

MPF Announcement:

2025-62

Date:

August 12, 2025

Alert:

Clarification

New Policy

Policy Update

Reminder

Training Information

Audience:

Compliance/Legal

Program Management

Origination

Quality Control

Servicing

Underwriting

Product:

MPF Government MBS

MPF Traditional

MPF Xtra®

Effective Date:

November 15, 2025

MPF Traditional Selling – Interested Party Contribution Clarifications

The MPF Traditional Selling Guide is being updated clarifying interested party contributions and lender incentive requirements, including the following changes:

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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- Revised definitions of interested parties, interested party contributions, sales concessions, and lender incentives,
- Identified items excluded from maximum financing concessions,
- Clarified treatment of realtor rebates,
- Clarified arrangements subject to the lender incentive policy include cash, cash-like gifts, or items of value which may be provided directly by a lender to a borrower or through a third-party on behalf of the lender,
- Removed the limit to the lender incentive, and
- Specified that incentives from lenders that are, or are affiliated with, an interested party are considered sales concessions.

For additional information refer to the MPF Traditional Selling Guide 5.7.2 Interested Party Contributions (IPCs) and 5.7. Lender Incentives for Borrowers.

Effective Date: PFIs may implement the new requirements immediately but must do so for mortgage loan applications on November 1, 2025.

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

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