

MPF Announcement:

2025-55

Date:

July 11, 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:

**Immediately (unless
otherwise noted within)**

Updated Credit Reporting Requirements for MPF Traditional and MPF Government MBS:

Reference

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

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The MPF Program is updating its credit bureau reporting requirements. Servicers of **MPF Traditional and MPF Government MBS** mortgage loans will no longer be required to report credit status to Innovis Data Solutions. They will continue to be required to report to the other three major credit bureaus (Equifax, Experian, and TransUnion).

See [MPF Traditional Servicing Guide section 2.15](#) Reporting to Credit Bureaus and [MPF Government MBS Servicing Guide section 2.15](#) Reporting to Credit Bureaus.

Servicers are encouraged to follow applicable laws and industry best practices as to credit reporting, and are encouraged to continue reporting to the four bureaus if they already set up to do so.

Note this change **does not apply to Servicers of MPF Xtra loans**. Servicers of **MPF Xtra** mortgage loans continue to be required to report credit status to the **four** credit bureaus (Innovis Data Solutions, Equifax, Experian, and TransUnion). See [MPF Xtra Servicing Guide section 2.16](#) Reporting to Credit Bureaus.

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

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