of the Month

- Enter the total of your escrow funds, which are held for the payment of escrow items
- A loan level trial balance reflecting escrow balances should be attached as supporting documentation

	Date (MM/DD/YY)	Amount
1. Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41
2. Deposits in Transits	12/30/2024 12/31/2024	+ 2732.56 + 6389.32
3. Disbursements in Transit	1/2/2025	- 6794.71
		= 519765.58
		- 519765.58

T&I Custodial Account Number: 797797

STATE

INQUENT-----ADVANCE-----  
PRINCIPAL INTEREST PRINCIPAL

2,932.14 13,340.02  
19,890.59 .00

90.96  
LOANS 33 LOANS

he Last

12/31/2024

P3101-139													MONTHLY STATEMENT OF MORTGAGE ACCOUNTS													12/31/24 PAGE 70635												
													INTEREST RATE						SERVICE FEE						STATE													
INVESTOR													CATEGORY																									
-----													-----													-----												
OUR LOAN NO		INVESTOR	INVESTOR	SHORT	DUE	NEXT	TRUST BAL/	PRINCIPAL	P&I	-----DELINQUENT-----			-----ADVANCE-----																									
		BANK CAT	LOAN NO	NAME	DATE	NO	INT PAID TO	BALANCE	CONSTANT	INTEREST	PRINCIPAL	INTEREST	PRINCIPAL																									
		ANN INT		SF-RATE																																		
		TTL PMT	DEF BAL	TTL PMT DEF BAL CURINV							TTL PMT DEF BAL PREVINV																											
-----													-----													-----												
INVESTOR TOTAL		254 LOANS										252,457.47						2,932.14						13,340.02														
		ESC			519,674.62							39,990,112.50						3,548.68						19,890.59														
		ESC-ADV			22,478.91													SUSP						90.96														
																		3 LOANS						33 LOANS														
PENDING LN CNT		0																																				
TTL PMT DEF BAL		.00										.00												.00														

# Line 7: Total – Zero Balance

## Section 1: T&I Custodial Account Reconciliation

T&I Custodial Account Number: 797797

		Date (MM/DD/YY)	Amount
1.	Bank Statement Balance as of the accounting cycle cut-off date	12/31/2024	517438.41
2.	Deposits in Transits	12/30/2024	+ 2732.56
		12/31/2024	+ 6389.32
3.	Disbursements in Transit	1/2/2025	- 6794.71
			-
4.	Other – Explain:		
5.	Total (Lines 1+2-3+/-4)		= 519765.58
6.	Escrow Trail Balance as of the Last Business Day of the Month	12/31/2024	- 519765.58
7.	Zero Balance Reconciliation (Lines 5-6)		= Zero (0)

## Line 7: Zero Balance Reconciliation (total of lines 5 - 6)

The total funds in the T&I Custodial Account should equal the escrow trail balance, therefore the reconciliation should always balance to zero



# Section 2: Composition of Cashbook

Section 2: Composition of Cashbook

		Amount
1.	T&I Funds	+ 497195.71
2.	Advance to Cover Overdrafts	+ 22478.91

P3101-139

MONTHLY STATEMENT OF MORTGAGE ACCOUNTS

12/31/24  
PAGE 70635

INVESTOR			INTEREST RATE			SERVICE FEE			STATE		
INVESTOR			CATEGORY								
OUR LOAN NO	INVESTOR BANK CAT	INVESTOR LOAN NO	SHORT NAME	DUE DATE	NEXT NO	TRUST BAL/ INT PAID TO	PRINCIPAL BALANCE	P&I CONSTANT	-----DELINQUENT-----	-----ADVANCE-----	
	ANN INT	SF-RATE							INTEREST	PRINCIPAL	INTEREST
	TTL	PMT	DEF	BAL	TTL	PMT	DEF	BAL	CURINV	TTL	PMT
INVESTOR TOTAL											
			254	LOANS			39,990,112.50	252,457.47	3,548.68	2,932.14	19,890.59
			ESC	519,674.62							.00
			ESC-ADV	22,478.91				SUSP	90.96		
								3	LOANS		33
PENDING LN CNT											
TTL PMT DEF BAL			.00			.00		.00			

- 1. The amount of the month-end trial balance (net of all positive and negative escrow balances)
- 2. The amount of any advances the servicer made to cover escrow account overdrafts

# Section 2: Composition of Cashbook

Section 2: Composition of Cashbook		
		Amount
1.	T&I Funds	+ 497195.71
2.	Advance to Cover Overdrafts	+ 22478.91
3.	Insurance Loss Drafts	+
4.	Unapplied Funds Pending Use	+ 90.96
5.	Buydown Funds	+
6.	Other (Explain)	+
7.	Total (Must equal Section 1, Line 6)	= 519765.58

- 3. Amount of any insurance loss drafts that are being held (broken down in Sec 3)
- 4. Amount of any unapplied funds (partial payment, etc.) (broken down in Sec 3)
- 5. Amount of any lender buy down funds
- 6. Amount of any funds the lender is holding that does not fall into any previous categories (broken down in Sec 3)

own Funds		+		TGAGE ACCOUNTS		12/31/24			
(Explain)		+		SERVICE FEE		PAGE 70635			
(Must equal Section 1, Line 6)		+		STATE					
		=	519765.58	-----					
				INCIPAL P&I -----DELINQUENT-----		-----ADVANCE-----			
				ALANCE CONSTANT INTEREST PRINCIPAL		INTEREST PRINCIPAL			
				L PMT DEF BAL PREVINV					
				-----					
INVESTOR TOTAL		254	LOANS	39,990,112.50	252,457.47	3,548.68	2,932.14	19,890.59	13,340.02
		ESC	519,674.62						.00
		ESC-ADV	22,478.91						
					SUSP		90.96		
							3 LOANS		33 LOANS
PENDING LN CNT		0							
TTL PMT DEF BAL		.00		.00	.00				



## Section 2: Composition of Cashbook

7. Total of lines 1 through 6

Section 2: Composition of Cashbook		
		Amount
1.	T&I Funds	+ 497195.71
2.	Advance to Cover Overdrafts	+ 22478.91
3.	Insurance Loss Drafts	+
4.	Unapplied Funds Pending Use	+ 90.96
5.	Buydown Funds	+
6.	Other (Explain)	+
7.	Total (Must equal Section 1, Line 6)	= 519765.58

# Section 3: Explanation of Line Items

## Section 3: Explanation of Line Items in Section 2

### Insurance Loss Draft (Section 2, Line 3)

MPF Loan Number	Age	Amount	Reason funds have not been disbursed



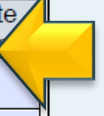
### Unapplied Funds Pending Use (Section 2, Line 4)

MPF Loan Number	Age	Amount	Reason funds have not been disbursed	Expected date of application
123456	1	90.96	unknown reaching out to borrower	01/2025



### Other (Explain) (Section 2, Line 6)

MPF Loan Number	Age	Amount	Reason funds have not been disbursed	Expected date of application



## Line 3, Sec 2

- Enter the aggregate total for all insurance loss drafts that are six or fewer months old as a single line item. Showing the # of mortgages under the “MPF Loan Number” and the total dollar amount under “Amount”
- For loss drafts that are seven or more months old itemize each mortgage involved

## Line 4, Sec 2

- Provide the most current report that reflects the aging, identification of funds, and actions taken to resolve the dispositioning of funds (prior to 90 days of aging)

## Line 6, Sec 2

- Provide supporting documentation for items listed in this area

# MPF Resources

**MPF Service Center**

**MPF Customer Service Portal**

**Phone - 877-345-2673**

**Email – [MPF-Help@fhlbc.com](mailto:MPF-Help@fhlbc.com)**

**Hours - 8:30 am to 4:30 pm CT**

**MPF Loan Accounting**

**[MPFLoanAccounting@fhlbc.com](mailto:MPFLoanAccounting@fhlbc.com)**

**MPF National Education**

**[MPFTraining@fhlbc.com](mailto:MPFTraining@fhlbc.com)**