

Purpose

Servicers of conventional MPF Xtra® product loans must use the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form when submitting a request for an MPF Xtra COVID-19 Payment Deferral for the borrower.

Preparation

- **When** – The Servicer must complete the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form when requesting an MPF Xtra® COVID-19 Payment Deferral for a borrower.
- **Who** – The MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form 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® Evaluate-COVID-19 Payment Deferral (PDX) and has authority to certify to the truthfulness and accuracy of the information provided.
- **How** – The MPF Xtra® Product Evaluate-COVID-19 Payment Deferral (PDX) Form Instructions are provided as a job aid and should be used for informational purposes only. To complete the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form, Servicers must access it through eMAQCS®plus.
- **Attachments** – The completed form must be accompanied by the following documentation:
 1. Payment History beginning at 3/1/2020-Current that supports the UPB Used to Determine the Deferral Terms
 2. Un-signed **COVID-19 Payment Deferral Agreement**
<https://singlefamily.fanniemae.com/media/document/docx/payment-deferral-agreement>
 3. Insurer Approval Letter, if applicable. If loan is subject to MI and the MI provider is **not** Arch MI, Essent Guaranty, Genworth, MassHousing, MGIC, National Mortgage Insurance, Radian Guaranty, RMIC or United Guaranty please provide evidence of insurer approval
 4. Escrow Payment History/Summary beginning at 3/1/2020
 5. Escrow analysis as required by FNMA Lender Letter LL-2021-07 Updated 12/17/2021

Submission

- **When** – The Servicer must submit the completed MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form when all supporting documentation is obtained.
- **How** – The official MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) 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 Provider. The Servicer should retain a copy of the completed form and supporting documentation for their own records.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

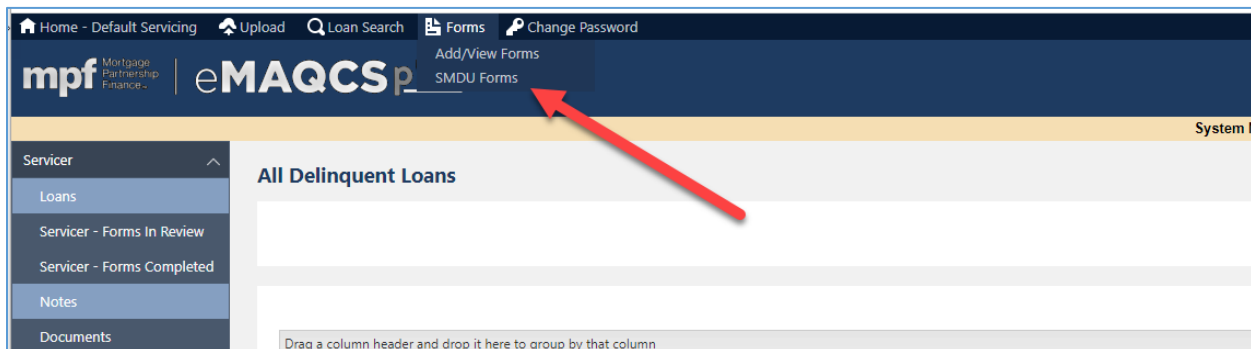
Additional Guidance

The mortgage loan must:

- Have been current or less than two months delinquent as of March 1, 2020, the date of the National Emergency Declaration related to COVID-19; and
- Be equal to or greater than one month delinquent but less than or equal to 18 months delinquent as of the date of evaluation.
- Out-of-pocket escrow advances resulting from a delinquency and paid to third parties, provided they are paid prior to the effective date of the COVID-19 payment deferral; and 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 COVID-19 payment deferral, if allowed by state law.
- Please reference the Eligibility Criteria/Hardship criteria for the Payment Deferral in the [Payment Deferrals Matrix](#)

MPF Xtra® Evaluate – COVID-19 Payment Deferral (PDX) Form Instructions

Step 1 – Create a new **Evaluate-COVID-19 Payment Deferral (PDX)** 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.



MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

Step 2 – Enter the **MPF Loan Number** into the box and click *submit*.

The screenshot shows the eMAQCSplus SMDU Forms page. At the top, there is a navigation bar with links: 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.fhlbmf.com/about-us/news/details/2021/07/01/mpf-". The main heading is "SMDU Forms". Below this, there is a form with a "Loan Number" label and an input field. A red arrow points to the input field, and a red callout box says "Enter MPF Loan Number Here". To the right of the input field is a "Submit" button.

Step 3 – Click the drop-down arrow in the box titled Select Form. Select the **Evaluate-COVID-19 Payment Deferral (PDX)** form and click *Create*.

The screenshot shows the eMAQCSplus SMDU Forms page with the "Loan Number" field filled with "1380433" and the "Submit" button. Below the "Submit" button is a "Submit New Form" section. In this section, there is a "Select Form" dropdown menu. The dropdown menu is open, and "Evaluate - Covid-19 Payment Deferral (PDX)" is selected. To the right of the dropdown menu is a "Create" button. Below the "Create" button is a table with columns: "Status", "Created By", and "Created Date". The table contains three rows of data:

Status	Created By	Created Date
Draft	ServicerSMDUTester	04/17/2022
Draft	ServicerSMDUTester	08/03/2022
Draft	ServicerSMDUTester	08/03/2022

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 COVID-19 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 entered into the fields and saved.

MPF Xtra® COVID-19 Payment Deferral (PDX) 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 answer to QRPC is “NO”, make sure to indicate that the borrower has been on a COVID-19 forbearance in the Prior Workout History queue discussed further in this document.**

“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

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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



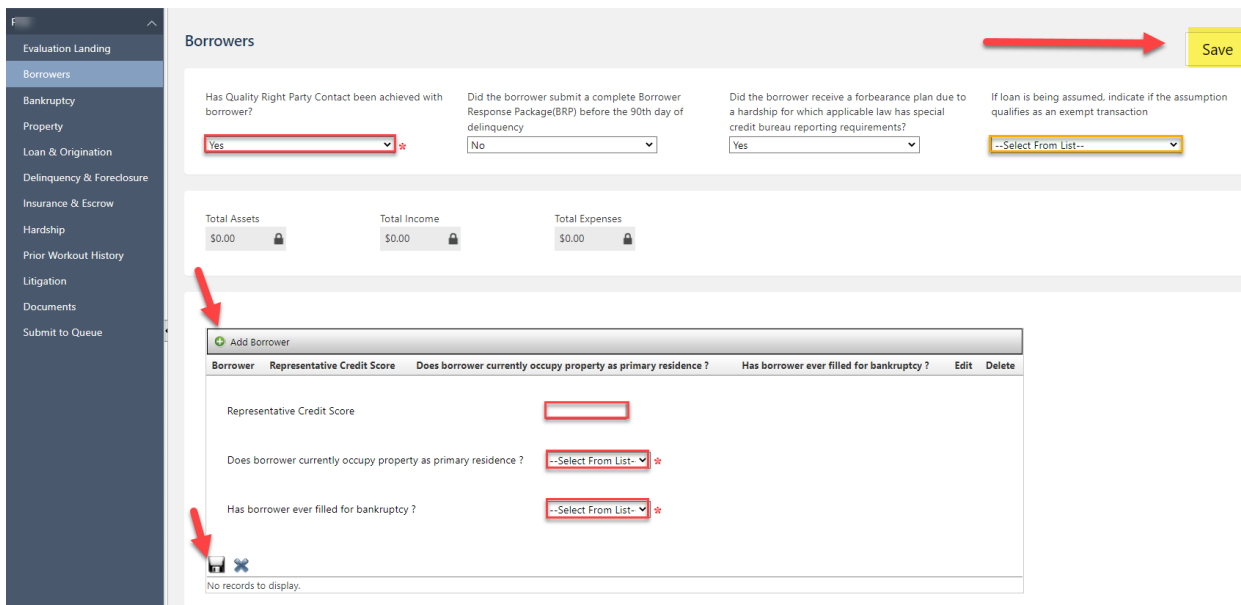
The screenshot shows a button labeled '+ Add Borrower' with a red arrow pointing to it. Below the button is a table header with the following columns: Borrower, Representative Credit Score, Does borrower currently occupy property as primary residence?, Has borrower ever filed for bankruptcy?, Edit, and 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 screenshot shows the 'Borrowers' form. At the top right, there is a yellow 'Save' button with a red arrow pointing to it. Below the 'Save' button, there are four dropdown menus: 'Has Quality Right Party Contact been achieved with borrower?' (set to 'Yes'), 'Did the borrower submit a complete Borrower Response Package (BRP) before the 90th day of delinquency?' (set to 'No'), 'Did the borrower receive a forbearance plan due to a hardship for which applicable law has special credit bureau reporting requirements?' (set to 'Yes'), and 'If loan is being assumed, indicate if the assumption qualifies as an exempt transaction?' (set to '--Select From List--'). Below these are three input fields: 'Total Assets' (\$0.00), 'Total Income' (\$0.00), and 'Total Expenses' (\$0.00). At the bottom left, there is a red arrow pointing to the 'Add Borrower' button. Below the 'Add Borrower' button, there is a table with the same header as the one in the first screenshot. The table has one row with the following values: 'Representative Credit Score' (999), 'Does borrower currently occupy property as primary residence?' (--Select From List--), and 'Has borrower ever filled for bankruptcy?' (--Select From List--). At the bottom left of the table, there is a red arrow pointing to a disk icon.

Next, select the **Bankruptcy** queue. There are no required fields in the **Bankruptcy** queue for a COVID-19 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.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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

The screenshot shows the 'Property' section of the eMAQCS SMDU web application. The left sidebar contains a navigation menu with options: PDX, Evaluation Landing, Borrowers, Bankruptcy, Property, Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow, Hardship, Prior Workout History, Litigation, and Submit to Queue. The 'Property' section is active, displaying a form with the following fields: 'Occupancy Status' (dropdown menu set to 'Borrower Occupied'), 'Current Property Usage' (dropdown menu set to 'Principal Residence'), and 'Property Number Of Units' (dropdown menu set to '1 unit'). To the right of these fields is a 'Save' button. A red arrow points from the 'Save' button towards the left. The form also includes a 'Property Valuation Date' field (set to 12/4/2022), a 'Property Valuation Type' dropdown (set to 'AVM'), a 'Property "As Is" Value' field (set to \$687,600.00), a 'Confidence Score' field (set to 3), an 'Appraisal Age in Days' field (set to 0), and a 'Property Value At Origination' field (set to \$0.00).

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 COVID-19 Payment Deferral. For example, if the COVID-19 Payment Deferral includes months 5/1/2021-10/1/2021 with a Workout Effective Date of 11/1/2021, 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 COVID-19 Payment Deferral. For example, if the COVID-19 Payment Deferral includes months 5/1/2021-10/1/2021 with an Effective date of 11/1/2021 then then enter the LPI of 4/1/2021.

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

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

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

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

Browser tabs: eMAQCS SMDU x eMAQCS SMDU x +

Address bar: <https://emaqcslussmdu.stage.covius.com/mainpopuppagev4.aspx?id=cede39d5-691c-420e-b5a0-715587e64aa2>

PDX

- Evaluation Landing
- Borrowers
- Bankruptcy
- Property
- Loan & Origination**
- Delinquency & Foreclosure
- Insurance & Escrow
- Hardship
- Prior Workout History
- Litigation
- Submit to Queue

Loan & Origination

LOAN DETAILS

Last Total UPB Reported to Fannie Mae	\$228,628.18	🔒
Existing Forbearance	\$9,146.28	🔒
Pre-Workout UPB (Excludes Existing Forbearance)	<input type="text"/>	⚠️
Subordinate Financing Unpaid principal Balance	<input type="text"/>	
Reported last Paid installment Date	11/01/2022	🔒
Last Paid Installment Date	<input type="text"/>	⚠️
Loan Mortgage Type	CONVENTIONAL	🔒
Loan Product Type	FRM	🔒
Loan Maturity Date	<input type="text"/>	⚠️
Remaining Term	<input type="text"/>	
Interest Rate (%)	<input type="text"/>	⚠️
Next ARM Reset Rate (%)	<input type="text"/>	
Next ARM Reset Date	<input type="text"/>	📅
Lifetime Interest Rate Cap for ARM Loan	<input type="text"/>	
Final Interest Rate for Step-Rate Loan (%)	<input type="text"/>	
Interest Only Indicator	Yes	🔒
MBS Pool Identifier	<input type="text"/>	🔒
MBS Pool Issue Date	<input type="text"/>	📅
Loan Reclass Date	<input type="text"/>	🔒

ORIGINATION DETAILS

Date of Original Note	<input type="text"/>	⚠️
Amortization Term at Origination	360	🔒
First Payment Date at Origination	10/01/2013	🔒
Origination Loan Amount	\$279,965.00	🔒
Interest Rate at Origination	5.12500	🔒
LTV at Origination	95 %	🔒

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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 COVID-19 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 18 months delinquent, or the COVID-19 payment deferral would cause the mortgage loan to exceed 18 months of cumulative deferred past-due P&I payments. In this circumstance, the COVID-19 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.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

MONTHLY PAYMENT DETAILS

Save

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.

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.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				

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

LOAN & ORIGINATION

LOAN DETAILS

Left Total UPB Reported to Fannie Mae: \$228,628.18

Existing Forbearance: \$9,148.28

Pre-Workout UPB (Excludes Existing Forbearance):

Subordinate Financing Unpaid principal Balance:

Reported last Paid installment Date: 11/01/2022

Last Paid Installment Date:

Loan Mortgage Type: CONVENTIONAL

Loan Product Type: FRM

Loan Maturity Date:

Remaining Term:

Interest Rate (%):

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:

MBS Pool Issue Date:

Loan Release Date:

ORIGINATION DETAILS

Date of Original Note:

Amortization Term at Origination: 360

First Payment Date at Origination: 10/01/2013

Origination Loan Amount: \$279,885.00

Interest Rate at Origination: 5.12500

LTV at Origination: 95 %

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?

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"/>		\$100.00	\$100.00	\$200.00
<input checked="" type="checkbox"/>		\$100.00	\$100.00	\$200.00
<input checked="" type="checkbox"/>		\$100.00	\$100.00	\$200.00
<input checked="" type="checkbox"/>		\$100.00	\$100.00	\$200.00

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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 COVID-19 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 COVID-19 Payment Deferral and the Workout Effective Date of the Deferral. If the borrower is not expected to pay anything between the evaluation and the Workout Effective Date, 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 not associated with a Flex Mod and not a COVID-19 Payment Deferral, but SMDU requires the field to be completed so the system can evaluate the loan for a COVID-19 Payment Deferral. Enter \$0 in this field.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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

Foreclosure Status: Indicates where the loan is in the foreclosure process. Only complete if applicable. If 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® COVID-19 Payment Deferral (PDX) Request – Instructions

FORECLOSURE

Save

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.

eMAQCS SMDU

eMAQCS SMDU

https://emaqcplusmdustage.covius.com/mainpopuppagev4.aspx?id=cde39d5-691c-420e-b5a0-715587e64aa2

PDX

Evaluation Landing

Borrowers

Bankruptcy

Property

Loan & Origination

Delinquency & Foreclosure

Insurance & Escrow

Hardship

Prior Workout History

Litigation

Submit to Queue

Delinquency & Foreclosure

DELINQUENCY

Delinquent Interest

*

Other Advances

*

Attorney Fees/Costs

*

Accrued Late Fee/Penalty

Number Consecutive Payments On Rolling Delinquency

Borrower Contribution

*

Suspense Balance

Amount Expected Before trial Payment

*

What is borrower(s) SCRA relief status?

--Select From List--

Loan Liquidation Status

Current

FORECLOSURE

Foreclosure Risk

Fannie Mae risk

Foreclosure Method

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

1320

Redemption Period

0

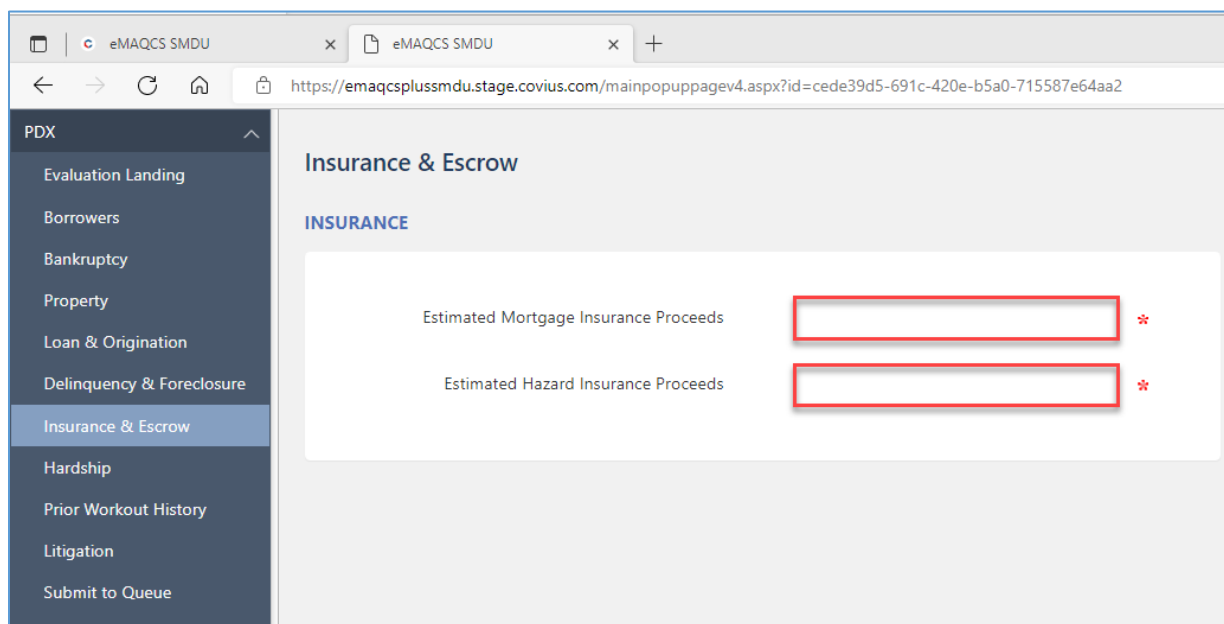
Save

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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 COVID-19 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 COVID-19 payment deferral evaluation. If \$0, enter \$0.



The screenshot shows a web browser window with two tabs labeled 'eMAQCS SMDU'. The address bar displays the URL: <https://emaqcslussmdu.stage.covius.com/mainpopuppge4.aspx?id=c39d5-691c-420e-b5a0-715587e64aa2>. The left sidebar has a dark blue header 'PDX' and a list of menu items: 'Evaluation Landing', 'Borrowers', 'Bankruptcy', 'Property', 'Loan & Origination', 'Delinquency & Foreclosure', 'Insurance & Escrow' (highlighted), 'Hardship', 'Prior Workout History', 'Litigation', and 'Submit to Queue'. The main content area has a light gray background and is titled 'Insurance & Escrow'. Below this, there is a section titled 'INSURANCE' in blue. It contains two input fields with red borders and red asterisks: 'Estimated Mortgage Insurance Proceeds' and 'Estimated Hazard Insurance Proceeds'.

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**

Select Deferred Escrow Advances: Indicates any escrow amounts advanced by the Servicer to be included in the COVID-19 Payment Deferral. If no amounts have been advanced and included in the deferral, enter \$0 in this field.

Escrow Advances for Capitalization: Indicates escrow amounts advanced by the Servicer that would be capitalized into the balance for a Flex mod. This field is not required to be completed for a COVID-19 Payment Deferral, enter \$0 in this field.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

Current Monthly Shortage Payment: Indicates the monthly payment associated with the current repayment of an escrow shortage. If \$0, enter \$0.

Future Escrow Shortage Monthly Payment: This is the monthly payment amount associated with borrower’s repayment of an escrow account shortage identified during escrow analysis for the loss mitigation request. If an escrow shortage has not been identified through the escrow analysis, enter \$0 in this field. **Note, the amount of the monthly escrow shortage payment must be the total escrow shortage amount divided by the number of months the shortage is in repayment. The repayment term of the escrow shortage can be up to 5 years (60 months) and no less than 12 months. Documentation of borrower agreement of a repayment period less than 60 months is required. If an escrow shortage has not been identified through escrow analysis, enter \$0 in this field.**

Save

ESCROW

Is Escrow Prohibited by law?

Will property taxes be Escrowed?

*

Will Hazard Insurance be Escrowed?

*

Will Flood Insurance be Escrowed?

Will association or HOA dues be escrowed?

--Select From List--

Deferred Escrow Advances

\$381.45

Escrow Advances for Capitalization

\$0.00

*

Current Escrow Shortage Monthly Payment

Future Escrow Shortage Monthly Payment

\$49.63

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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

The screenshot shows the 'Insurance & Escrow' page in the PDX system. The left sidebar contains a navigation menu with options like 'Evaluation Landing', 'Borrowers', 'Bankruptcy', 'Property', 'Loan & Origination', 'Delinquency & Foreclosure', 'Insurance & Escrow' (selected), 'Hardship', 'Prior Workout History', 'Litigation', 'Documents', 'Submit to Queue', and 'Submit to SMDU'. The main content area is split into two panels. The 'INSURANCE' panel on the left has two input fields: 'Estimated Mortgage Insurance Proceeds' and 'Estimated Hazard Insurance Proceeds', both with a value of '\$0.00'. The 'ESCROW' panel on the right contains several dropdown menus and input fields: 'Is Escrow Prohibited by law?' (No), 'Will property taxes be Escrowed?' (Yes), 'Will Hazard Insurance be Escrowed?' (Yes), 'Will Flood Insurance be Escrowed?' (No), 'Will association or HOA dues be escrowed?' (--Select From List--), 'Deferred Escrow Advances' (\$381.45), 'Escrow Advances for Capitalization' (\$0.00), 'Current Escrow Shortage Monthly Payment' (empty), and 'Future Escrow Shortage Monthly Payment' (\$49.63). A red arrow points from the top right towards a yellow 'Save' button.

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

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

The screenshot shows the 'Hardship' queue in the PDX system. The page has a header 'Hardship' and a 'Save' button. Below the header is a table with columns: Edit, Reason, Start Date, End Date, and Delete. A red arrow points to the 'Add New Hardship' button above the table. The table currently shows 'No records to display.'

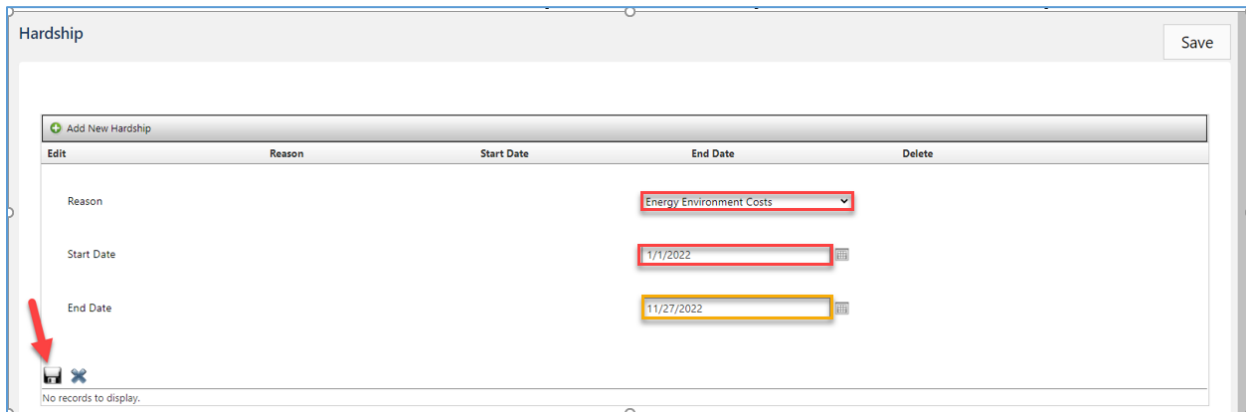
Hardship Reason: The Hardship Reason identifies the reason the borrower is having difficulty making their mortgage payment. Select **Energy Environment Costs** from the **Hardship Reason** drop-down menu for all loans with COVID-19 related hardships.

Hardship Start Date: Identifies the date when the hardship first impacted the borrower's ability to satisfy their mortgage obligation.

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. If you are soliciting the borrower for a COVID-19 Payment Deferral and are unaware of the hardship ending date, leave this field blank. Please note the answer to the question "**Has QRPC been achieved with the borrower**" in the **Borrower** queue must be No. Additionally, an active Forbearance must be added to the **Prior Workout History** queue.

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

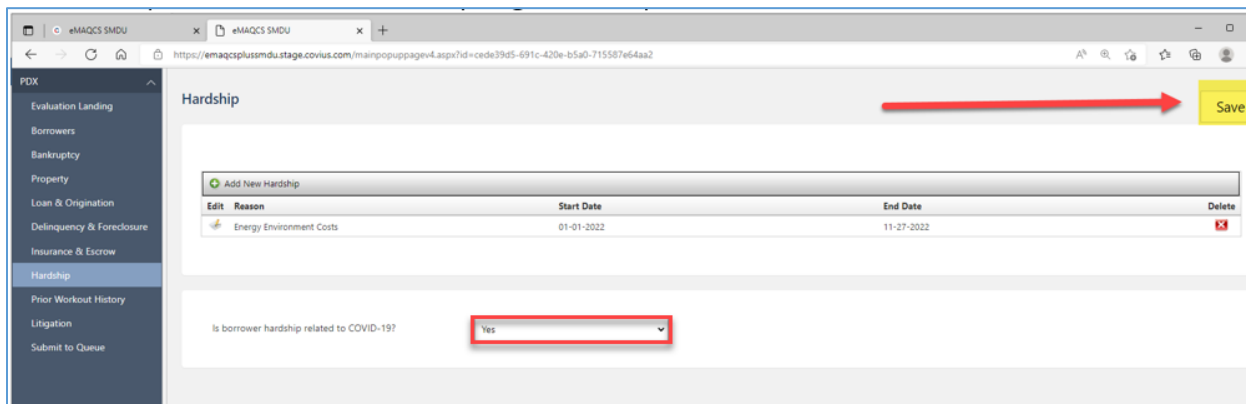
Click the disk icon below to save the **hardship reason**, **hardship start date** and **hardship end date**:



The screenshot shows a 'Hardship' form with a 'Save' button in the top right corner. Below the title bar is a table with columns: Edit, Reason, Start Date, End Date, and Delete. The 'Reason' field is a dropdown menu with 'Energy Environment Costs' selected. The 'Start Date' field is a date picker with '1/1/2022' selected. The 'End Date' field is a date picker with '11/27/2022' selected. A red arrow points to a disk icon in the bottom left corner of the form, indicating the save button. Below the table, it says 'No records to display.'

Is the borrower hardship related to COVID-19? Yes must be selected from drop-down menu for the loan to be evaluated for the COVID-19 payment deferral.

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



The screenshot shows the 'Hardship' form in the eMAQCS SMDU system. The 'Save' button is highlighted in yellow with a red arrow pointing to it. The table below the title bar shows one record: 'Energy Environment Costs' with '01-01-2022' as the Start Date and '11-27-2022' as the End Date. Below the table, there is a dropdown menu for 'Is borrower hardship related to COVID-19?' with 'Yes' selected. The left sidebar shows the navigation menu with 'Hardship' selected.

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

Did Borrower Receive a Prior COVID-19 Payment Deferral and within six month of the Workout Effective Date became two full months or more delinquent? Select **Yes** or **No**

If the answer to the above questions is YES, and nothing is displayed in the **Completed & Closed Workouts** section, or if another loss mitigation option including a COVID-19 Forbearance Plan was completed but not showing in the **Completed & Closed Workouts** section add the prior workout option, add the prior workout option.

To add the prior workout click **Add Additional Prior Workout** and enter the status date, status, workout type and activity type fields. If in the **Borrower** queue the answer to “Has Quality Right Party Contact been achieved with borrower?” is “NO” and the borrower is being solicited for a COVID-19 Payment Deferral, add a COVID-19 Forbearance to the **Prior Workout History** screen (if one isn't already populated).

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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. If the borrower is currently subject to a **COVID-19 Forbearance**, and the request being submitted is for purposes of **soliciting** the borrower for a COVID-19 Payment Deferral select Accepted by Borrower.

Workout Type: Loss mitigation workout previously attempted during the life of the loan. If the borrower is currently subject to a **COVID-19 Forbearance**, and the request being submitted is for purposes of **soliciting** for a COVID-19 Payment Deferral select **Forbearance Plan (Standard)**.

Activity Type: Current activity status of the prior workout reported by the Servicer. If the borrower is currently subject to a **COVID-19 Forbearance**, and the request being submitted is for purposes of **soliciting** for a COVID-19 Payment Deferral select **Active**.

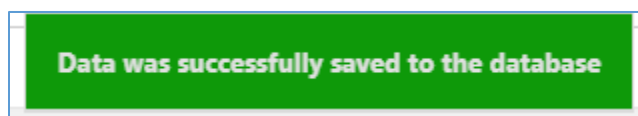
Click Save once all required fields in the **Prior Workout History Page** are complete.

The screenshot shows the 'Prior Workout History' page. At the top right is a yellow 'Save' button with a red arrow pointing to it. Below the header are three dropdown menus for status selection, each with a red arrow pointing to it. Below these is a 'TO SUBMIT TO SMDU' section with a red arrow pointing to a 'Add New Prior Workout' button. A table with columns: Status Date, Status, Workout Type, Activity Type, Payment Reduction Percent, Subsequent Delinquency Severity, Fall Cancel Reason, and Delete. Below the table is a 'COMPLETED & CLOSED WORKOUTS' section with a table showing columns: Servicer Name, Campaign Name, Case Status, Prior Workout Status Date, and Mod Effective Date. A red arrow points to the 'Save' button in the top right corner.

COVID-19 Payment Deferrals do not require completion of any fields on the **Litigation** screen.

Step 5 – How to Save the Form in Draft Status

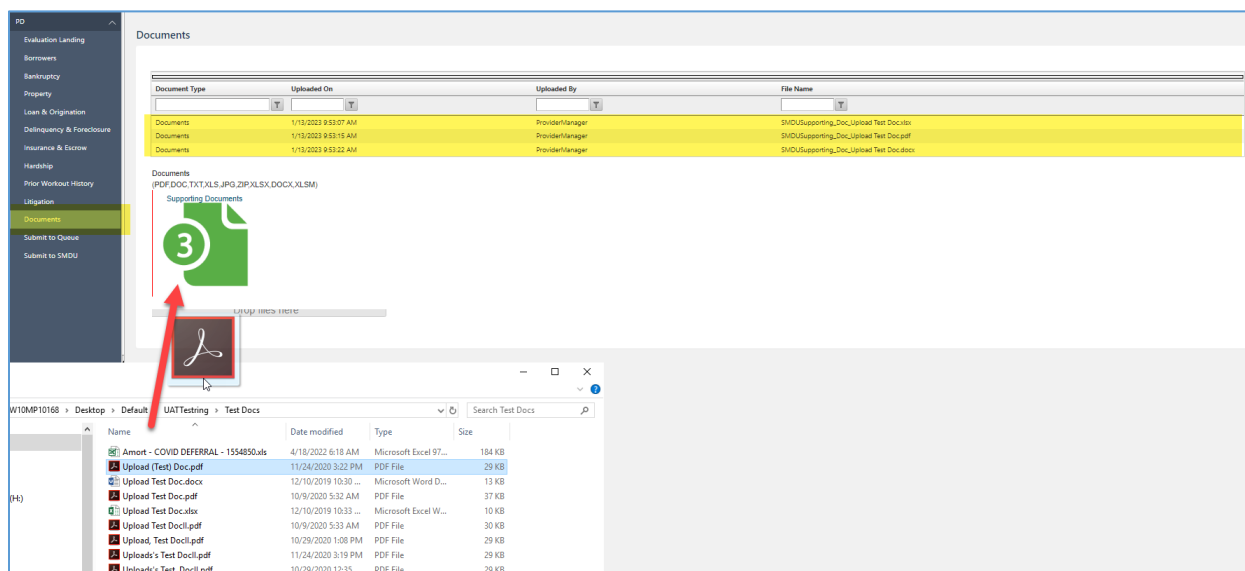
Ensure that the **Save** button was clicked on all of the above-listed queues. The following message should have been displayed after each queue was saved:



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.

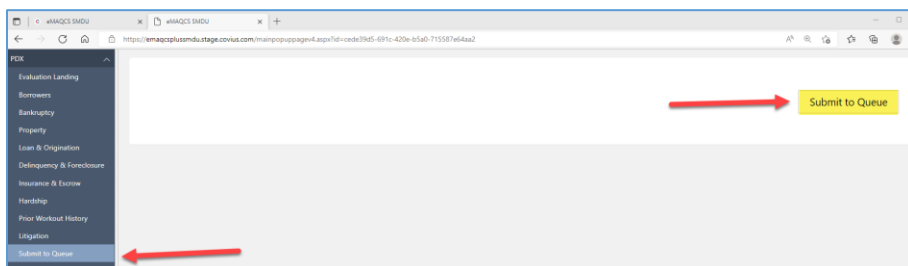
To upload supporting documents into the **Document** queue, drag and drop the file to the document icon. Find the document in its saved location, select the document, and while continuing to hold the mouse button down, drag the document over to the desired blue/white or green file icons and release. 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.



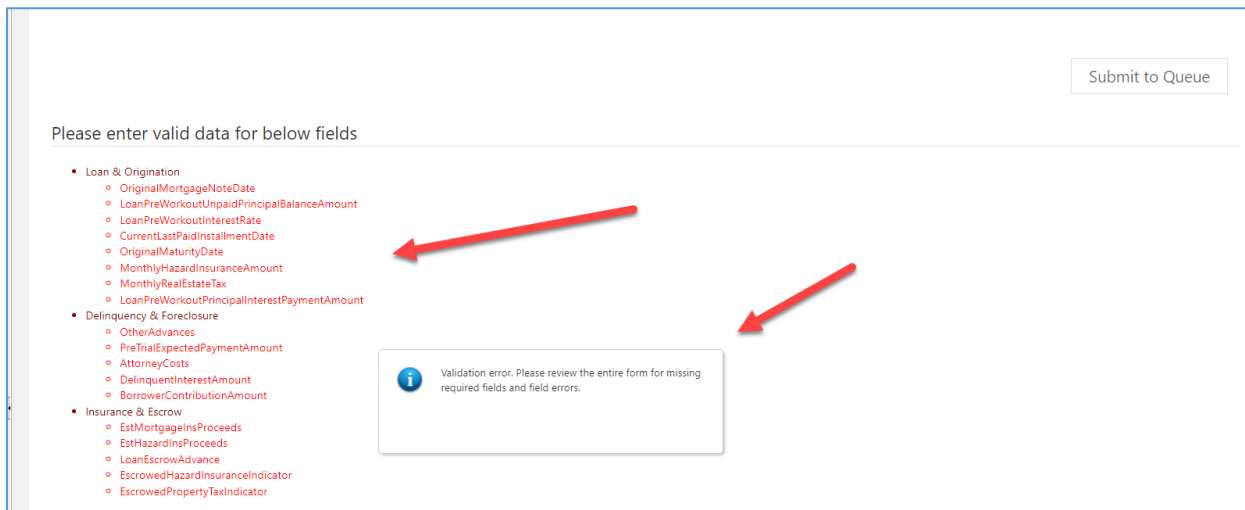
Multiple documents can be uploaded into a single blue/white or green file icon. There are no formal naming convention requirements for uploaded documents however, please note that apostrophes and commas should not be used.

Step 7 – How to Submit the Form Successfully

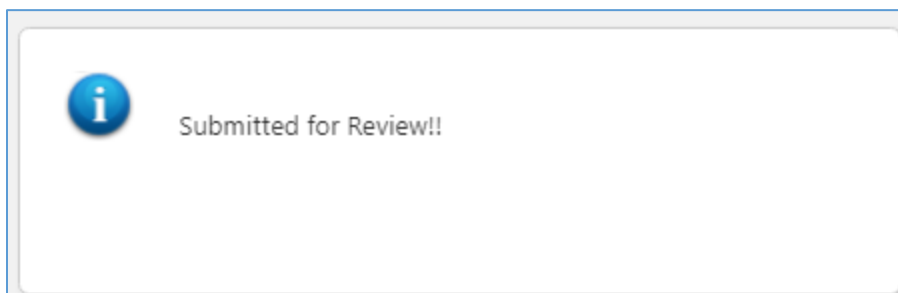
When ready to submit, click on the **Submit to Queue** page and click **Submit to Queue**.



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.

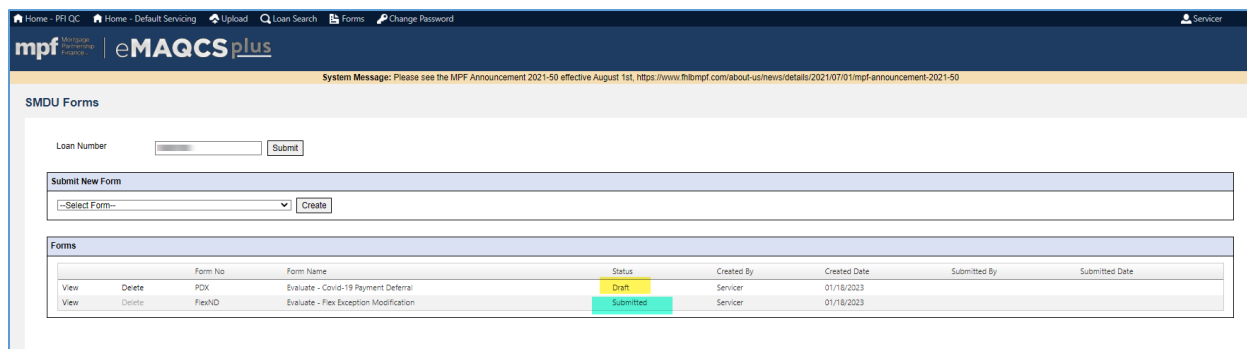


Submitted for Review!! will display when the submission is successful:



MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

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.



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

SMDU Forms

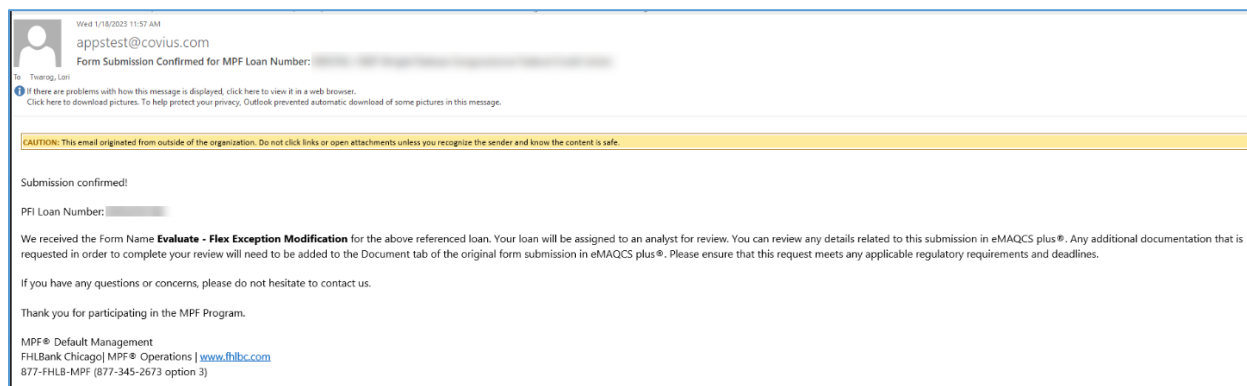
Loan Number

Submit New Form

--Select Form--

Forms

	Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
View	Delete	PDX	Draft	Server	01/18/2023		
View	Delete	FlexID	Submitted	Server	01/18/2023		



Wed 1/18/2023 11:57 AM
appstest@covius.com
Form Submission Confirmed for MPF Loan Number: [redacted]

To: Training, List

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Submission confirmed!

MPF 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.

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