

Purpose

Servicers of MPF Xtra mortgage loans must use the MPF Xtra Evaluate – Payment Deferral Form (PD2023) when submitting a request for a MPF Xtra Payment Deferral for a borrower.

Preparation

- **When** – Servicers must complete the MPF Xtra Payment Deferral Request when requesting an MPF Xtra Payment Deferral for a borrower.
- **Who** – The MPF Xtra Payment Deferral Request must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete the MPF Xtra Payment Deferral Request and has authority to certify to the truthfulness and accuracy of the information provided.
- **How** – The MPF Xtra Payment Deferral Request Instructions are provided as a job aid and should be used for informational purposes only. To complete the MPF Xtra Payment Deferral Request, Servicers must access it through eMAQCS®Plus.
- **Attachments** – The completed form must be accompanied by the following documentation:
 1. Payment History dated 6 months prior to delinquency that supports the UPB used to determine the Deferral Terms
 2. Un-signed [Payment Deferral Agreement](#)
 3. Insurer Approval Letter, if applicable. If the mortgage loan is subject to MI and the MI provider is **not** Arch MI, Essent Guaranty, Enact, MassHousing, MGIC, National Mortgage Insurance, Radian Guaranty, RMIC or United Guaranty, then PFIs must provide evidence of insurer approval
 4. Escrow Payment History/Summary dated six months prior to delinquency
 5. Escrow analysis as required by Fannie Mae Servicing Guide Chapter [D2-3.2-05](#)

Submission

- **When** – The Servicer must submit the completed MPF Xtra Payment Deferral Request when all supporting documentation is obtained.
- **How** – The official form must be completed and any supporting documentation must be submitted through eMAQCS plus at <https://eMAQCS.covius.com>.
- **To Whom** – The completed form and supporting documentation must be submitted to the MPF® Program. The Servicer should retain a copy of the completed form and supporting documentation for their own records.

Additional Guidance

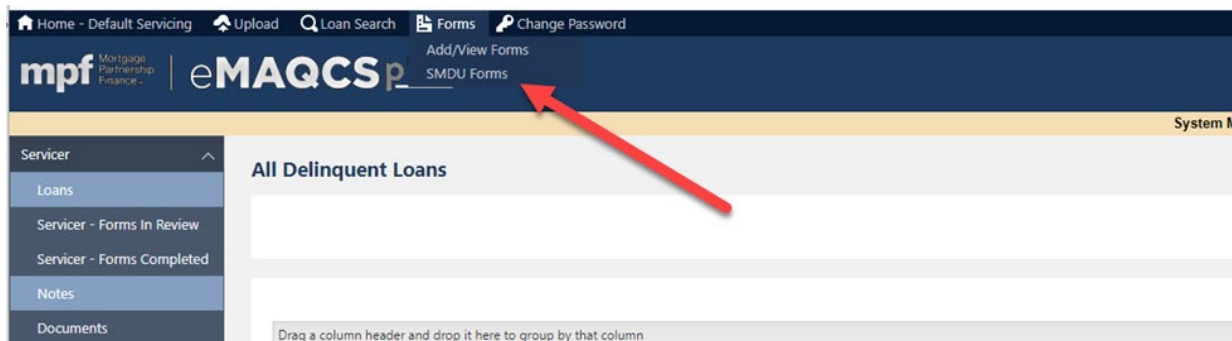
- Servicers must ensure Borrowers are evaluated in accordance with the Fannie Mae Servicing Guide and must ensure the mortgage loan meets the eligibility criteria in [D2-3.2-05: Payment Deferral](#), including but not limited to the following:
 - the mortgage loan must be at least 2 months delinquent but no more than 6

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

- months delinquent as of the date of evaluation,
- the mortgage loan must have been originated at least 12 months prior to the evaluation date for a payment deferral,
- as of the date of the evaluation, the mortgage loan must not be within 36 months of its maturity or projected payoff date.
- **Please reference the Eligibility Criteria/Hardship criteria for the payment Deferral in the [Payment Deferrals Matrix](#).**

MPF Xtra Evaluate – Payment Deferral (PD2023) Form Instructions

Step 1 – Create a new **Evaluate – Payment Deferral (PD2023)** form in eMAQCS plus. On the main screen, hover over the **Forms** link at the top of the page. The **SMDU Forms** link should appear in a drop-down list. *Click it.*



Step 2 – Enter the MPF loan number into the box and click *submit*.



MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Step 3 – Click the drop-down arrow in the box titled **Select Form**. Select the **Evaluate- Payment Deferral (PD2023)** form and click **Create**.

Home - PFI QC Home - Default Servicing Upload Loan Search Forms Change Password

mpf Mortgage Partnership Finance eMAQCSplus

System Message: Please see the MPF Announcement 2021-50 effective August 1st, <https://www.fhlbmf.com/about-us/news/details/2021/07/01/m>

SMDU Forms

Loan Number Submit

Submit New Form

--Select Form-- Create

--Select Form--

Evaluate - Repayment Plan (RPP)

Evaluate - Payment Deferral (PD)

Evaluate - Disaster Payment Deferral (PDD)

Evaluate - Covid-19 Payment Deferral (PDX)

Evaluate - Flex Modification (FLEX)

Evaluate - Flex Exception Modification (FlexND)

Evaluate - Mortgage Release (DIL)

Evaluate - Short Sale (PFS)

Create Manual Submission (CMS)

First-Time Final Structuring Request (FirstTimeFinal)

Other Actions - Evaluate for Imminent Default (IDE)

Other Actions - Create Charge Off (Create Charge Off)

Other Actions - Second Lien Consideration (SECONDLIEN)

Status	Created By	Created Date	Submit
Payment Deferral	Evaluated	Servicer	01/13/2023

The eMAQCS®plus SMDU tab will open a page that lists a series of queues on the left-hand side of the page. Most listed queues include the data fields that are required to complete a Payment Deferral. The **Documents Queue** is used to supporting documents required for the review. Both the **Evaluation Landing** and **Submit to Queue** screens are informational and do not require input. The **Evaluation Landing** screen provides a brief **Loan Overview** as well as a **Recent Evaluation History** of previously submitted workouts. The **Submit to Queue** screen includes a Submit button that must be clicked in order to submit the review request form to the MPF Provider. This should be done after all information has been enter into the fields and saved.

eMAQCS SMDU

https://emaqcplus.smdu.stage.covius.com/mainpopuppgeev4.aspx?id=527eed59-8fc7-482f-bcda-26a73ea0283b

PDX

Evaluation Landing

Borrowers

Bankruptcy

Property

Loan & Origination

Delinquency & Foreclosure

Insurance & Escrow

Hardship

Prior Workout History

Litigation

Documents

Submit to Queue

LOAN OVERVIEW

Informational

Loan Mortgage Type	CONVENTIONAL	Lien Type	First lien
Loan Product Type	FRM	Recourse Type	
Last Total UPB Reported to Fannie Mae	\$202,597.89	Foreclosure Risk	Fannie Mae risk
Reported Last Paid Installment Date	07/01/2022		

SPECIAL FEATURE CODE(S)

003,180,21

RECENT SMDU EVALUATION HISTORY

Date	Time	Type	Status	SMDU Unique Identifier	Export
No records to display.					

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Step 4 – Completing the Queues

Select the **Borrowers** queue. The information in the fields with the red frames must be completed by the Servicer.

“Has Quality Right Party Contact Been Achieved with borrower?” A **Yes** or **No** answer to this question must be provided.

“If the Loan is being assumed, indicate if the assumption qualifies as an exempt transaction.” If the mortgage loan has not been assumed do not select anything from the drop-down list. If the mortgage loan has been assumed, please indicate **Yes** or **No** based on whether the assumption meets the requirements for an exempt transaction as described in Fannie Mae Servicing Guide Chapter D1-4.1-02.

Access the next two fields by clicking **Add Borrower**. Click the disk icon to save your responses.



Borrower	Representative Credit Score	Does borrower currently occupy property as primary residence?	Has borrower ever filed for bankruptcy?	Edit	Delete
No records to display.					

Representative Credit Score: SMDU requires an input into this field even though a FICO score is not required for a Payment Deferral evaluation, enter 999 in this field.

Does borrower currently occupy the property as primary residence? A **Yes** or **No** answer to this question must be provided.

Has the borrower ever filed for bankruptcy? Select **Yes** or **No**. Click the disk icon located at the bottom left corner to save your answer.

Click **Save** after all information has been input prior to proceeding to the next queue. **Prior to proceeding to the next queue, click the Save. The Save button must be clicked in every queue after all information has been entered into each field is retained.**

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Next, select the **Bankruptcy** queue. There are no required fields in the **Bankruptcy** queue for a Payment Deferral option. Nothing in this queue needs to be completed unless the borrower is subject to bankruptcy.

Next, select the **Property** queue and complete the required fields.

Occupancy Status: Select the applicable option from the drop-down list.

Current Property Usage: Select the applicable option from the drop-down list.

Property Number of Units: From the dropdown list please select the number of units contained in the subject property.

Next, select the **Loan & Origination** queue and complete the required fields.

Complete the **Loan & Origination – Loan Details** Section:

Pre Workout UPB (Excludes Existing Forbearance): Please enter the unpaid principal balance (UPB) prior to the first month included in the Payment Deferral. For example, if the Payment Deferral includes months 5/1/2021-7/1/2021 with a Workout Effective date of 8/1/2021 then then enter the UPB paid through 4/1/2021. This amount should not include any existing forbearance. An existing forbearance is any amount of deferred principal from a prior modification and/or the deferral balance from a COVID-19 Payment Deferral(s), Disaster Payment Deferral(s) or Payment Deferral.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Last Paid Installment Date: Please enter the last paid installment date (LPI) prior to the first month included in the Payment Deferral. For example, if the Payment Deferral includes months 5/1/2021-7/1/2021 with an Effective date of 8/1/2021 then then enter the LPI of 4/1/2021.

Date of Last Contractual Payment: Provide the date the last full monthly contractual payment was made on the mortgage loan. This is not the last paid installment date.

Loan Maturity Date: Enter the date on which the mortgage obligation is scheduled to be paid off, according to the mortgage note or modification agreement.

Interest Rate: Enter the interest rate at the time of program eligibility determination according to the mortgage note or modification agreement.

Date of Original Note: Enter the date on which the mortgage note was signed.

Complete the **Loan and Origination—Monthly Payment Details** Section

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

PD

Evaluation Landing

Borrowers

Bankruptcy

Property

Loan & Origination

Delinquency & Foreclosure

Insurance & Escrow

Hardship

Prior Workout History

Litigation

Documents

Submit to Queue

Loan & Origination

LOAN DETAILS

Last Total UPB Reported to Fannie Mae	\$159,707.80	
Existing Forbearance	\$0.00	
Pre-Workout UPB (Excludes Existing Forbearance)	\$159,707.08	*
Subordinate Financing Unpaid principal Balance		
Reported Last Paid installment Date	11/01/2022	
Last Paid Installment Date	11/1/2022	*
Date of Last Contractual Payment	1/1/2023	
Loan Mortgage Type	CONVENTIONAL	
Loan Product Type	FRM	
Loan Maturity Date	7/1/2061	*
Remaining Term		
Interest Rate (%)	4.00000	*
Next ARM Reset Rate (%)		
Next ARM Reset Date		
Lifetime Interest Rate Cap for ARM Loan		
Final Interest Rate for Step-Rate Loan (%)		
Interest Only Indicator	Yes	
MBS Pool Identifier	BF0548	
MBS Pool Issue Date		
Loan Reclass Date		

ORIGINATION DETAILS

Date of Original Note	11/23/2010	*
Amortization Term at Origination	360	
First Payment Date at Origination	01/01/2011	
Origination Loan Amount	\$186,200.00	

Monthly Principal & Interest: The current monthly principal and interest payment.

Pre-Workout Monthly Mortgage Insurance: The monthly payment for Mortgage Insurance. Enter the pre-deferral Mortgage Insurance. If the loan is not subject to Mortgage Insurance, enter \$0.

Post-Workout Monthly Mortgage Insurance: The monthly payment for Mortgage Insurance. Enter the post deferral Mortgage Insurance. If the loan is not subject to Mortgage Insurance, enter \$0.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Monthly Real Estate Taxes: The amount of the monthly property tax payment for the subject property. Enter the post deferral Property Taxes. If the monthly taxes are not escrowed and/or will not be subject to escrow subsequent to the Payment Deferral, enter \$0.

Monthly Association Dues/Fees: At the time of program eligibility determination the monthly payment for association/dues fees (pre/post workout). If the loan is not subject to any monthly association dues or fees, enter \$0.

Monthly Hazard Insurance: Monthly payment for Hazard Insurance. Enter the post Hazard Insurance. If the monthly Hazard Insurance is not escrowed, enter \$0.

Monthly Flood Insurance: Monthly payment for Flood Insurance, enter the post Flood Insurance. If not applicable or if the monthly Flood Insurance is not escrowed, enter \$0.

Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral?: To be used when the mortgage loan is 3 months delinquent, or the Payment Deferral would cause the mortgage loan to exceed 2 months of cumulative deferred past-due P&I payments. In this circumstance the Payment Deferral must be completed within the processing month after receipt of the borrower's full monthly contractual payment due during that month.

It is important to note that only fields requiring numerical data should be completed using numbers only. For example, the **Monthly Principal & Interest** field below will only accept numbers. Additionally, when entering figures into the numeric fields please do not include commas. For example, if the unpaid principal balance is \$1,000 please enter 1000.

Save

MONTHLY PAYMENT DETAILS

Monthly Principal & Interest

*

Pre-Workout Monthly Mortgage Insurance

Post-Workout Monthly Mortgage Insurance

Monthly Real Estate Taxes

*

Monthly Association Dues/Fees

Monthly Hazard Insurance

*

Monthly Flood Insurance

Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral ?

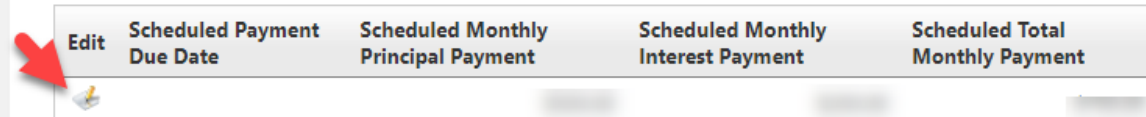
--Select From List--

Complete the **Pre-Workout Amortization Schedule** Section:

Click the paper and pencil icon under the Edit header to open the *Scheduled Monthly Principal Payment*, *Scheduled Monthly Interest*, and *Scheduled Total Monthly Payment* fields for editing.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

PRE-WORKOUT AMORTIZATION SCHEDULE



Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
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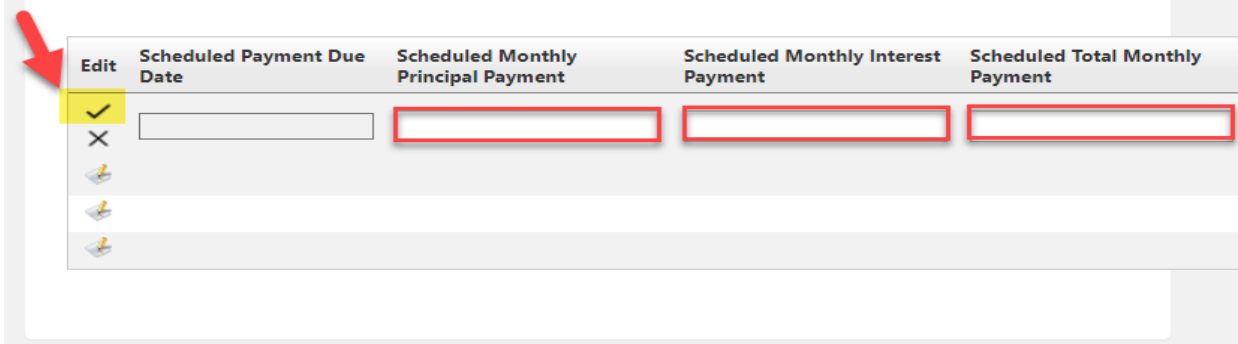
Scheduled Payment Due Date: The date of the next four contractual payments that begin the month after the last paid installment date entered above. This date will auto-populate starting with the month after the last paid installment date entered above. For example, if the last paid installment date is 5/1/2021 then the dates below would be 6/1/2021, 7/1/2021, 8/1/2021 and 9/1/2021.

Scheduled Monthly Principal Payment: The principal portion of the scheduled contractual P&I payment as determined by an amortization schedule for the months that were entered into the **Scheduled Payment Due Date** fields.

Scheduled Monthly Interest Payment: The interest portion of the scheduled contractual P&I payment as determined by an amortization schedule for the months that were entered into the **Scheduled Payment Due Date** fields.

Scheduled Total Monthly Payment: The total scheduled contractual PITIA (Principal, Interest, Taxes, Insurance and Association Fees) payment as determined through escrow analysis for the months that were entered into the **Scheduled Payment Due Date** fields. If the escrow analysis results in a change in the escrow amount of the PITIA payment over the course of the 4 months entered into the **Pre-Workout Amortization Schedule**, the resulting updated PITIA payments must be reflected in reflected in this field. **After entering the information for the Scheduled Monthly Principal Payment, Scheduled Monthly Interest, and Scheduled Total Monthly Payment fields, click the check mark located under the Edit header to save.**

PRE-WORKOUT AMORTIZATION SCHEDULE



Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
<input checked="" type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Click Save once all required fields in the **Loan & Origination Page** are completed.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Loan & Origination

LOAN DETAILS

Last Total UPB Reported to Fannie Mae: \$182,707.80

Existing Forbearance: \$0.00

Pre-Workout UPB (Excludes Existing Forbearance): \$182,707.80

Subordinate Financing Unpaid principal Balance: \$0.00

Reported Last Paid Installment Date: 11/01/2022

Last Paid Installment Date: 11/01/2022

Date of Last Contractual Payment: 11/01/2022

Loan Mortgage Type: CONVENTIONAL

Loan Product Type: FRM

Loan Maturity Date: 01/01/2031

Remaining Term: 0

Interest Rate (%): 8.00000

Next ARM Reset Rate (%): 0

Next ARM Reset Date: 01/01/2031

Lifetime Interest Rate Cap for ARM Loan: 0

Final Interest Rate for Step-Rate Loan (%): 0

Interest Only Indicator: No

MBS Pool Identifier: 8P0548

MBS Pool Issue Date: 01/01/2031

Loan Reclass Date: 01/01/2031

MONTHLY PAYMENT DETAILS

Monthly Principal & Interest: \$188.08

Pre-Workout Monthly Mortgage Insurance: \$100.00

Post-Workout Monthly Mortgage Insurance: \$100.00

Monthly Real Estate Taxes: \$100.00

Monthly Association Dues/Fees: \$100.00

Monthly Hazard Insurance: \$100.00

Monthly Flood Insurance: \$100.00

Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral 1? No

PRE-WORKOUT AMORTIZATION SCHEDULE

SDR	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
12-01-2022	12-01-2022	\$366.59	\$532.38	\$1,198.45
01-01-2023	01-01-2023	\$367.78	\$531.17	\$1,198.45
02-01-2023	02-01-2023	\$368.97	\$529.96	\$1,198.45
03-01-2023	03-01-2023	\$369.17	\$528.78	\$1,198.45

ORIGINATION DETAILS

Date of Original Note: 11-03-2010

Save

Next, select the **Delinquency & Foreclosure—Delinquency** queue and complete the required fields.

Delinquent Interest: This is the interest portion of all payments that have not been made and are considered delinquent.

Other Advances. This is the amount of servicing advances resulting from a delinquency, paid to third parties in the ordinary course of business, and not retained by the servicer, provided they are paid prior to the effective date of the Payment Deferral, if allowed by state law. **Escrow Advances** and **Attorney Fees/Costs** are not to be included in this amount. If the Servicer did not advance any of these amounts, enter \$0.

Attorney Fees/Costs. This is the amount of the estimated legal fees not included in the escrow advances advanced by the Servicer. If the Servicer did not advance any Attorney Fees/Costs, enter \$0.

Borrower Contribution: This is any amount the borrower is expected to pay between the evaluation of the Payment Deferral and the Workout Effective Date of the Payment Deferral. If the borrower is not expected to pay anything between the evaluation and the Workout Effective Date, enter \$0.

Suspense Balance: This represents partial mortgage payments made by the borrower that the servicer is holding in suspense. If there are no partial payments held in suspense, enter \$0.

Amount Expected Before Trial Payment: This is the amount of the borrower is expected to pay between the evaluation of a loss mitigation option for a Flex Mod and the start of the workout. This field is associated with a Flex Mod and not a Payment Deferral, but SMDU requires the field to be completed so that the system can evaluate the loan for a Payment Deferral. Enter \$0 in this field.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

The screenshot shows the 'Delinquency & Foreclosure' section of the MPF Xtra® Payment Deferral (PD2023) Request form. The left sidebar contains a navigation menu with the following items: PD, Evaluation Landing, Borrowers, Bankruptcy, Property, Loan & Origination, Delinquency & Foreclosure (highlighted), Insurance & Escrow, Hardship, Prior Workout History, Litigation, Documents, and Submit to Queue. The main content area is titled 'Delinquency & Foreclosure' and 'DELINQUENCY'. It contains the following fields:

Field Name	Value	Required
Delinquent Interest	\$1,063.53	*
Other Advances	\$0.00	*
Attorney Fees/Costs	\$0.00	*
Accrued Late Fee/Penalty		
Number Consecutive Payments On Rolling Delinquency		
Number of Consecutive months loan delinquency status remained unchanged	3	
Borrower Contribution	\$0.00	*
Suspense Balance	\$0.00	
Amount Expected Before trial Payment	\$0.00	*
What is borrower(s) SCRA relief status?	--Select From List--	
Loan Liquidation Status	Current	

Complete the **Delinquency & Foreclosure—Foreclosure** section.

Foreclosure Status: Indicates where the loan is in the foreclosure process. Only complete if applicable. If the loan is not currently subject to foreclosure leave this field blank.

Projected Foreclosure Sale Date: If the loan is subject to foreclosure enter the projected or actual date the property went/goes to foreclosure sale. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

Foreclosure Sale Date Type: Indicates if a future foreclosure sale date is estimated or scheduled for sale at public auction. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Save

FORECLOSURE

Foreclosure Risk

Fannie Mae risk

Foreclosure Method

Non-Judicial

Foreclosure Status

--Select From List--

Projected Foreclosure Sale Date

Foreclosure Sale Date Type

--Select From List--

Days Prior to Foreclosure Sale

Foreclosure Performance Maximum Days

330

Redemption Period

180

Click Save once all required fields in the **Delinquency & Foreclosure Page** are completed.

PD

Evaluation Landing

Borrowers

Bankruptcy

Property

Loan & Origination

Delinquency & Foreclosure

Insurance & Escrow

Hardship

Prior Workout History

Litigation

Documents

Submit to Queue

Delinquency & Foreclosure

DELINQUENCY

Delinquent Interest

\$1,063.53

*

Other Advances

\$0.00

*

Attorney Fees/Costs

\$0.00

*

Accrued Late Fee/Penalty

Number Consecutive Payments On Rolling Delinquency

Number of Consecutive months loan delinquency status remained unchanged

3

Borrower Contribution

\$0.00

*

Suspense Balance

\$0.00

*

Amount Expected Before trial Payment

\$0.00

*

What is borrower(s) SCRA relief status?

--Select From List--

Loan Liquidation Status

Current

FORECLOSURE

Foreclosure Risk

Fannie Mae risk

Foreclosure Method

Non-Judicial

Foreclosure Status

--Select From List--

Projected Foreclosure Sale Date

Foreclosure Sale Date Type

--Select From List--

Days Prior to Foreclosure Sale

Foreclosure Performance Maximum Days

330

Redemption Period

180

Save

Next, select the **Insurance & Escrow—Insurance** queue and complete the required fields.

Estimated Mortgage Insurance Proceeds: Indicates the estimated amount of Mortgage Insurance proceeds. SMDU requires amounts in these fields even though they are not required for a Payment Deferral evaluation. If \$0, enter \$0.

Estimated Hazard Insurance Proceeds: Indicates the estimated amount of Hazard Insurance proceeds. SMDU requires amounts in these fields even though they are not required for a Payment Deferral evaluation. If \$0, enter \$0.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

The screenshot shows a web application interface for a Payment Deferral (PD) request. On the left is a dark sidebar menu with the following items: PD, Evaluation Landing, Borrowers, Bankruptcy, Property, Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow (highlighted), Hardship, Prior Workout History, Litigation, Documents, and Submit to Queue. The main content area is titled 'Insurance & Escrow' and contains a sub-section 'INSURANCE'. Within this section, there are two input fields: 'Estimated Mortgage Insurance Proceeds' and 'Estimated Hazard Insurance Proceeds'. Both fields currently contain the value '\$0.00' and have a red asterisk icon to their right, indicating they are required fields. The input fields are highlighted with red rectangular boxes in the image.

Complete the **Insurance & Escrow—Escrow** section complete the required fields.

Is Escrow Prohibited by Law? Select **Yes** or **No**

Will Property Taxes be Escrowed? Select **Yes** or **No**

Will Hazard Insurance be Escrowed? Select **Yes** or **No**

Will Flood Insurance be Escrowed? Select **Yes** or **No**

Will association or HOA dues be Escrowed? Select **Yes** or **No**

Deferred Escrow Advances Report any escrow advances paid prior to the Workout Effective Date, which will be deferred. Enter zero (\$0.00) if there are no escrow advances that will be deferred (do not leave blank).

Escrow Advances for Capitalization: Indicates escrow amounts advanced by the Servicer that would be capitalized into the balance for a Flex mod. Escrow advances are not capitalized in a Payment Deferral, but this field is required to be completed. Enter \$0 in this field.

Future Escrow Shortage Monthly Payment This is the monthly payment amount associated with borrower repayment of an escrow account shortage identified during escrow analysis for the loss mitigation request. If an escrow shortage has not been identified through escrow analysis, enter \$0.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

ESCROW

Is Escrow Prohibited by law?	<input type="text" value="--Select From List--"/>	*
Will property taxes be Escrowed?	<input type="text" value="--Select From List--"/>	*
Will Hazard Insurance be Escrowed?	<input type="text" value="--Select From List--"/>	*
Will Flood Insurance be Escrowed?	<input type="text" value="--Select From List--"/>	*
Will association or HOA dues be escrowed?	<input type="text" value="Yes"/>	*
Deferred Escrow Advances	<input type="text"/>	
Escrow Advances for Capitalization	<input type="text"/>	*
Current Escrow Shortage Monthly Payment	<input type="text"/>	
Future Escrow Shortage Monthly Payment	<input type="text"/>	

Click Save once all required fields in the **Insurance & Escrow Page** are completed.

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

PD2023

Insurance & Escrow

INSURANCE

Estimated Mortgage Insurance Proceeds *

Estimated Hazard Insurance Proceeds *

ESCROW

Is Escrow Prohibited by law? --Select From List-- *

Will property taxes be Escrowed? --Select From List-- *

Will Hazard Insurance be Escrowed? --Select From List-- *

Will Flood Insurance be Escrowed? --Select From List-- *

Will association or HOA dues be escrowed? Yes *

Deferred Escrow Advances

Escrow Advances for Capitalization *

Current Escrow Shortage Monthly Payment

Future Escrow Shortage Monthly Payment

Save

Next, select the **Hardship** queue and complete the required fields.

To enter the hardship reason and hardship end date first click Add New Hardship. A drop-down will appear that has the following fields to be completed: **Reason** and **End Date**.

Hardship

Add New Hardship

Edit	Reason	Start Date	End Date	Delete
No records to display.				

Save

Hardship Reason: The **Hardship Reason** identifies the reason the borrower is having difficulty making their mortgage payment.

Hardship End Date: Identifies the end date of the hardship, when the hardship ceased to impact the borrower's ability to satisfy their mortgage obligation. A **Hardship End Date** is an eligibility requirement for a Payment Deferral. When a **Hardship End Date** is either a future date, or not provided the hardship will be considered to be unresolved and the borrower ineligible for a Payment Deferral.

Click the disk icon below to save the *hardship reason* and *hardship end date*:

PD

Hardship

Add New Hardship

Edit	Reason	Start Date	End Date	Delete
	Unemployment		01-01-2023	

Reason: Unemployment

Start Date:

End Date: 1/1/2023

Save

MPF Xtra® Payment Deferral (PD2023) Request - Instructions

Click Save once all required fields in the **Hardship Page** are completed.

The screenshot shows the 'Hardship' page in the MPF Xtra system. On the left is a sidebar with navigation links: Evaluation Landing, Borrowers, Bankruptcy, Property, Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow, Hardship, Prior Workout History, Litigation, Documents, and Submit to Queue. The 'Hardship' link is currently selected. The main content area is titled 'Hardship' and contains a table with the following columns: Reason, Start Date, and End Date. A red arrow points to the 'Save' button in the top right corner. Another red arrow points to the 'Prior Workout History' link in the left sidebar.

Select the **Prior Workout History** queue, if applicable, and complete the required fields.

If applicable select has borrower Failed a non-disaster Trial Period Plan within the last 12 months? Select Yes or No

If the answer to the above question is YES, and nothing is showing in the **Completed & Closed Workouts** section, add the prior workout option.

To add the prior workout click **Add New Prior Workout** and enter the **status date**, **status**, **workout type** and **activity type** fields. If the prior workout was failed or cancelled add the failed or cancelled reason.

Status Date: Date associated to the current status of the prior workout reported by the Servicer.

Status: Please select the most recent status of the prior workout from the dropdown list.

Workout Type: Loss mitigation workout previously attempted during the life of the loan.

Activity Type: Current activity status of the prior workout reported by the Servicer.

Fail Cancel Reason: If the prior workout was not completed by borrower, select reason workout type reported by Servicer was not successful.

Click Save once all required fields in the **Prior Workout History Page** are complete.

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Payment Deferrals do not require completion of any fields on the **Litigation** screen.

Step 5 – How to Save the Form in Draft Status

Ensure that the **Save** button was clicked on all of the above-listed queues. The following message should have been displayed after each queue was saved:

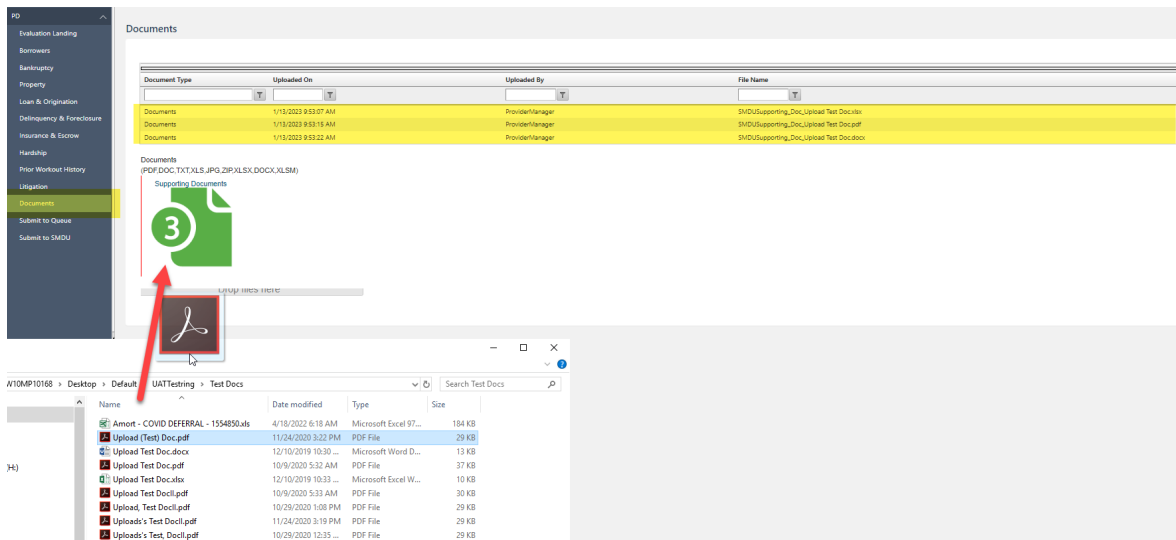
Data was successfully saved to the database

Step 6 – How to Attach Supporting Documents to the Form

Once all of the required information has been entered into the above queues, select the **Documents** queue at left.

To upload supporting documents into the **Document** queue, drag and drop the file to the document icon. Find the document in its saved location, select the document, and while continuing to hold the mouse button down, drag the document over to the desired blue/white or green file icons and release. The file icon will turn green and a row with the name of the document will populate (as indicated by the yellow highlighted area). This will indicate that the document has been successfully added/uploaded.

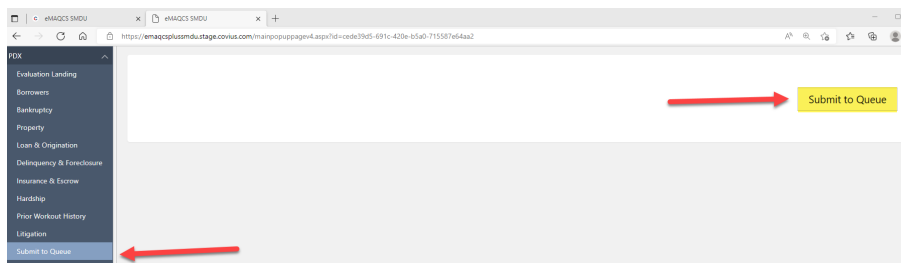
MPF Xtra® Payment Deferral (PD2023) Request - Instructions



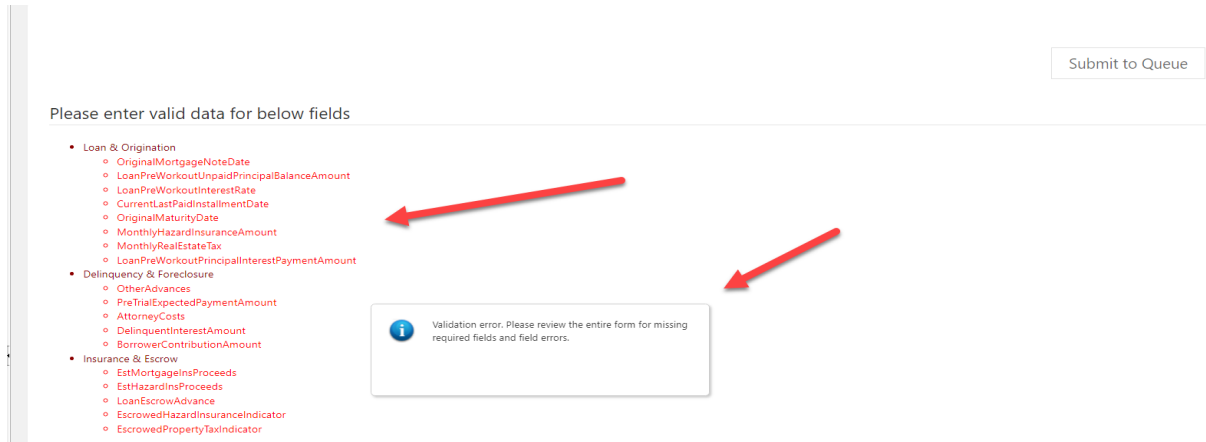
Multiple documents can be uploaded into a single blue/white or green file icon. There are no formal naming convention requirements for uploaded documents however, please note that apostrophes and commas should not be used.

Step 7 – How to Submit the Form Successfully

When ready to submit, click on the **Submit to Queue** page and click **Submit to Queue**.

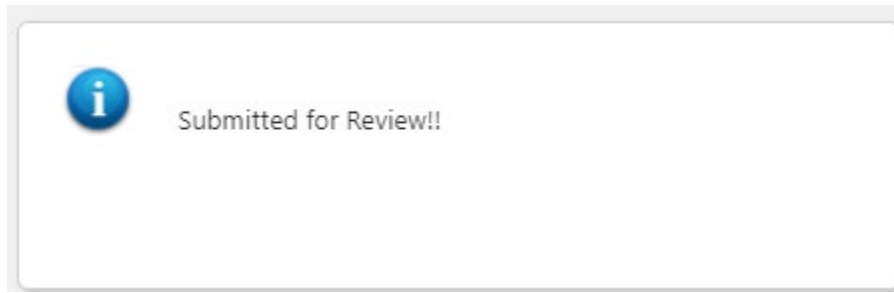


If the form was not successfully submitted, a **Validation Error!!** message will appear and the fields with missing information will be listed. Missing information must be completed/corrected for a request to be successfully submitted. Please review queues and complete the fields with the required appropriate information.



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Submitted for Review!! will display when the submission is successful:



To confirm submission status, return to the main screen and select SMDU Forms. Enter the MPF loan number for the submitted loan (similar to Steps 1 & 2). A status of **Draft** (as shown in yellow), indicates that the form is still a draft and has not been submitted. A status of **Submitted** (shown in green), indicates that the form has been successfully submitted. A system-generated email will also be generated to confirm the submission.

A screenshot of the eMAQCS plus SMDU Forms page. The page has a navigation bar at the top with links: Home - PFI QC, Home - Default Servicing, Upload, Loan Search, Forms, and Change Password. Below the navigation bar is a system message: "System Message: Please see the MPF Announcement 2021-50 effective August 1st, https://www.fhlmpf.com/about-us/news/details/2021/01/mpf-announcement-2021-50". The main content area is titled "SMDU Forms" and contains a "Loan Number" input field with a "Submit" button. Below this is a "Submit New Form" section with a dropdown menu labeled "--Select Form--" and a "Create" button. At the bottom is a table titled "Forms" with columns: Form ID, Form Name, Status, Created By, Created Date, Submitted By, and Submitted Date. The table contains two rows: one with status "Draft" (yellow background) and one with status "Submitted" (green background).

Form ID	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
POK	Evaluate - Covid-19 Payment Deferral	Draft	Servicer	01/18/2023		
FlexID	Evaluate - Flex Exception Modification	Submitted	Servicer	01/18/2023		

A screenshot of a confirmation email from appstest@covius.com. The email is dated Wed 1/18/2023 11:57 AM and is addressed to Trevor, Lori. The subject is "Form Submission Confirmed for MPF Loan Number: [redacted]". The email body contains a "CAUTION" warning, a "Submission confirmed!" message, the "PFI Loan Number: [redacted]", and a paragraph stating: "We received the Form Name **Evaluate - Flex Exception Modification** for the above referenced loan. Your loan will be assigned to an analyst for review. You can review any details related to this submission in eMAQCS plus®. Any additional documentation that is requested in order to complete your review will need to be added to the Document tab of the original form submission in eMAQCS plus®. Please ensure that this request meets any applicable regulatory requirements and deadlines." The email also includes contact information for MPF® Default Management and FHLBank Chicago.

Submission confirmed!

PFI Loan Number: [redacted]

We received the Form Name **Evaluate - Flex Exception Modification** for the above referenced loan. Your loan will be assigned to an analyst for review. You can review any details related to this submission in eMAQCS plus®. Any additional documentation that is requested in order to complete your review will need to be added to the Document tab of the original form submission in eMAQCS plus®. Please ensure that this request meets any applicable regulatory requirements and deadlines.

If you have any questions or concerns, please do not hesitate to contact us.

Thank you for participating in the MPF Program.

MPF® Default Management
FHLBank Chicago | MPF® Operations | www.fhlbc.com
877-FHLB-MPF (877-345-2673 option 3)