

## Instructions Page

### Purpose

PFI's delivering MPF Traditional and MPF Government MBS mortgage loans may use either the Loan Presentation (Form OG3) or Batch submission process within the eMPF® website. PFI's should utilize this form to assist with the Loan Presentation process, this document includes instructions for each field on the Loan Presentation screen in eMPF.

### Preparation

- **When:** PFI's should reference this form when completing a Loan Presentation in eMPF. website.
- **Who:** A Loan Presentation must be completed by an employee of the PFI who is specifically designated on the most recent Delegation of Authority
- **How:** This form should be used for informational purposes only.

**A Loan Presentation can only be completed electronically on the eMPF website.**

### Submission

#### Interactive Submission

- **When:** A Loan Presentation may be submitted 7 days per week, including holidays, between 6:00 A.M. and 10:00 P.M. Central Standard Time via the eMPF website, unless system maintenance is necessary and the eMPF website is unavailable.
- **Who:** A Loan Presentation must be completed by an employee of the PFI who is authorized to submit Loan Presentation on the most recent Delegation of Authority.
- **How:** Complete all required fields on the Loan Presentation screen in eMPF, then click the "Save and run Edits" button. A partially completed form may be saved by clicking the "Save" button.

#### Batch Submission

- **When:** A ULDD Batch may be submitted 7 days per week, including holidays, between 6:00 A.M and 10:00 P.M. Central Standard Time via the eMPF website, unless system maintenance is necessary and the eMPF website is unavailable.
- **Who:** A Batch must be completed by an employee of the PFI who is authorized to submit Batch on the most recent Delegation of Authority
- **How:** Upload the complete ULDD batch file on the Transactions / Submit Batch screen, by first selecting a Master Commitment Number, indicating the Batch Type, selecting the Batch file you wish to upload, and clicking the "Submit" button.

**Loan presentation data submitted via Batch is always done through the interactive loan presentation screen.**

# Loan Presentment Instructions

## Additional Guidance

Please contact the MPF Service Center by using one of the following options for any questions or assistance in preparing and/or submitting the form:

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

## Helpful Hints

- During non-business hours and on holidays and weekends, MPF Service Center staff will not be available to provide assistance to PFIs who may experience problems with Loan Presentment. If problems occur, PFIs will need to contact the MPF Service Center for assistance the next Business Day.
- When the data is initially unavailable, estimated values should be entered in order to avoid rejection by the Credit Enhancement system. Estimated data should be updated with accurate values as it becomes available. All of the required data must be accurate and complete at the time the Mortgage is funded or purchased.
- For MPF Xtra loans, PFIs must deliver via Batch submission utilizing the Uniform Loan Delivery Dataset (ULDD) XML format - see [Exhibit S](#) for more details.

# Loan Presentment Instructions

## Instructions of each Field

PFI Information	
<b>Date Submitted:</b>	The date that the Loan Presentment Request (Form OG3) is submitted to MPF Service Center.
<b>PFI Name:</b>	The name of the Participating Financial Institution.
<b>PFI Number:</b>	The identification number assigned to the PFI under the MPF Program.
<b>PFI Loan Number:</b>	The loan number the PFI has assigned to the loan.
<b>Submitted By:</b>	The person who has been approved to submit the Loan Presentment Request (Form OG3).
<b>MC Number:</b>	Master Commitment number under which the loan will be delivered. If the loan is part of a sample submitted during the PFI approval process, leave blank.
<b>Universal Loan Identifier:</b>	Universal Loan Identifier (ULI) for each HMDA-reportable application.
Borrower Information	
<b>Borrower Name:</b>	Enter the primary Borrower's <ul style="list-style-type: none"> <li>• First name</li> <li>• Middle initial</li> <li>• Last name</li> </ul>
<b>Ethnicity:</b>	Select the ethnicity of the Borrower: Click on the applicable option 1= Hispanic or Latino (including applicable subcategory) 2= Not Hispanic or Latino 3= Borrower did not wish to identify 4= Ethnicity of the borrower is collected on the basis of visual observation
<b>Race/National Origin:</b>	Select the race or national origin of the Borrower: 1= American Indian or Alaska Native 2= Asian (including applicable subcategory) 3= Black or African American 4= Native Hawaiian or Other Pacific Islander (including applicable subcategory) 5= White 6= Borrower did not wish to identify 7= Ethnicity of the borrower is collected on the basis of visual observation or surname
<b>Gender:</b>	Select the gender of the Borrower: Click on applicable option <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Borrower did not wish to provide this information</li> <li>• Gender of the borrower collected on the basis of visual observation or prefix</li> </ul>
<b>Age:</b>	Enter the Borrower's age in years.
<b>Date of Birth:</b>	Enter Borrower's date of birth. (MM/DD/YYYY)
<b>Borrower Citizenship/Residency:</b>	Borrower Citizenship/Residency: Select the applicable option: <ul style="list-style-type: none"> <li>• US Citizen</li> <li>• Permanent Resident Alien</li> <li>• Non-Permanent Resident Alien</li> </ul>

# Loan Presentment Instructions

<b>Monthly Income:</b>	Enter the Borrower's total gross monthly income as calculated and reflected in the AUS and/or 1008 used to qualify for the loan.
<b>Social Security Number:</b>	Enter the Borrower's nine-digit social security number.
<b>Borrower FICO® Score:</b>	<p>Enter the Borrower's representative credit score derived from FICO score model:</p> <ul style="list-style-type: none"> <li>• If 3 usable credit scores are obtained, use the middle score.</li> <li>• If 2 usable credit scores are obtained, use the lower score.</li> <li>• If 1 usable credit score is obtained, use that score.</li> </ul> <p>If no FICO score is available, select one of the following:</p> <ul style="list-style-type: none"> <li>• Thin File – insufficient credit data available to calculate a FICO score.</li> <li>• No File – no credit data available to calculate a FICO score. For additional information, refer to Selling Guide Chapter 5.</li> </ul>
<b>Borrower FICO® Score Source:</b>	<ul style="list-style-type: none"> <li>• Select the credit repository from which the Borrower's with the Borrower's representative score: Equifax Beacon</li> <li>• <a href="#">TransUnion</a> Empirica</li> <li>• Experian</li> </ul> <p>A borrower with a Thin File or No File does not require <b>Borrower's FICO Score Source</b>.</p>
<b>Intent to Occupy:'</b>	<p>Select the Borrower's intent to occupy:</p> <p>Y = Yes, the primary borrower intends to occupy the property as their primary residence</p> <p>N = No, the primary borrower does not intend to occupy the property as their primary residence</p>
<b>Self Employed:</b>	<p>Select "Yes" if qualifying income from the Borrower or any Cco-Borrower is self-employed, "No" if Borrower or any Co-Borrower is not self-employed.:</p> <ul style="list-style-type: none"> <li>• Yes, self-employed</li> <li>• No, not self-employed</li> </ul>
<b>Co-Borrower:</b>	<p>Enter the Co-Borrower's</p> <ul style="list-style-type: none"> <li>• First name</li> <li>• Middle initial</li> <li>• Last name</li> </ul>
<b>Ethnicity:</b>	<p>Select the ethnicity of the Co-Borrower:</p> <ul style="list-style-type: none"> <li>• Hispanic or Latino (including applicable subcategory)</li> <li>• Not Hispanic or Latino</li> <li>• No Information provided or borrower did not wish to identify</li> <li>• Ethnicity of the borrower is collected on the basis of visual</li> </ul>

# Loan Presentment Instructions

<b>Race/National Origin:</b>	Select the race or national origin of the Co-Borrower: <ul style="list-style-type: none"> <li>American Indian or Alaska Native</li> <li>Asian (including applicable subcategory)</li> <li>Black or African American</li> <li>Native Hawaiian or Other Pacific Islander (including applicable subcategory)</li> <li>White</li> <li>Borrower did not wish to identify</li> <li>Ethnicity of the borrower is collected on the basis of visual observation or surname</li> </ul>
<b>Gender:</b>	The gender of the Co-Borrower: <ul style="list-style-type: none"> <li>Male</li> <li>Female</li> <li>Co-Borrower did not wish to provide this information</li> <li>Gender of the Co-Borrower collected on the basis of visual observation or prefix</li> </ul>
<b>Age:</b>	Enter the age of the Co-Borrower in years
<b>Date of Birth:</b>	Enter the Co-Borrower's date of birth (MM/DD/YYYY)
<b>Co-Borrower Citizenship/Residency:</b>	Co-Borrower Citizenship/Residency: Select applicable option: <ul style="list-style-type: none"> <li>US Citizen</li> <li>Permanent Resident Alien</li> <li>Non-Permanent Resident Alien</li> </ul>
<b>Monthly Income:</b>	Enter the Co-Borrower's total gross monthly income as calculated and reflected on teh AUS and/or 1008.
<b>Social Security Number:</b>	Enter the Co-Borrower's nine-digit social security number
<b>Co-Borrower FICO® Score:</b>	Enter the Co-Borrower's primary FICO score (see Borrower Fico Score above for instructions).
<b>Co-Borrower FICO® Score Source:</b>	Enter the credit repository from which the Co-Borrower's primary score was obtained (see Borrower FICO Score Source)
<b>Intent to Occupy:</b>	Select the co-borrower's intent to occupy: <ul style="list-style-type: none"> <li>Yes, the co-borrower intends to occupy the property as their primary residence</li> <li>No, the co-borrower does not intend to occupy the property as their primary residence</li> </ul>
<b>Total Number of Borrowers:</b>	Enter the total number of all Borrowers who are responsible to repay the Note; the Borrower plus all Co-Borrowers.
<b>NextGen FICO®:</b>	Select "Yes" if NextGen FICO score was used, or "No" if NextGen FICO score was not used.
<b>Self Employed:</b>	Auto generated by the system based on previous response; no selection required. <ul style="list-style-type: none"> <li>Yes, self-employed</li> <li>No, not self-employed</li> </ul>

# Loan Presentment Instructions

<b>First Time Buyer:</b>	Select "Yes", for Purchase loans only, if any Borrower on the Note has not owned a home in the previous three (3) years, or "No" if any borrower on the Note has owned a home previously: <ul style="list-style-type: none"> <li>• Yes, First Time Homebuyer</li> <li>• No, not a First Time Homebuyer</li> </ul>
<b>Loan Statistics</b>	
<b>Loan Application Date:</b>	Enter the date the Originator received the application from the Borrower
<b>Loan Origination Source:</b>	Select the business source that wholly or partially originated the Mortgage Loan: <ul style="list-style-type: none"> <li>• Retail – The PFI or its Affiliate. The Mortgage is originated, processed and closed entirely by staff employed by the PFI or its Affiliate.</li> <li>• Broker – A business source that takes the Application, collects initial credit documentation and delivers the application package to the PFI for a fee. The PFI or its Affiliate processes, closes and funds the loan.</li> <li>• Correspondent – A business source that processes, closes and funds a loan in its own name and sells the Closed Mortgage to the PFI or its Affiliate.</li> </ul>
<b>MERS MIN:</b>	Enter the mortgage identification number (MIN) that is used in the Mortgage Electronic Registration System (MERS) to track a loan's assignment to a Servicer.
<b>Remote Online Notarization Indicator:</b>	Select "Yes" if a remote online notary was used, "No" if not: <ul style="list-style-type: none"> <li>• Yes = The notarization occurred using audio-visual technology</li> <li>• No = The notarization did <b>not</b> occur using audio-visual technology</li> </ul>
<b>eNote Indicator:</b>	Select "Yes" if the promissory Note is created, executed, transferred, and stored electronically, "No" if not. <ul style="list-style-type: none"> <li>• Yes = eNote was utilized.</li> <li>• No = eNote was not utilized.</li> </ul>
<b>Loan Plan Type:</b>	Select the loan plan type under which the Mortgage Loan was documented, underwritten, and closed: <ul style="list-style-type: none"> <li>• Conventional</li> <li>• FHA</li> <li>• VA</li> <li>• Construction/Permanent</li> <li>• RHS Section 502</li> <li>• HUD Section 184</li> </ul>
<b>Loan Purpose:</b>	Select the purpose for which the Mortgage Loan proceeds will be used: <ul style="list-style-type: none"> <li>• Purchase</li> <li>• Cash-Out Refinance</li> <li>• Limited Cash-Out Refinance</li> <li>• No Cash-Out Refinance (including Expedited (streamlined) Refinances)</li> </ul>

# Loan Presentment Instructions

<b>Occupancy:</b>	Select the occupancy status of the Mortgaged Property: <ul style="list-style-type: none"> <li>• Primary Residence.</li> <li>• Second Home Investment</li> </ul>
<b>Product Type:</b>	Select the product type for the loan related to the term: For Conventional Loans: <ul style="list-style-type: none"> <li>• Fixed 15 year</li> <li>• Fixed 20 year</li> <li>• Fixed 30 year</li> </ul> For Government Loans: <ul style="list-style-type: none"> <li>• Government 15 year</li> <li>• Government 30 year</li> </ul> For Government MBS <ul style="list-style-type: none"> <li>• Government MBS 15 year</li> <li>• Government MBS 30 year</li> </ul>
<b>Term:</b>	Enter the entire loan term in months (060 to 360), as specified in the Note.
<b>Note Rate:</b>	Enter the interest rate on a Mortgage Loan as specified by the terms of the Note.
<b>Original Loan Amount:</b>	Enter the loan amount on the Note.
<b>Appraised Value:</b>	Enter the indicated value of a Mortgaged Property based on a current Appraisal.
<b>Sales Price:</b>	Enter the purchase price from the sales contract.
<b>Note Date:</b>	Enter the Note date of the Note.
<b>LTV:</b>	Enter the Loan-to-Value Ratio in the following data delivery format for the LTV is X X X.X X X (3 decimal places).
<b>Subordinated Financing:</b>	Select to identify if the subject mortgage has subordinated financing Yes, the property has a subordinate mortgage loan(s) (this includes a forgivable grant and/or Home Equity Line of Credit (HELOC) with a zero balance). No, additional lien or grant exists against the subject property.
<b>TLTV:</b>	Enter the Total Loan-to-Value Ratio, expressed as a percentage, of the original loan amount of a Mortgage Loan plus any other subordinate financing (including forgivable grant).in the following data delivery format for the LTV is <u>X X X.X X X</u> (3 decimal places). If the Subordinate Financing is a Home Equity Line of Credit (HELOC), include all outstanding HELOC debt on the Mortgaged Property.
<b>Housing Expense Ratio:</b>	Enter the total of the monthly housing expense ratio as calculated and reflected on the AUS and/or 1008.
<b>Total Debt Ratio:</b>	Enter the total debt ratio as calculated and reflected on AUS and/or 1008.
<b>MI Premium Source:</b>	Select how MI premium was paid <ul style="list-style-type: none"> <li>• Borrower</li> <li>• Lender</li> </ul>

# Loan Presentment Instructions

<b>PMI %:</b>	Enter the percentage of private mortgage insurance coverage, if applicable.
<b>PMI Company:</b>	<p>Select the name of the private mortgage insurance company providing the private mortgage insurance coverage, if applicable.</p> <ul style="list-style-type: none"> <li>• No PMI</li> <li>• Radian Guaranty, Inc.</li> <li>• Enact (Formerly known as, Genworth Mortgage Insurance Corporation, Genworth Financial Inc.)</li> <li>• Arch Mortgage Insurance Company</li> <li>• Mortgage Guaranty Insurance Corporation</li> <li>• PMI Mortgage Insurance Co.</li> <li>• Republic Mortgage Insurance Company</li> <li>• United Guaranty Residential Insurance Company</li> <li>• (United Guaranty Corporation)</li> <li>• FHA</li> <li>• Essent Guaranty, Inc.</li> <li>• National Mortgage Insurance, Co.</li> <li>• Mass Housing Mortgage Insurance Fund</li> </ul>
<b>Agency Case Number or MI Certificate Number:</b>	<ul style="list-style-type: none"> <li>• For Government Loans, provide the applicable Agency Case number.</li> <li>• For Conventional Loans, where Mortgage Insurance (MI) is required, provide the MI Certificate number.</li> </ul>
<b>Asset Verification:</b>	<p>Enter to indicate if asset verification was performed</p> <ul style="list-style-type: none"> <li>• Yes, assets are verified.</li> <li>• No, assets are not verified.</li> </ul>
<b>Automated Underwriting System (AUS)/Decision:</b>	<p>Select which underwriting decision used to approve the Mortgage Loan.</p> <ul style="list-style-type: none"> <li>• DU Approve/Eligible</li> <li>• LP Accept Plus</li> <li>• LP Accept</li> <li>• Other</li> </ul> <p>None (manually underwritten)</p>
<b>AUS Certificate Number:</b>	Enter AUS Certificate Number if AUS was used to underwrite the loan.
<b>Appraisal Type:</b>	<p>For Conventional Loans only, provide the appraisal form used to compile the Appraisal report:</p> <ul style="list-style-type: none"> <li>• Form 2055 (exterior only)</li> <li>• Apprsl detail n/a; min of Form 2055 (ext) w/AUS</li> <li>• (URAR Form 1004 Full Appraisal</li> <li>• URAR Form 1004C Manufactured Home Full Appraisal</li> <li>• URAR Form 1004D Appraisal Update Full Appraisal</li> <li>• URAR Form 1004D Appraisal Update Drive ByURAR Form 1025 Full Appraisal</li> <li>• URAR Form 1073 Full Appraisal</li> <li>• Form 1075 Exterior Drive By</li> <li>• Form 2075 with approved AUS</li> <li>• Value Acceptance (Before Oct 2025, this value was Appraisal Waiver)</li> <li>• URAR Form 1004 Desktop</li> <li>• URAR Form 1004 Hybrid Appraisal</li> <li>• None</li> </ul>



# Loan Presentment Instructions

<b>Appraisal Document File Identifier:</b>	For use under the MPF Xtra product
<b>Temporary Buydown:</b>	Select if a temporary buydown was used in transaction. <ul style="list-style-type: none"> <li>• Yes, the loan has a temporary buydown</li> <li>• No, the loan does not have a temporary buydown</li> </ul>
<b>Special Feature Codes:</b>	Enter applicable codes per Exhibit Q: Special Feature Codes
<b>Special Housing Goals Loan:</b>	PFI's should not change this field to provide any data other than 'No'.
<b>HOEPA Status:</b>	Select "Yes" if a loan is covered by the Homeownership and Equity Protection Act (HOEPA), "No" if not <ul style="list-style-type: none"> <li>• Yes, the loan is subject to HOEPA</li> <li>• No, the loan is not subject to HOEPA</li> </ul>
<b>Rate/APR Spread:</b>	Enter the percentage (%) spread between the annual percentage rate (APR) on a Mortgage and the rate on Treasury securities with comparable maturity periods.
<b>Average Prime Offer Rate/APR Spread:</b>	Enter the percentage (%) spread between the annual percentage rate (APR) on a Mortgage and the Average Prime Offer Rate for fixed rate loans as published by the Federal Financial Institutions Examination Council (FFIEC). Mortgages are not eligible where the Average Prime Offer Rate/APR Spread is greater than or equal to 1.5%.
<b>Property Information</b>	
<b>Property Address:</b>	Enter the full street address of the Mortgaged Property (if the Mortgaged Property's address includes a unit number, the unit number <u>must</u> be included).
<b>City:</b>	Enter the full city name in which the Mortgaged Property is located
<b>State:</b>	Select the two-letter designation for the Mortgaged Property state.
<b>ZIP Code:</b>	Enter the five digit postal ZIP code. If the four-digit suffix ZIP code is available, supply the full nine-digit ZIP code.

# Loan Presentment Instructions

<b>Property Type:</b>	<p>Select the applicable property type as supported by the Appraisal and title policy:</p> <ul style="list-style-type: none"> <li>• Single Family Residence (<b>attached or detached</b>) including <b>Deminimus PUDs</b></li> <li>• Two-Unit Property</li> <li>• Three-Unit Property</li> <li>• Four-Unit Property</li> <li>• Manufactured Housing <b>even if the land is classified as a condominium or PUD in the title insurance policy and/or Appraisal. <i>If the property type is Manufactured Housing, the Manufactured Housing Information must be completed.</i></b></li> <li>• PUD(Existing)</li> <li>• PUD(New)</li> <li>• Condo: Limited Review</li> <li>• Condo: (Category II Projects): Manual Review or CPM</li> <li>• Condo (Category I Projects): Manual Review or CPM</li> <li>• Condo: Fannie Mae approved (1028 or PERS)</li> <li>• Condo: Government Agency Approved</li> <li>• Container</li> <li>• Three Dimensional Printing Technology</li> </ul> <p>Condo: Project Review Waived</p>
<b>Manufactured Housing Information:</b>	<p>Select applicable MH Number of Units:</p> <ul style="list-style-type: none"> <li>• Multi-Wide</li> </ul>
<p><b>The following section applies only if the Mortgaged Property has more than one unit. These fields must be completed for all 2-, 3-and 4-unit property types.</b></p>	
<b># Bedrooms:</b>	Enter the number of bedrooms for each unit.
<b>Rent Level:</b>	Enter rent level in whole dollars for each unit.
<p><b>Additional Information</b> If the following data is provided, it may improve the Credit Enhancement.</p>	
<b>Cash Reserves at Closing:</b>	Enter (\$) the funds remaining after all Closing costs and expenses of the loan transaction have been satisfied.
<b># of Months Reserves at Closing:</b>	Enter the number of months of cash reserves at closing. (The cash reserves divided by the total monthly housing expense.)
<b>PITI Payment Amount:</b>	Enter the sum of the following: principal, interest, real estate taxes (based on the improved property), homeowners insurance, and as applicable: primary mortgage insurance and homeowners' association dues.
<b>Total Other Debt:</b>	Enter (\$) the sum of all other monthly debt obligations
<p><b>Closed Loans</b></p>	
<b>Principal &amp; Interest Amount:</b>	Enter (\$) the Principal and Interest Payment specified in the Note and necessary to fully amortize the loan.
<b>Outstanding Loan Balance:</b>	Enter (\$) the outstanding principal balance that is to be sold to the MPF Bank, dependent on the remittance type

# Loan Presentment Instructions

<b>First Payment Date:</b>	Enter (MM/DD/YYYY) or select the Borrower's first payment due date on the loan as specified in the Note.
<b>Next Payment Date:</b>	Enter the actual date (MM/DD/YYYY) that the next Principal and Interest Payment is due from the Borrower to the PFI/Servicer.
<b>Investor Due Date:</b>	Enter the date (MM/DD/YYYY) that the first payment is due to be remitted to the MPF Bank by the PFI.
<b>Maturity Date:</b>	Enter the date (MM/DD/YYYY) that the loan is due to be paid-in-full by the Borrower as specified in the Note.
<b>Nationwide Mortgage Licensing System and Registry Information</b>	
<b>Loan Origination Company's ID #:</b>	Enter the loan origination company's unique ID # as assigned by the Nationwide Mortgage Licensing System and Registry.
<b>Appraiser's State License #:</b>	Enter the appraiser's state license number.
<b>Supervisory Appraiser's State License #:</b>	Enter the supervisory appraiser's state license number, as applicable.

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