

Credit Enhancement (CE) Estimator Tool: Interactive Entry or File Upload Instructions

The Credit Enhancement (CE) Estimator is a tool that can be leveraged to obtain an approximation of the CE obligation per loan or for multiple loans. The actual CE obligation is determined when the loan is funded through the MPF® Program. The CE Estimator tool can be found in the eMPF® website.

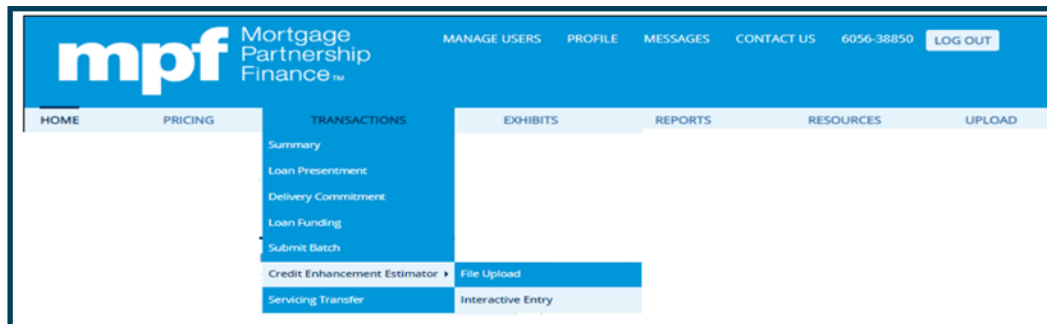
There are two options that can be used for the CE Estimator:

- interactive entry (single loan)
- file upload (single or multiple loans)

The following outlines the steps required to obtain the approximate CE obligation using both interactive entry and file upload options:

Interactive Entry

1. Within the eMPF website go to the **Transactions** tab, scroll down to **Credit Enhancement Estimator** and select **Interactive Entry**.



2. Under the **New Credit Enhancement Estimate**, input the Master Commitment (MC) number and loan number then click, **Submit**. The MC number can also be accessed through the **MC List**. If a loan number has not been assigned, the Borrower's last name can be utilized.

A screenshot of the 'Credit Enhancement Estimator' form. The form has two main sections: 'New Credit Enhancement Estimate' and 'Existing Credit Enhancement Estimate'. The 'New Credit Enhancement Estimate' section contains two input fields: 'Master Commitment Number' with the value '17136' and a small 'MC List' icon to its right, and 'PFI Loan Number' with the value '777777'. A green 'SUBMIT' button is located below these fields. The 'Existing Credit Enhancement Estimate' section contains a 'PFI Loan Number' input field and two buttons: 'EDIT AN EXISTING ESTIMATE' and 'RETRIEVE REPORTS'.

Credit Enhancement (CE) Estimator Tool

3. Enter the requested loan data in the modified application.

State:	WI	Total Other Debt:	\$75.00
Zip Code:	53934	Total Debt Ratio:	25.000 %
Property Type:	Single Family Residence	LTV:	80.000 %
Original Loan Amount:	\$80,000.00	TLTV:	80.000 %
Note Rate:	5.000 %	PMI Company:	No PMI
Terms (Months):	360	Total Number of Borrowers:	2
Loan Purpose:	No Cash-out Refinance	Outstanding Loan Balance:	\$80,000.00
Occupancy:	Primary Residence	Self Employed:	No
PITI Payment Amount:	\$429.00	Loan Level FICO Score:	800
		Total Monthly Income:	\$5,000.00

4. Click the **ESTIMATE** button to obtain the estimated CE amount.

Credit Enhancement Estimate

Note: The Credit Enhancement Estimator is a tool that evaluates a limited number of key data points in order to generate estimated loan level Credit Enhancement amounts. To obtain a complete loan level Credit Enhancement submit a Batch file or complete a Loan Presentment.

ESTIMATE

5. The estimated CE is stated as both a dollar amount and a percent of the loan amount. The CE Estimate report can be downloaded and saved by selecting the **Download Report** button. Another option would be to import the 21 fields of data to loan presentment, by clicking the **Import Data to Loan Presentments Screen** button.

Credit Enhancement Estimate

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ESTIMATE

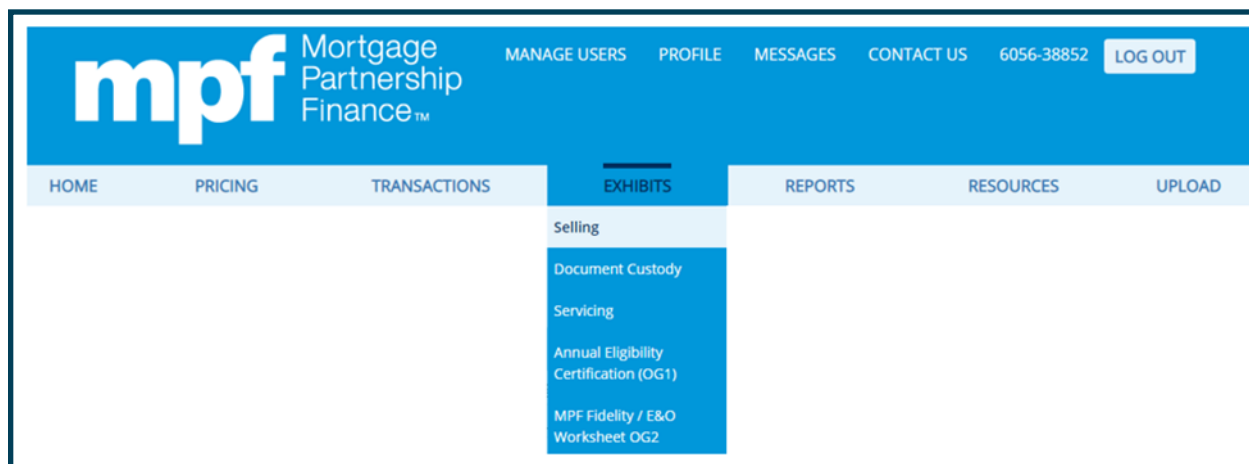
Credit Enhancement Amount: \$988.32
Credit Enhancement Percent: 1.24%

DOWNLOAD REPORT

IMPORT DATA TO LOAN PRESENTMENT SCREEN

File Upload

1. Start by creating an Excel file with the 21 data points required to run the CE Estimator—interactive entry. An Excel template has been developed and is located on the eMPF website. To access the Excel file template, click on the **Exhibits** tab, then select **Selling**.

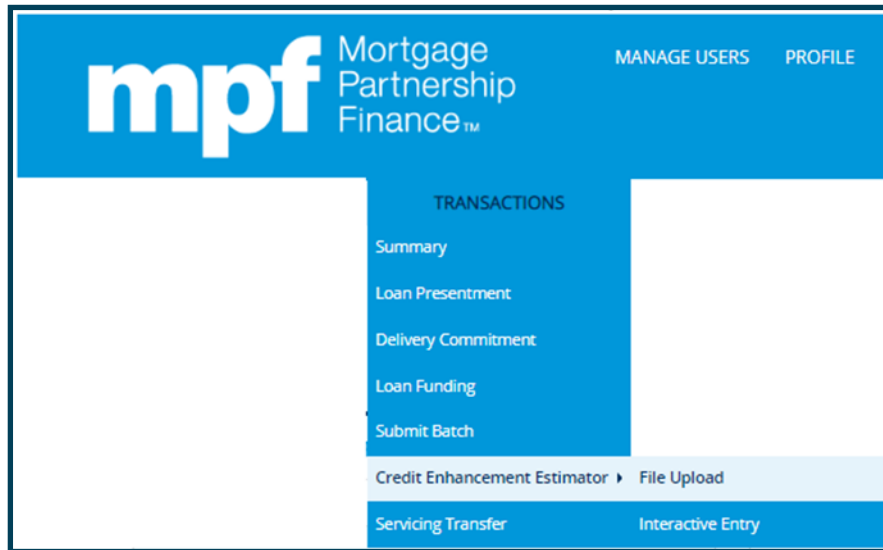


2. Scroll down to the **Credit Enhancement Estimator File Layouts** section. The CE Estimator File Layouts section contains three options:
 - **CE Estimator File – Template:** Excel file template used to create the file to upload. The template is in a CSV format and must remain in that format.
 - **CE Estimator File – Sample:** illustrates how the 21 fields should look when completed.
 - **CE Estimator File – Layout:** directions on what needs to be inputted into each of the 21 fields. Please note the fields must be completed EXACTLY how they are listed in the Layout.

CREDIT ENHANCEMENT ESTIMATOR FILE LAYOUTS	
CE Estimator File - Template	CE Estimator File - Layout
CE Estimator File - Sample	

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3. After the Excel file (CVS format) has been created and saved, go the eMPF website's **Transactions** tab, then **Credit Enhancement Estimator**, and select **File Upload**.




4. Insert the Master Commitment (MC) number or use the MC List. Next, under the **Submission Type** select **CE Estimate** from the drop down menu, click on **Browse**, upload the saved Excel (CVS) file and press the **Submit** button.

Transactions > Credit Enhancement Estimator > File Upload

Credit Enhancement Estimator


Credit Enhancement Estimator Information

Master Commitment Number: 17136 


Program: Original | Sub Program Code: N/A

Delivery Type: Mandatory | Servicing Model: Servicing Retained

Submission Type: CE Estimate

CE Estimator File (csv): CE Sample.csv 

Must be in .csv format



Credit Enhancement (CE) Estimator Tool

5. While the report is generating there will be an **In Process** message.

Reports > Credit Enhancement Estimator

Report Date: 06/29/2022
To change the date, [Click Here](#)

[Download Selected](#) ☐ Select All [Expand All](#) [Return to CE Estimator Screen](#)



<input type="checkbox"/> Credit Enhancement Estimator NUMBER 13623 - 06/29/2022 09:52:05 AM CT	In Process
<input type="checkbox"/> Credit Enhancement Estimator NUMBER 13622 - 06/29/2022 09:50:54 AM CT	Completed +
<input type="checkbox"/> Credit Enhancement Estimator NUMBER 13621 - 06/29/2022 09:46:49 AM CT	Completed +

6. When the report is complete, the estimated CE is displayed as a dollar amount and a percent of the loan amount.

[Download Selected](#) ☐ Select All [Expand All](#) [Return to CE Estimator Screen](#)

☐ Credit Enhancement Estimator NUMBER 13625 - 06/29/2022 09:56:58 AM CT Completed -

Estimator Status

Status
 1 Loan(s) - Successful
 0 Loan(s) - Failed
1 Loan(s) Processed

Estimator Details

Master Commitment Number: 17136

Submission Type: CE Estimate

Weighted CE Average: 1.17 %
Average CE Amount: \$938.32
Total CE Amount: \$938.32