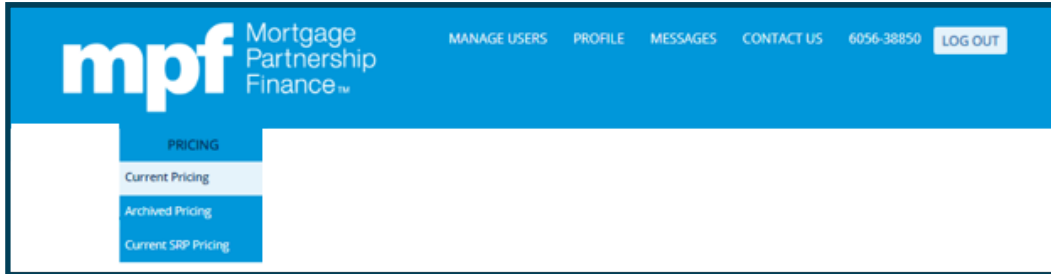
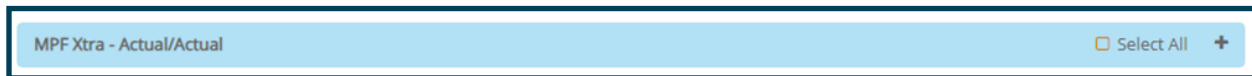


Rates and pricing for the MPF Xtra product are available via the eMPF website. The MPF Xtra rate sheets are available from 8:30 a.m. and expire at 3:30 p.m. (CT). The rate sheets within the eMPF website are indicative rates and may change throughout the day. The actual rate is assigned when a Delivery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

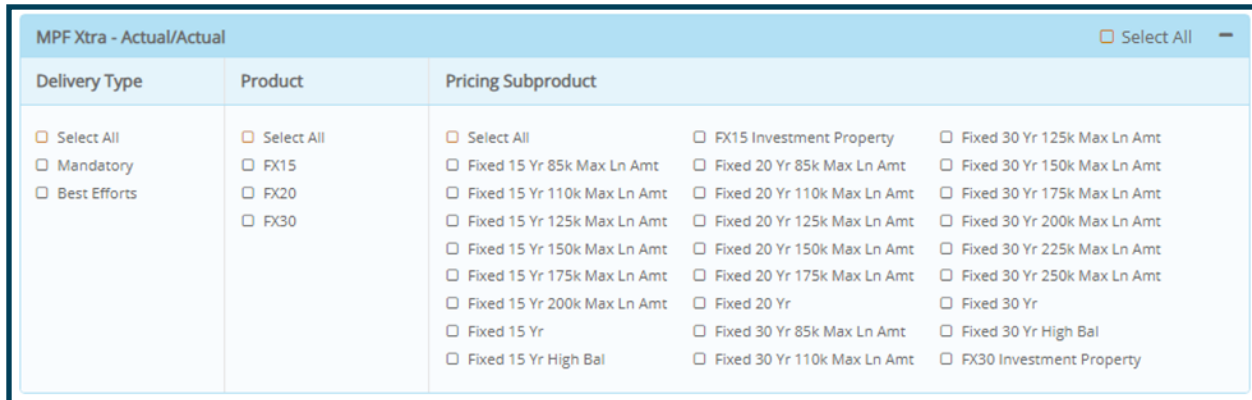
1. Within the eMPF website, go to the **Pricing** tab and select **Current Pricing**.



2. Select the MPF Xtra Actual/Actual option from the **Current Pricing** list.



3. To obtain the rates for the MPF Xtra product, there are several characteristics that will need to be selected. Select the **Delivery Type**. Rates may vary between a **Mandatory** and **Best Efforts** delivery type, so it is important to make the correct selection based on the type of Master Commitment (MC) your institution has obtained. If you are not sure if your institution has a Mandatory or Best Efforts MC, you may want to confirm by reviewing the MC.



## 4. Select the **Product**:

For Mandatory:

- FX 10 is a fixed rate 85-120 month term\* - conventional pricing
- FX 15 is a fixed rate 85-180 month term - conventional pricing
- FX 20 is a fixed rate 181-240 month term - conventional pricing
- FX 30 is a fixed rate 181-360 month term\*\* - conventional pricing

\* 10-year pricing is available by calling the MPF Service Center

\*\* 25-year pricing is priced to 30 year pricing

For Best Efforts:

- FX 10 is a fixed rate 120 month term\* - conventional pricing
- FX 15 is a fixed rate 180 month term - conventional pricing
- FX 20 is a fixed rate 240 month term - conventional pricing
- FX 30 is a fixed rate 360 month term\*\* - conventional pricing

\* 10-year pricing is available by calling the MPF Service Center

\*\* Odd terms and a 25-year term are not allowed

High balance loan terms:

- 15-year (180 months) or 30-year (360 months)

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

MPF Xtra - Actual/Actual <span style="float: right;"><input type="checkbox"/> Select All -</span>				
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

5. Next select **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.

6. There are two options that can be used when reviewing the rate sheet:

- View: Readable format
- Download: Excel format



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 Xtra—Reviewing the Rate Sheets

As a reminder, Loan Level Price Adjustments (LLPAs) are fees that go to Fannie Mae. These fees are not a part of the MPF price quote. You must determine the LLPAs due on each MPF Xtra loan. If the loan terms change, the LLPAs could change as well.

Prior to selecting your rate and premium, calculate your LLPAs

#### Pricing your Loan:

- Identify how long of a Delivery Commitment (rate lock) you will require. Identify the length needed to close and fund the loan.
- Determine the LLPAs using FNMA’s Matrix.
- Know the profit margin your institution wants to achieve.
- If applicable, determine the Servicing Released Premium (SRP). The SRP schedule can be found in the eMPF website under the Pricing tab.

MPF Xtra Actual/Actual						
Fixed 30 Yr 200k Max Ln Amt Mandatory						
Indicative as of 12/01/2022 10:45:03 AM CT						
Note: Data shown is %. All days are calendar days						
Commitment Term	10 Days	15 Days	30 Days	45 Days	60 Days	Max*
Last Date To Request Funding	12/01/2022	12/07/2022	12/21/2022	01/05/2023	01/19/2023	02/20/2023
Last Date to Obtain Certification	12/07/2022	12/13/2022	12/28/2022	01/11/2023	01/25/2023	02/24/2023
Commitment Expiration Date	12/12/2022	12/16/2022	01/03/2023	01/17/2023	01/30/2023	03/01/2023
Note Rate	Premium/Discount					
5.3750%	-0.91320000	-0.92390000	-0.96580000	-1.00140000	-1.03950000	-1.16090000
5.5000%	-0.20480000	-0.21800000	-0.27420000	-0.31940000	-0.36390000	-0.51890000
5.6250%	0.48100000	0.46790000	0.41160000	0.36640000	0.32200000	0.16700000
5.7500%	1.03160000	1.01840000	0.96220000	0.91700000	0.87250000	0.71750000
5.8750%	1.43190000	1.41870000	1.36250000	1.31730000	1.27280000	1.11780000
6.0000%	1.75860000	1.74540000	1.68910000	1.64390000	1.59950000	1.44450000
6.1250%	2.38520000	2.36840000	2.29340000	2.22900000	2.15920000	1.93220000
6.2500%	2.88250000	2.86570000	2.79070000	2.72630000	2.65650000	2.42950000
6.3750%	3.23710000	3.22030000	3.14530000	3.08090000	3.01110000	2.78410000
6.5000%	3.55660000	3.53980000	3.46480000	3.40040000	3.33060000	3.10360000

Example:

- Delivery Commitment (rate lock) term: 30 day lock
- Required LLPA: 1%
- PFI Target Profit Margin: 2%

On the Rate sheet select the 30 day **Commitment Term** column, scroll down until to the 3% premium range. The rate would be 6.375% and the premium would be 3.1453%. Subtracting the LLPAs of 1% would yield a premium of 2.1453% for your institution.

## Pricing Sheet Terms Clarification:

- **Last Date to Request Funding** — this is the final date to request funds from the MPF<sup>®</sup> Program.
- **Last Date to Obtain Certification** — this the final date that the loan has to receive the initial certification from Computershare.
- **Commitment Expiration Date** — This is the date your Delivery Commitment (rate lock) expires and the loan must be funded.

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

Agent fee represents premium or discount payable on a loan funding.

- Positive price is a premium to the PFI and will be paid at purchase.
- Negative price is a discount and will be deducted at purchase.

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