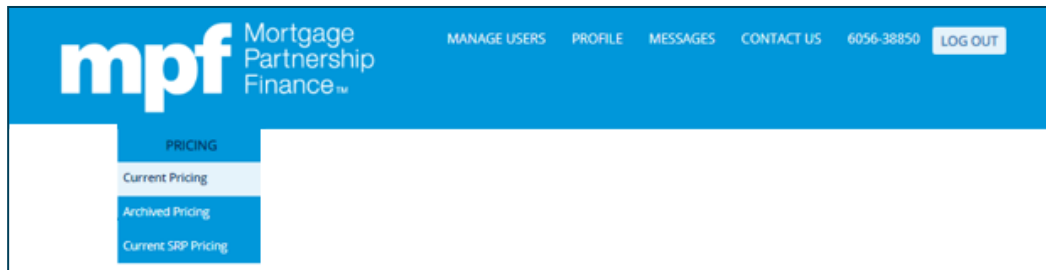


Live rates and pricing for the MPF Traditional products are available via the eMPF website. The MPF Traditional rate sheets are available from 8:30 a.m. and expire at 3:30 p.m. (CT). The rate sheets within the eMPF website are indicative rates and may change throughout the day. The actual rate is assigned when a Delivery Commitment (rate lock) is obtained.

1. Within the eMPF website go to the **Pricing** tab, scroll down to **Current Pricing**.



2. Using the **Current Pricing** list, select the product or products to review the rate sheets*.

MPF Traditional rate sheets are for: MPF Original, MPF 125, MPF 35, and MPF Government

Pricing > Current Pricing

Current Pricing

Select All

MPF Traditional				
Product	Pricing Subproduct			Remittance Type
<input type="checkbox"/> Select All	<input type="checkbox"/> Select All	<input type="checkbox"/> Fixed 20 Yr 150k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr	<input type="checkbox"/> Select All
<input type="checkbox"/> FX15	<input type="checkbox"/> Fixed 15 Yr 85k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr 175k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr High Bal	<input type="checkbox"/> Scheduled/Scheduled
<input type="checkbox"/> FX20	<input type="checkbox"/> Fixed 15 Yr 110k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr	<input type="checkbox"/> Govt 15 Yr	<input type="checkbox"/> Actual/Actual - Single Remittance Option
<input type="checkbox"/> FX30	<input type="checkbox"/> Fixed 15 Yr 125k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr High Bal	<input type="checkbox"/> Govt 15 Yr High Bal	<input type="checkbox"/> Actual/Actual
<input type="checkbox"/> GL15	<input type="checkbox"/> Fixed 15 Yr 150k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 85k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr 85k Max Ln Amt	
<input type="checkbox"/> GL30	<input type="checkbox"/> Fixed 15 Yr 175k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 110k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr 110k Max Ln Amt	
	<input type="checkbox"/> Fixed 15 Yr 200k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 125k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr 125k Max Ln Amt	
	<input type="checkbox"/> Fixed 15 Yr	<input type="checkbox"/> Fixed 30 Yr 150k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr 150k Max Ln Amt	
	<input type="checkbox"/> Fixed 15 Yr High Bal	<input type="checkbox"/> Fixed 30 Yr 175k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr 175k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 85k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 200k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr	
	<input type="checkbox"/> Fixed 20 Yr 110k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 225k Max Ln Amt	<input type="checkbox"/> Govt 30 Yr High Bal	
	<input type="checkbox"/> Fixed 20 Yr 125k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 250k Max Ln Amt		

MPF Xtra - Actual/Actual				
Delivery Type	Product	Pricing Subproduct		
<input type="checkbox"/> Select All	<input type="checkbox"/> Select All	<input type="checkbox"/> Select All	<input type="checkbox"/> FX15 Investment Property	<input type="checkbox"/> Fixed 30 Yr 125k Max Ln Amt
<input type="checkbox"/> Mandatory	<input type="checkbox"/> FX15	<input type="checkbox"/> Fixed 15 Yr 85k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr 85k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 150k Max Ln Amt
<input type="checkbox"/> Best Efforts	<input type="checkbox"/> FX20	<input type="checkbox"/> Fixed 15 Yr 110k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr 110k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 175k Max Ln Amt
	<input type="checkbox"/> FX30	<input type="checkbox"/> Fixed 15 Yr 125k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr 125k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 200k Max Ln Amt
		<input type="checkbox"/> Fixed 15 Yr 150k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr 150k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 225k Max Ln Amt
		<input type="checkbox"/> Fixed 15 Yr 175k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr 175k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr 250k Max Ln Amt
		<input type="checkbox"/> Fixed 15 Yr 200k Max Ln Amt	<input type="checkbox"/> Fixed 20 Yr	<input type="checkbox"/> Fixed 30 Yr
		<input type="checkbox"/> Fixed 15 Yr	<input type="checkbox"/> Fixed 30 Yr 85k Max Ln Amt	<input type="checkbox"/> Fixed 30 Yr High Bal
		<input type="checkbox"/> Fixed 15 Yr High Bal	<input type="checkbox"/> Fixed 30 Yr 110k Max Ln Amt	<input type="checkbox"/> FX30 Investment Property

MPF Government MBS - Scheduled/Scheduled		
Product		
<input type="checkbox"/> Select All	<input type="checkbox"/> GL05 (Govt MBS 15 Yr)	<input type="checkbox"/> GL03 (Govt MBS 30 Yr)

[Save Selections as Default](#)

*As a reminder the rate sheets are indicative pricing, the actual rate is determined when a Delivery Commitment is taken.

3. To obtain the rates for the MPF Traditional products there are several characteristics that will need to be selected. Start by selecting the **Product**:

- FX15 is a fixed rate, 15 year term—conventional loan
- FX20 is a fixed rate, 20 year term—conventional loan
- FX30 is a fixed rate, 30 year term—conventional loan
- GL15 is a fixed rate, 15 year term—government loan (FHA, VA, RHS)
- GL30 is a fixed rate, 30 year term—government loan (FHA, VA, RHS)

Note: more than one Product and Pricing Subproduct type can be selected for comparison purposes. However, select only one Remittance Type.

Product	Pricing Subproduct	Remittance Type
<input type="checkbox"/> Select All	<input type="checkbox"/> Select All	<input type="checkbox"/> Select All
<input type="checkbox"/> FX15	<input type="checkbox"/> Fixed 15 Yr 85k Max Ln Amt	<input type="checkbox"/> Scheduled/Scheduled
<input type="checkbox"/> FX20	<input type="checkbox"/> Fixed 15 Yr 110k Max Ln Amt	<input type="checkbox"/> Actual/Actual - Single Remittance Option
<input type="checkbox"/> FX30	<input type="checkbox"/> Fixed 15 Yr 125k Max Ln Amt	<input type="checkbox"/> Actual/Actual
<input type="checkbox"/> GL15	<input type="checkbox"/> Fixed 15 Yr 150k Max Ln Amt	
<input type="checkbox"/> GL30	<input type="checkbox"/> Fixed 15 Yr 175k Max Ln Amt	
	<input type="checkbox"/> Fixed 15 Yr 200k Max Ln Amt	
	<input type="checkbox"/> Fixed 15 Yr	
	<input type="checkbox"/> Fixed 15 Yr High Bal	
	<input type="checkbox"/> Fixed 20 Yr 85k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 110k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 125k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 150k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 175k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 200k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 225k Max Ln Amt	
	<input type="checkbox"/> Fixed 20 Yr 250k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr	
	<input type="checkbox"/> Fixed 30 Yr High Bal	
	<input type="checkbox"/> Fixed 30 Yr 85k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 110k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 125k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 150k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 175k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 200k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 225k Max Ln Amt	
	<input type="checkbox"/> Fixed 30 Yr 250k Max Ln Amt	
	<input type="checkbox"/> Govt 15 Yr	
	<input type="checkbox"/> Govt 15 Yr High Bal	
	<input type="checkbox"/> Govt 30 Yr 85k Max Ln Amt	
	<input type="checkbox"/> Govt 30 Yr 110k Max Ln Amt	
	<input type="checkbox"/> Govt 30 Yr 125k Max Ln Amt	
	<input type="checkbox"/> Govt 30 Yr 150k Max Ln Amt	
	<input type="checkbox"/> Govt 30 Yr 175k Max Ln Amt	
	<input type="checkbox"/> Govt 30 Yr	
	<input type="checkbox"/> Govt 30 Yr High Bal	

4. Next select the **Pricing Subproduct**. Many times when using the Pricing Subproduct categories, the rate may be better than using the standard Product categories: FX15, FX20, FX30 year. The Pricing Subproduct categories selected should be the closest to the loan amount without going over the amount.

Note: loan amounts cannot exceed the subproduct maximum even if the loan amount falls within the 5% tolerance range.

5. Select the **Remittance Type**. The most used remittance types are Actual/Actual and Actual/Actual-Single remittance. The remittance type can be found on the Master Commitment. Many times the remittance type can impact the rate.

6. There are two options that can be used when reviewing the rate sheet. The easiest format to read is under the **View** tab. Click **View** to see the rate sheet.



Take a few minutes to review the **View** and **Download** options to see which format is preferred.

7. Another feature is the **Save Selection as Default**. This feature saves your selections, so that the next time you want to review the rate sheets all you need to do is click **View**. You will not need to select the Product, Pricing Subproduct and the Remittance Type since it has been saved.



MPF Traditional Products—Reviewing the Rate Sheets

The MPF Traditional rate sheets are easy to review since there are no Loan Level Pricing Adjustments for the MPF Traditional products.

Start by determining how long of a Delivery Commitment (rate lock) you will need. For now let's use a 30 day Commitment Term. Next, how much of a premium would your institution like to make on each loan. For this example we will use a minimum of 2%. From the 30 day **Commitment Term** column, scroll down until you come to the 2% range. The rates would be 4.8750% and the premium would be 2.27332815%.

MPF Traditional					
Fixed 15 Yr 150k Max Ln Amt Actual/Actual					
Indicative as of 07/05/2022 01:36:36 PM CT					
Note: Data shown is %. All days are calendar days					
Commitment Term	5 Days	15 Days	30 Days	45 Days	60 Days
Last Funding Date	07/11/2022	07/20/2022	08/04/2022	08/19/2022	09/06/2022
Schedule Code	07052200510	07052200534	07052200558	07052200582	07052200606
Note Rate	Premium/Discount				
3.5000%	-2.61617200	-2.65074700	-2.72205400	-2.75863900	-2.81429900
3.6250%	-2.06735800	-2.10481700	-2.17812300	-2.21940000	-2.27785200
3.7500%	-1.53269500	-1.57304300	-1.64840900	-1.69439100	-1.75570000
3.8750%	-1.00970700	-1.05295200	-1.13041500	-1.18111400	-1.24529300
4.0000%	-0.50008500	-0.54623100	-0.62581400	-0.68124200	-0.74828800
4.1250%	-0.00536400	-0.05441800	-0.13612700	-0.19629800	-0.26617800
4.2500%	0.47441200	0.42244400	0.33861200	0.27368400	0.20102300
4.3750%	0.94054100	0.88565200	0.79972300	0.73002600	0.65466800
4.5000%	1.35685000	1.29901900	1.21072900	1.13621700	1.05794100
4.6250%	1.75999800	1.69922000	1.60853400	1.52919400	1.44797200
4.7500%	2.15242500	2.08869500	1.99560400	1.91142600	1.77853772
4.8750%	2.47654694	2.40033989	2.27332815	2.14631640	1.99390231
5.0000%	2.71170319	2.63237114	2.50015106	2.36793098	2.20926689

There are three options that can be used to view the rate sheets. The **View** option which is in an easy to read format. The **Download** option which is in an Excel spreadsheet format. The **Print All** option allows the rate sheets to be printed.



Premium vs. Discount

A premium is the amount your institution will make on a loan. A premium is reflected as a positive number on the rate sheet. A discount is how much your organization will need to pay your FHLBank for the loan. A discount is reflected on the rate sheet as a negative number.