

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

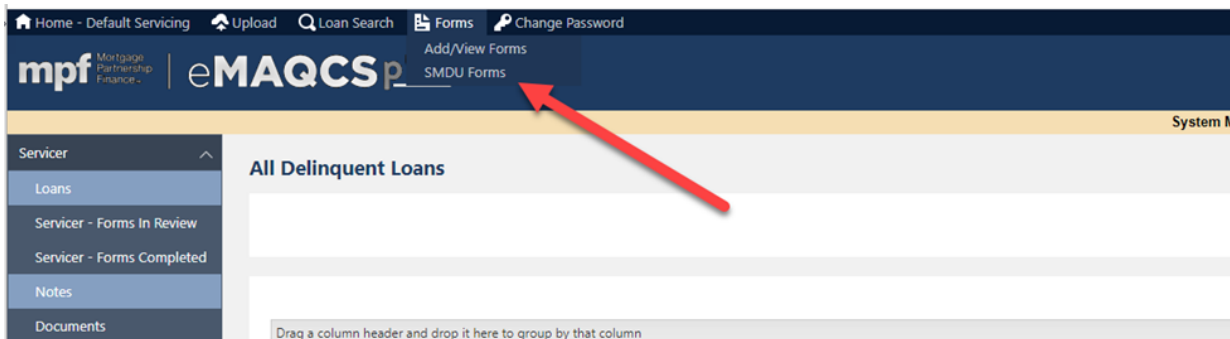
- Servicers must ensure Borrowers are evaluated in accordance with the Fannie

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:

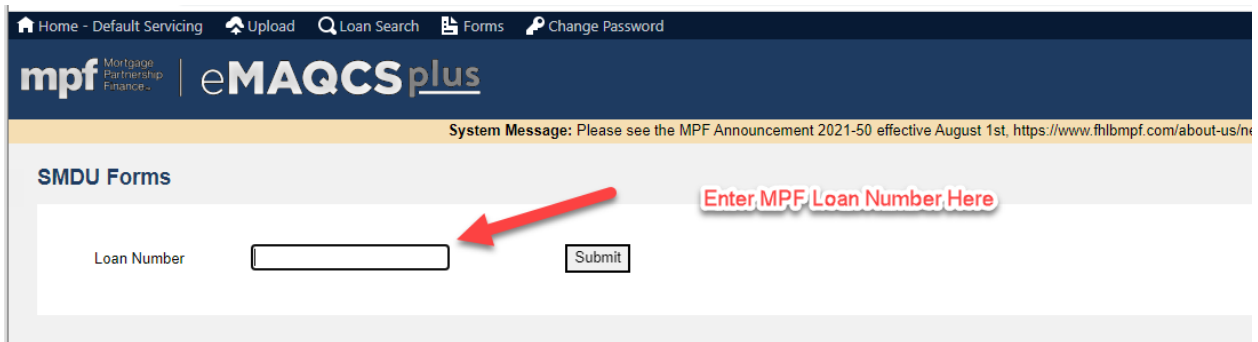
- the mortgage loan must be at least 2 months delinquent but no more than 6 months delinquent as of the date of evaluation,
 - the mortgage loan must have been originated at least 12 months prior to the evaluation date for a payment deferral,
 - as of the date of the evaluation, the mortgage loan must 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*.



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 | eMAQCS plus

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

SMDU Forms

Loan Number

Submit New Form

--Select Form--

- 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	Submi
...	...	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.

Exhibit AA-X MPF Xtra® Payment Deferral (PD2023) Request - Instructions

The screenshot shows the 'LOAN OVERVIEW' section of the eMAQCS SMDU application. The left sidebar has 'Borrowers' selected. The main content area is titled 'LOAN OVERVIEW' and includes an 'Informational' tag. The loan details are as follows:

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		

Below the loan overview is the 'SPECIAL FEATURE CODE(S)' section, which contains the value '003.180.21'. At the bottom, there is a 'RECENT SMDU EVALUATION HISTORY' table with the following columns: Date, Time, Type, Status, SMDU Unique Identifier, and Export. The table currently shows 'No records to display.'

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.

Exhibit AA-X MPF Xtra® Payment Deferral (PD2023) Request - Instructions

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



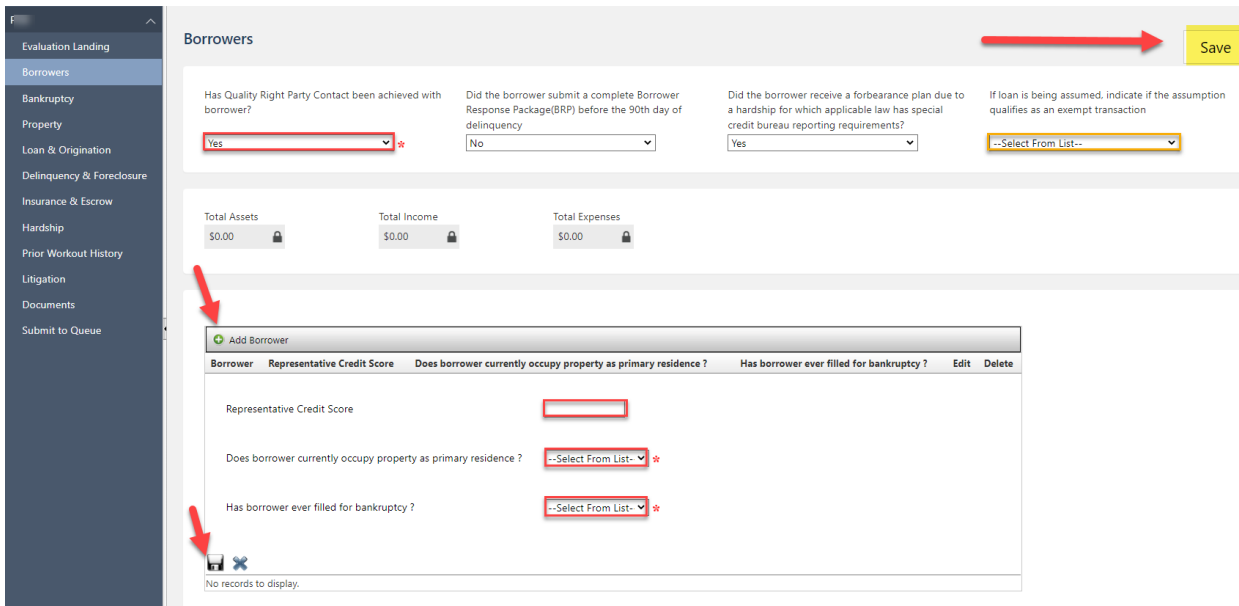
The image shows a button labeled '+ Add Borrower' with a red arrow pointing to it. Below the button is a table header with the following columns: Borrower, Representative Credit Score, Does borrower currently occupy property as primary residence?, Has borrower ever filed for bankruptcy?, Edit, and Delete. Below the header, it says '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.



The image shows a screenshot of the 'Borrowers' form. At the top right, there is a yellow 'Save' button with a red arrow pointing to it. The form contains several dropdown menus and input fields. Below the form, there is a modal window titled 'Add Borrower' with a red arrow pointing to it. The modal contains a table with the following columns: Borrower, Representative Credit Score, Does borrower currently occupy property as primary residence?, Has borrower ever filled for bankruptcy?, Edit, and Delete. The modal also contains a 'No records to display.' message and a disk icon at the bottom left.

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.

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.

Exhibit AA-X 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	🔒

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

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.

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.

MONTHLY PAYMENT DETAILS

Monthly Principal & Interest	<input style="border: 1px solid red;" type="text"/>	*
Pre-Workout Monthly Mortgage Insurance	<input style="border: 1px solid red;" type="text"/>	
Post-Workout Monthly Mortgage Insurance	<input style="border: 1px solid red;" type="text"/>	
Monthly Real Estate Taxes	<input style="border: 1px solid red;" type="text"/>	*
Monthly Association Dues/Fees	<input style="border: 1px solid red;" type="text"/>	
Monthly Hazard Insurance	<input style="border: 1px solid red;" type="text"/>	*
Monthly Flood Insurance	<input style="border: 1px solid red;" type="text"/>	
Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral ?	<input style="border: 1px solid red;" type="text" value="--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.

PRE-WORKOUT AMORTIZATION SCHEDULE

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
	[]	[]	[]	[]

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.**

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
✓	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
✗	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<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.

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
	12-01-2022	\$356.59	\$522.26	\$1,190.45
	01-01-2023	\$337.76	\$531.17	\$1,190.45
	02-01-2023	\$356.97	\$528.98	\$1,190.45
	03-01-2023	\$360.17	\$528.78	\$1,190.45

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.

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.

The screenshot shows a web form titled "FORECLOSURE" with a "Save" button in the top right corner. The form contains the following fields:

Field Name	Value	Lock Icon
Foreclosure Risk	Fannie Mae risk	Yes
Foreclosure Method	Non-Judicial	Yes
Foreclosure Status	--Select From List--	No
Projected Foreclosure Sale Date	[Empty Date Field]	No
Foreclosure Sale Date Type	--Select From List--	No
Days Prior to Foreclosure Sale	[Empty Field]	Yes
Foreclosure Performance Maximum Days	330	Yes
Redemption Period	180	Yes

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

Exhibit AA-X MPF Xtra® Payment Deferral (PD2023) Request - Instructions

The screenshot shows the 'Delinquency & Foreclosure' section of the PD2023 system. The left sidebar lists navigation options, with 'Delinquency & Foreclosure' selected. The main content area is divided into two panels: 'DELINQUENCY' and 'FORECLOSURE'. The 'DELINQUENCY' panel includes fields for Delinquent Interest (\$1,963.53), Other Advances (\$0.00), Attorney Fees/Costs (\$0.00), Accrued Late Fee/Penalty, Number of 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?, and Loan Liquidation Status (Current). The 'FORECLOSURE' panel includes Foreclosure Risk (Fannie Mae risk), Foreclosure Method (Non-Judicial), Foreclosure Status (dropdown), Projected Foreclosure Sale Date, Foreclosure Sale Date Type (dropdown), Days Prior to Foreclosure Sale, Foreclosure Performance Maximum Days (330), and Redemption Period (180). A red arrow points to a 'Save' button in the top right corner.

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.

The screenshot shows the 'Insurance & Escrow' section of the PD2023 system. The left sidebar lists navigation options, with 'Insurance & Escrow' selected. The main content area is titled 'INSURANCE' and contains two input fields: 'Estimated Mortgage Insurance Proceeds' and 'Estimated Hazard Insurance Proceeds', both containing '\$0.00' and marked with a red asterisk.

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.

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		

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

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 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*:

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

Reason: Unemployment
Start Date:
End Date: 1/1/2023

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

Save

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.

Prior Workout History

Has borrower failed to non-disaster Trial Period Plan within the last 12 months?

Did borrower receive a prior COVID-19 Payment Deferral and within six months of the Workout Effective Date became two full months or more delinquent?

Did borrower receive a prior Disaster Payment and within six months of the Workout Effective Date became two full months or more delinquent?

TO SUBMIT TO SMDU

Add New Prior Workout

Edit	Status Date	Status	Workout Type	Activity Type	Payment Reduction Percent	Subsequent Delinquency Severity	Fail Cancel Reason	Delete
	<input type="text"/>	<input type="text" value="--Select From List--"/>	<input type="text" value="--Select From List--"/>	<input type="text" value="--Select From List--"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="--Select From List--"/>	

No records to display.

COMPLETED & CLOSED WORKOUTS

Servicer Name	Campaign Name	Case Status	Prior-Workout Status Date	Mod Effective Date
No records to display.				

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:

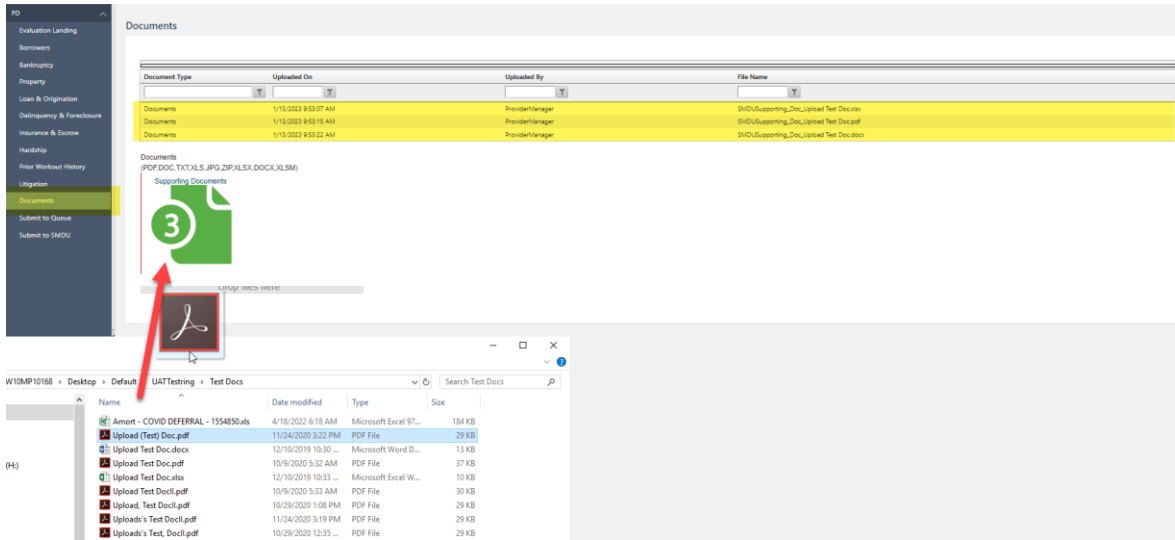


Step 6 – How to Attach Supporting Documents to the Form

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.

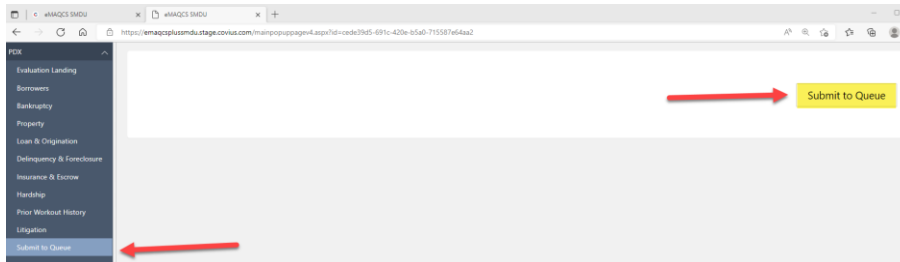
Exhibit AA-X MPF Xtra® Payment Deferral (PD2023) Request - Instructions



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.

Exhibit AA-X MPF Xtra® Payment Deferral (PD2023) Request - Instructions

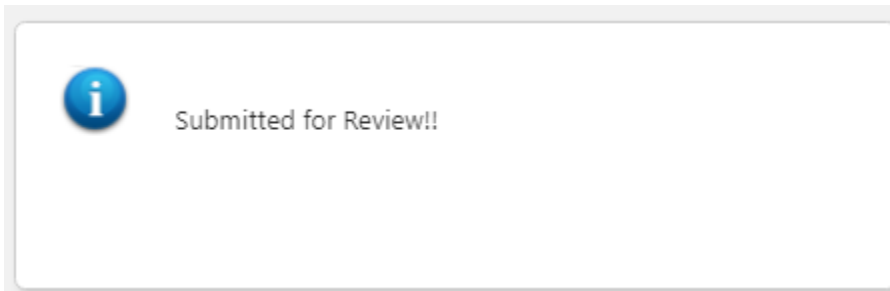
Submit to Queue

Please enter valid data for below fields

- Loan & Origination
 - OriginalMortgageNoteDate
 - LoanPreWorkoutUnpaidPrincipalBalanceAmount
 - LoanPreWorkoutInterestRate
 - CurrentLastPaidInstallmentDate
 - OriginalMaturityDate
 - MonthlyHazardInsuranceAmount
 - MonthlyRealEstateTax
 - LoanPreWorkoutPrincipalInterestPaymentAmount
- Delinquency & Foreclosure
 - OtherAdvances
 - PreTrialExpectedPaymentAmount
 - AttorneyCosts
 - DelinquentInterestAmount
 - BorrowerContributionAmount
- Insurance & Escrow
 - EstMortgageInsProceeds
 - EstHazardInsProceeds
 - LoanEscrowAdvance
 - EscrowedHazardInsuranceIndicator
 - EscrowedPropertyTaxIndicator

Validation error. Please review the entire form for missing required fields and field errors.

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.

Home - PFI CC Home - Default Servicing Upload Loan Search Forms Change Password Servicer

mpf Mortgage Partnership Finance **eMAGCS plus**

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

SMDU Forms

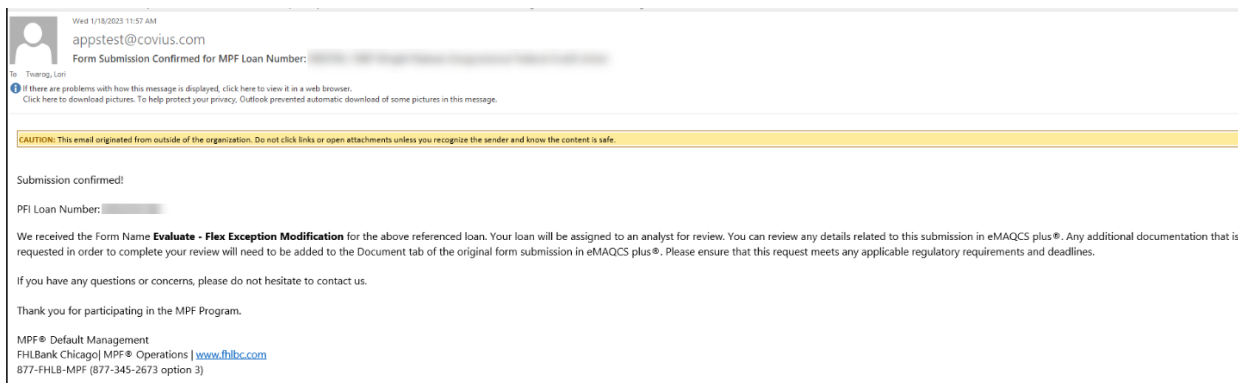
Loan Number

Submit New Form

--Select Form--

		Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
<input type="button" value="View"/>	<input type="button" value="Delete"/>	POX	Evaluate - Covid-19 Payment Deferral	Draft	Servicer	01/18/2023		
<input type="button" value="View"/>	<input type="button" value="Delete"/>	FlexND	Evaluate - Flex Exception Modification	Submitted	Servicer	01/18/2023		

Exhibit AA-X MPF Xtra® Payment Deferral (PD2023) Request - Instructions



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