

MPF Announcement:

2025-53

Date:

July 2, 2025

Alert:

Clarification

New Policy

Policy Update

Reminder

Training Information

Marketing Bulletin

Audience:

Compliance/Legal

Program Management

Origination

Quality Control

Servicing

Underwriting

Product:

MPF Government MBS

MPF Traditional

MPF Xtra®

Effective Date:

July 16, 2025

MPF Program – ULDD Phase 5 XML File Format Mandate Date

The MPF® Program's mandate to adopt the ULDD Phase 5 XML file format is quickly approaching. PFIs are encouraged to begin preparing for this update to avoid any disruptions.

Effective July 16, 2025, all MPF loan deliveries via batch submission must be in ULDD Phase 5 format. Submissions in any other format will not be accepted.

Failure to update Loan Origination System (LOS) to output the ULDD Phase 5 file format by the mandate date may result in funding delays. The MPF Program strongly encourages PFIs to work closely with their LOS vendors to ensure all necessary updates are in place.

Interactive Loan Presentment Screen Updates:

While the ULDD Phase 5 changes are specific to the batch submission process, there will be two new required fields on the Interactive Loan Presentment screen. Two new required fields will be added to the Interactive Loan Presentment screen within [eMPF®](#):

1. Remote Online Notarization Indicator
2. Intent to Occupy Type (required for all borrowers)

Exhibit S-X: Detailed List of Uniform Loan Delivery Data (ULDD):

An updated version of [Exhibit S-X](#) for ULDD Phase 5 is now available on the MPF Website and AllRegs. The updated exhibit contains the following changes:

- A column that denotes if a field has been impacted by the ULDD Phase 5 changes including new fields, enumeration changes, and conditionality updates.
- Two new fields that will be required for all loans types (MPF Traditional, MPF Xtra®, and MPF Government MBS):
 1. Remote Online Notarization Indicator
 2. Intent to Occupy Type (required for all borrowers)

Reference

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

Visit the MPF Website to review and register for upcoming complimentary [MPF Webinars](#).

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- In addition to the two new fields noted above, MPF Xtra will have other new fields that will be required, based on certain loan characteristics.

Additional Resources:

- Learn more about the ULDD Phase 5 update:
 - Fannie Mae's ULDD webpage: [Uniform Loan Delivery Dataset | Fannie Mae](#)
 - MPF Website: [Data Resources webpage](#)

Thank you for your attention to this important update and for your continued participation in the MPF Program.

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673