

MPF® Government MBS Product QC Servicing

eMAQCS® plus Enhancements: Phase 3

February 2025



What's Changing?

Phase 3 of eMAQCS[®]plus enhancements for MPF[®] Government MBS QC servicing audits will be available in February 2025

What will you be able to do in eMAQCSplus?

- View preliminary findings
- Respond to preliminary findings
- View final findings
- Respond to final findings
- Complete and submit a **Findings Resolution Plan** (FRP) form



About eMAQCSplus

To access eMAQCSplus, you must be established as user and complete the multi-factor authentication process

- Information about how to become a new user is available on the MPF Program website's [MPF Technology](https://www.fhlbmpf.com/resources/mpf-technology/mpf-technology) page

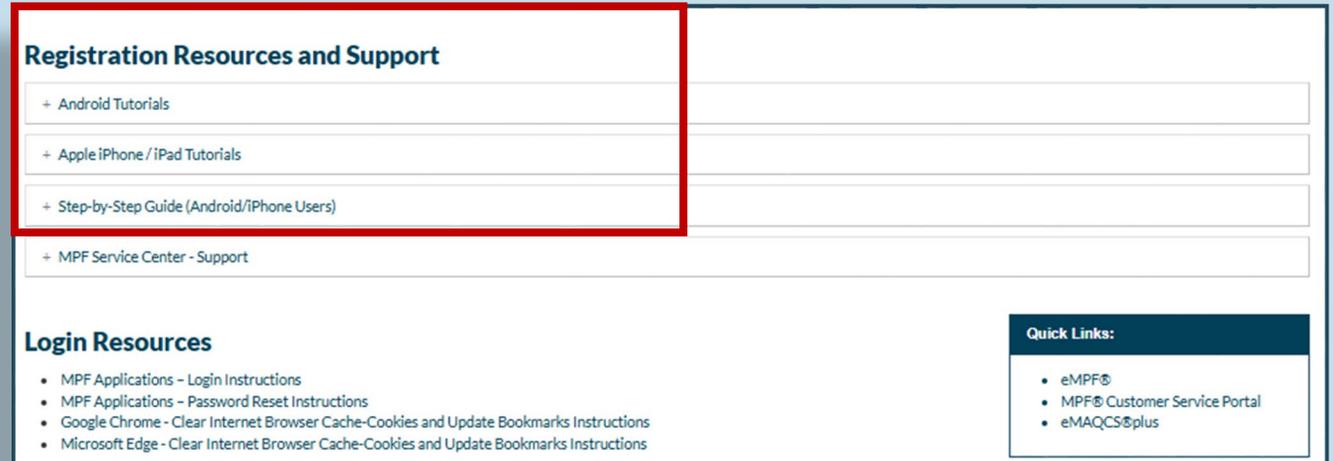
The screenshot shows the MPF Technology page on the FHLBanks website. The page features a navigation bar with 'Products', 'FHLBanks', 'Guides', 'Resources', 'Education', and 'About Us'. A search bar is located on the right. The main content area has a large orange banner with 'MPF Technology' in white. Below the banner is a breadcrumb trail: 'Home > MPF Technology > MPF Technology'. The page is divided into two main sections. The first section is titled 'MPF Applications Information and Login Links' and contains three expandable links: '+ eMPF', '+ MPF Customer Service Portal', and '+ eMAQCSplus'. The second section is titled 'How to Become a New MPF Applications User' and contains two paragraphs of text. The first paragraph states: 'To add users for access to eMPF, the MPF Customer Service Portal, and/or eMAQCSplus, please contact your institution's eMPF Security Administrator who will be able to add or update this information via the eMPF website.' The second paragraph states: 'If your institution does not have a designated eMPF Security Administrator, you will need to contact your Federal Home Loan Bank representative to complete a Delegation of Authority Supplemental form.' Below this text is an 'Expand all' link. The third section is titled 'Register to Access MPF Applications' and contains two expandable links: '+ Registration is Required to Access MPF Applications' and '+ How to Register'.

<https://www.fhlbmpf.com/resources/mpf-technology/mpf-technology>

About eMAQCSplus

To access eMAQCSplus, you must be established as user and complete the multi-factor authentication process

- Tutorials for setting up Microsoft Authenticator are also available on the [MPF Technology](#) page



The screenshot displays a webpage with two main sections: "Registration Resources and Support" and "Login Resources". The "Registration Resources and Support" section is highlighted with a red border and contains four links: "+ Android Tutorials", "+ Apple iPhone / iPad Tutorials", "+ Step-by-Step Guide (Android/iPhone Users)", and "+ MPF Service Center - Support". The "Login Resources" section contains four bullet points: "MPF Applications - Login Instructions", "MPF Applications - Password Reset Instructions", "Google Chrome - Clear Internet Browser Cache-Cookies and Update Bookmarks Instructions", and "Microsoft Edge - Clear Internet Browser Cache-Cookies and Update Bookmarks Instructions". A "Quick Links" sidebar on the right lists "eMPF", "MPF Customer Service Portal", and "eMAQCSplus".

<https://www.fhlbmpf.com/resources/mpf-technology/mpf-technology>

More Information

Are you new to the MPF Government MBS product servicing audit process in eMAQCSplus?

- For information about Phases I and II, please review the on-demand tutorial on the eMAQCSplus page on the MPF Program website

<https://www.fhlbmpf.com/resources/emaqcs-plus>



mpf Mortgage Partnership Finance | **FHLBANKS** A NATION OF LOCAL LENDERS

MPF Customer Service Portal | eMPF Login

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eMAQCSplus

Home > eMAQCSplus

eMAQCSplus

Use eMAQCS[®]plus for MPF Quality Control and Default Management reporting and pipeline management.
Sign up to receive eMAQCSplus credentials for Quality Control and/or Default Management.

eMAQCSplus Obtain Credentials: Click [HERE](#) to obtain eMAQCSplus system login credentials

eMAQCSplus Update Email Contacts: Click [HERE](#) to update eMAQCSplus email notifications

eMAQCSplus Resources

- eMAQCSplus Website
- PFI eMAQCSplus User Manual
- MPF Quality Control Document Worksheet
- Exhibit B: Delinquent Mortgage & Bankruptcy Status Report - Instructions
- Exhibit B: Delinquent Mortgage & Bankruptcy Status Report - Excel Template
- MPF Government MBS: QC Servicing Audit Enhancements in eMAQCSplus - On-Demand Webinar (12 min.)
- MPF Government MBS: QC Servicing Audit Enhancements in eMAQCSplus - Presentation

Open Your Pipeline

To open your pipeline, click on the **Default/Misc. Servicing (PFI)** tab at the top of your home screen



The screenshot displays the eMAQCS web application interface. At the top, there is a navigation bar with tabs: Home - PFI QC, Home - Default / Misc. Servicing (PFI), Upload, Loan Search, Forms, PFI QCS Checklists/Worksheets, and MPF Application Links. Below the navigation bar is the eMAQCS logo and the text 'Mortgage Analytics Quality Control System™'. A system message bar indicates 'System Message: test'. On the left, a sidebar menu is visible with options: QC - PFI Queue, PFI Pipeline, Missing Documents, Loans Pending, Rep Warrant, Credit Enhancement, Contacts, Auxiliary QC, and Administration. The main content area is titled 'QC - PFI Queue - Pipeline' and contains a table with columns: Menu, MPF Loan #, RP, Self Report, Indem, PFI Loan #, Action Days Remaining, File Order Date, Quarter/Year, File Due Date, Review Type, and Loan Type. The table lists several rows of data, including 'No Action Required' and 'Early Payment Default Review' entries.

Menu	MPF Loan #	RP	Self Report	Indem	PFI Loan #	Action Days Remaining	File Order Date	Quarter/Year	File Due Date	Review Type	Loan Type
<input type="checkbox"/>						No Action Required	02/03/2025	Q-	02/18/2025	Early Payment Default Review	Government
<input type="checkbox"/>						8	02/03/2025	Q-	02/18/2025	Early Payment Default Review	Government
<input type="checkbox"/>						No Action Required	04/20/2023	Q-	05/05/2023	Early Payment Default Review	Traditional-C
<input type="checkbox"/>						-734	01/23/2023	Q-	02/07/2023	Early Payment Default Review	Government
<input type="checkbox"/>						No Action Required	12/09/2024	Q-	12/24/2024	Early Payment Default Review	Government
<input type="checkbox"/>						No Action Required	12/09/2024	Q-	12/24/2024	Early Payment Default Review	Government

Open Your Pipeline

Expand the QC Servicing - PFI Queue
Select PFI Pipeline - Open

The screenshot displays the eMAQCSplus web application interface. At the top left, the mpf Mortgage Partnership Finance logo is visible, along with the eMAQCS Mortgage Analytics Quality Control System logo. A system message bar indicates "System Message: test". The main navigation menu is open, showing options: "Servicer Portal - Welcome", "Default - Servicer", "QC Servicing - PFI Queue" (highlighted with a yellow arrow and a yellow box around its expand/collapse icon), "PFI Pipeline - Open" (highlighted in a darker blue), and "PFI Pipeline - Closed". The background features the mpf Mortgage Partnership Finance and eMAQCSplus logos, and a large "eMAQCSplus" logo at the bottom.

QCS – Findings Page

eMAQCS Plus V4.1

QCS - Findings

MPFLoanNo: 1000276 Period: 03/01/2024

Issue ID	Issue Description	Additional Description	Finding Status	Last Comment	Last Comment By	Date of Comment
<input checked="" type="checkbox"/>	The 6/1/24 payment was applied on 5/31/24. A T&I bank statement showing the deposit of funds		Open Finding	This is HLB Comment added	QCSTestHLB	12/11/2024
<input type="checkbox"/>	The 6/1/24 payment was applied on 5/31/24. A P&I bank statement showing the deposit of funds		Open Finding	This is comment by Provider	QCSTestProvider	01/06/2025

Page: 1 of 1 Page size: 2 Item 1 to 2 of 2

- Individual findings for the loan are listed on this screen
- There is an area for an **Additional Description** of the finding, if needed
- Comments may display, however **only the most recent comment will appear on this screen**
 - Comments may be added by authorized users at your organization, the MPF Provider, the MPF Provider's QC vendor (Situs), and representatives from your FHLBank

QCS – Findings Page

eMAQCS Plus V4.1

QCS - Findings

MPFLoanNo: 1000276 Period: 03/01/2024

Export to Excel

Menu	Issue ID	Issue Description	Additional Description	Finding Status	Last Comment	Last Comment By	Date of Comment
<input type="checkbox"/>							
<input checked="" type="checkbox"/>		The 6/1/24 payment was applied on 5/31/24. A T&I bank statement showing the deposit of funds		Open Finding	This is HLB Comment added	QCSTestHLB	12/11/2024
<input type="checkbox"/>				Open Finding	This is comment by Provider	QCSTestProvider	01/06/2025

Item 1 to 2 of 2

To see the comment history, click on the **Menu** icon  and select **View/Add Finding Comment**

Adding Comments

- Select **Add New**
- Enter your comments and click the **Save** icon

The screenshot shows the 'QCS - Finding Comments' window in eMAQCS Plus V4.1. At the top, there are several input fields: MPF Loan # (1000276), Period (03/01/2024), Issue Classification, Document (PITI), Issue Type, Sample Type (Random), QC Review Type, and Guideline. Below these fields is a table with columns for 'Created Date' and 'Comment'. The table contains two rows: one for 'OCSTestHLB' with a comment 'This is HLB Comment added' and one for 'OCSTestPFI' with a comment 'PFI can add comment to Provider or Situs'. At the bottom of the table, there are navigation controls including 'Page: 1 of 1', 'Go', 'Page size: 2', 'Change', and 'Item 1 to 2 of 2'. A yellow arrow points to the 'Add New' button, which is highlighted with a red box.

This is a close-up view of the 'Add New' form. It features a header with 'Add New' and 'Export to Excel' buttons. Below the header is a table with columns for 'Created By', 'Created Date', and 'Comment'. The 'Comment' column contains a large text area with the placeholder text 'Enter Comment Here'. A red box highlights this text area. At the bottom left of the form, there is a 'Save' icon (a floppy disk) and a close icon (an 'X'). A yellow arrow points to the 'Save' icon.

Adding Comments

When there are multiple comments, you may sort them by clicking on the **Created By** or the **Created Date** column headers

The screenshot shows the eMAQCS Plus V4.1 interface. At the top, there are search filters for MPF Loan # (1000268), Period (02/01/2024), Issue Classification (Default and Loss Mitigation), Document (VA Mod Trial), Issue Type (Collections), Sample Type, QC Review Type (VA Collection Worksheet Review), and Guideline (VA Servicing Guide Chapter 4.01 (b) & 38 CFR § 36.4350(g)). Below the filters is a table titled 'QCS - Finding Comments'. The table has columns for 'Created By', 'Created Date', and 'Comment'. Two yellow arrows point to the 'Created By' and 'Created Date' headers. A red box highlights the 'Comment' column, which contains two entries: '11/13/2024 - SAMC still believes this to be a finding. Property Inspection Report was provided for review. The PIR should have been ordered no later than 06/15/2024. The PIR was ordered on 06/21/2024. PIR was not ordered by the 45th day of delinquency. Issue Remains.' and 'OK. here are some new docs'.

Created By	Created Date	Comment
QCSTestProvider	01/06/2025	11/13/2024 - SAMC still believes this to be a finding. Property Inspection Report was provided for review. The PIR should have been ordered no later than 06/15/2024. The PIR was ordered on 06/21/2024. PIR was not ordered by the 45th day of delinquency. Issue Remains.
QCSTestPFI	01/06/2025	OK. here are some new docs

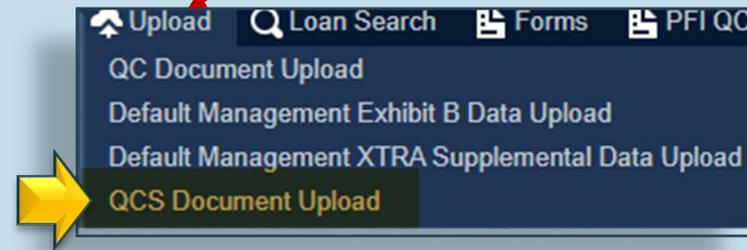
Addressing the Findings: Uploading Documents

If you have additional documentation to satisfy a finding, it can be uploaded by selecting **Upload** link at the top of your screen

Select **QCS Document Upload**

Document files must be named using the correct naming convention-refer to the naming convention example shown on the page

Select **Add File** to find and upload your file



QCS Document Upload

Please use the MPF Documentation Worksheet attached to compile documents correctly in Adobe Acrobat PDF file format with the following naming conventions. Please note, properly named loan files will shorten processing and review times.

File	Naming Convention	Example
QCS Documents	[LoanIdentifier]_QCS_FileName	123456_QCS_DocName1

Add File(s)

Cleared Findings- QCS Findings Screen

When a finding is cleared, the **Finding Status** will update, and a comment will confirm the issue was removed

If there are other findings for the loan, the **PFI Pipeline-Open** screen will update to show the show the current number of open findings remaining for the loan

Finding Status	Last Comment
Clear Finding	Issue Removed - Documentation Provided.
FRP Approved	1/6/25 - Still a finding

QC Servicing - PFI Pipeline - Open

Drag a column header and drop it here to group by that column

Export to Excel Clear Filters

Menu	Quarter/Year	MPF Loan #	PFI Loan #	Loan Identifier	Review Period	Review Type	Doc Request	Number of Open Findings
<input type="checkbox"/>				200045				
<input type="checkbox"/>	Q1-2024	1000275	1000275	200045	03/01/2024	PITI	PITI	1

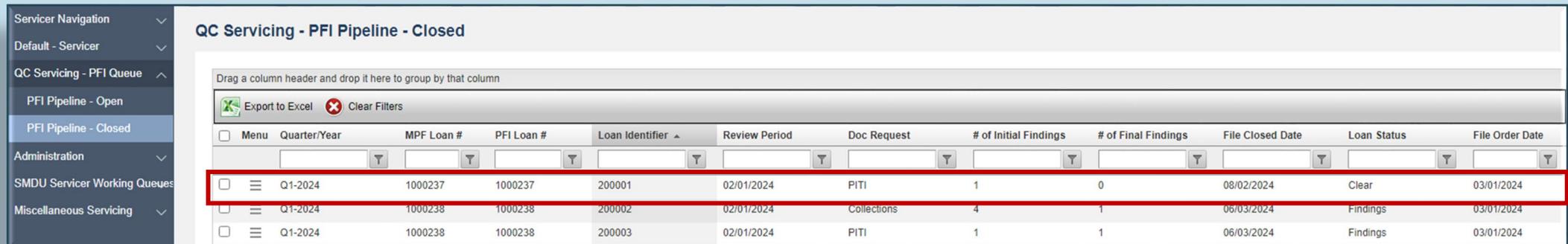
Page: 1 of 1 Go Page size: 1 Change

Will be updated to show any open findings that remain

Cleared Findings

If there are no remaining findings or were no findings for the loan to begin with, an email will be sent stating that the review of the loan has been closed

- If a finding(s) cannot be cleared, a **Findings Resolution Plan (FRP)** form must be submitted and accepted by the MPF Provider before the loan review may be considered closed*
- Once loan reviews are closed, the loans will be moved to the PFI Pipeline-Closed queue



QC Servicing - PFI Pipeline - Closed

Drag a column header and drop it here to group by that column

Export to Excel Clear Filters

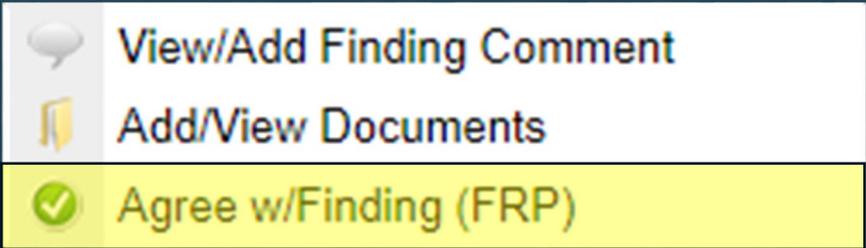
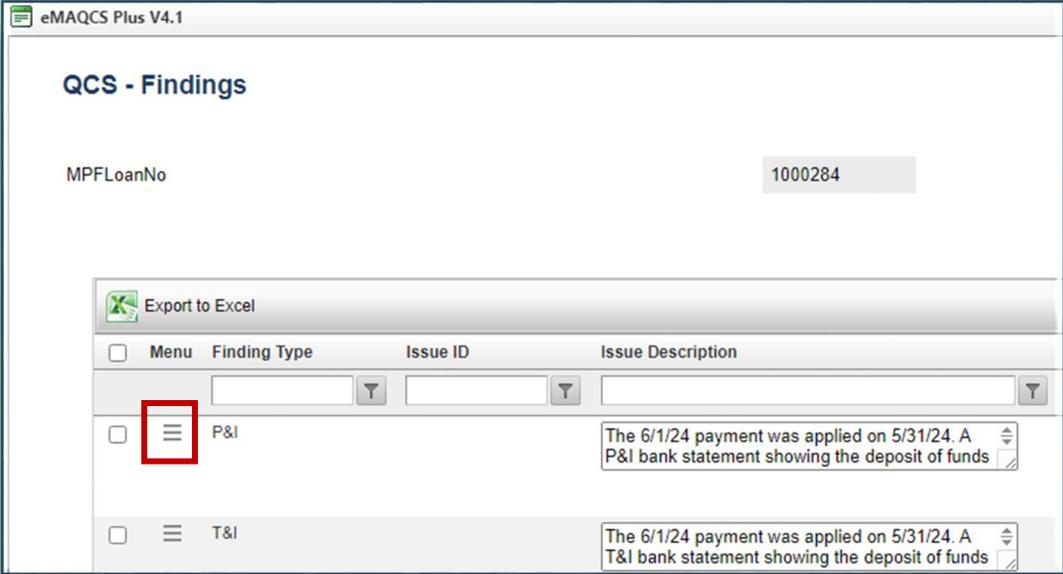
Menu	Quarter/Year	MPF Loan #	PFI Loan #	Loan Identifier	Review Period	Doc Request	# of Initial Findings	# of Final Findings	File Closed Date	Loan Status	File Order Date
<input type="checkbox"/>	Q1-2024	1000237	1000237	200001	02/01/2024	PITI	1	0	08/02/2024	Clear	03/01/2024
<input type="checkbox"/>	Q1-2024	1000238	1000238	200002	02/01/2024	Collections	4	1	06/03/2024	Findings	03/01/2024
<input type="checkbox"/>	Q1-2024	1000238	1000238	200003	02/01/2024	PITI	1	1	06/03/2024	Findings	03/01/2024

*Loans with approved FRPs are moved to the **Closed Pipeline** with **Final Findings** noted.
See the next section for information about findings that cannot be cleared

Unable to Clear a Finding

If findings cannot be cleared, a **Findings Resolution Plan (FRP)** form must be completed for each uncleared finding

Double-click on the **Menu** icon associated with the finding and select **Agree w/Finding (FRP)** from the drop-down list

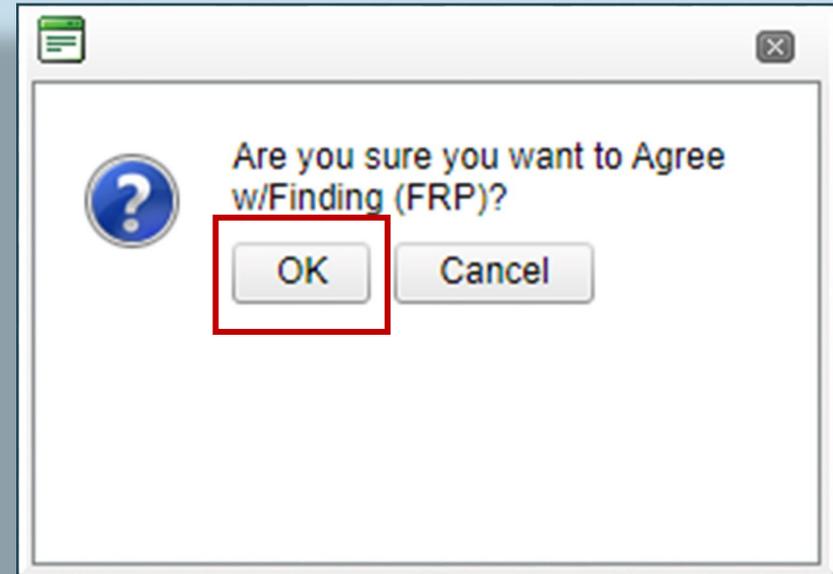


Unable to Clear a Finding

A warning message will appear to confirm you are wanting to accept the finding

An FRP form is required for all accepted findings

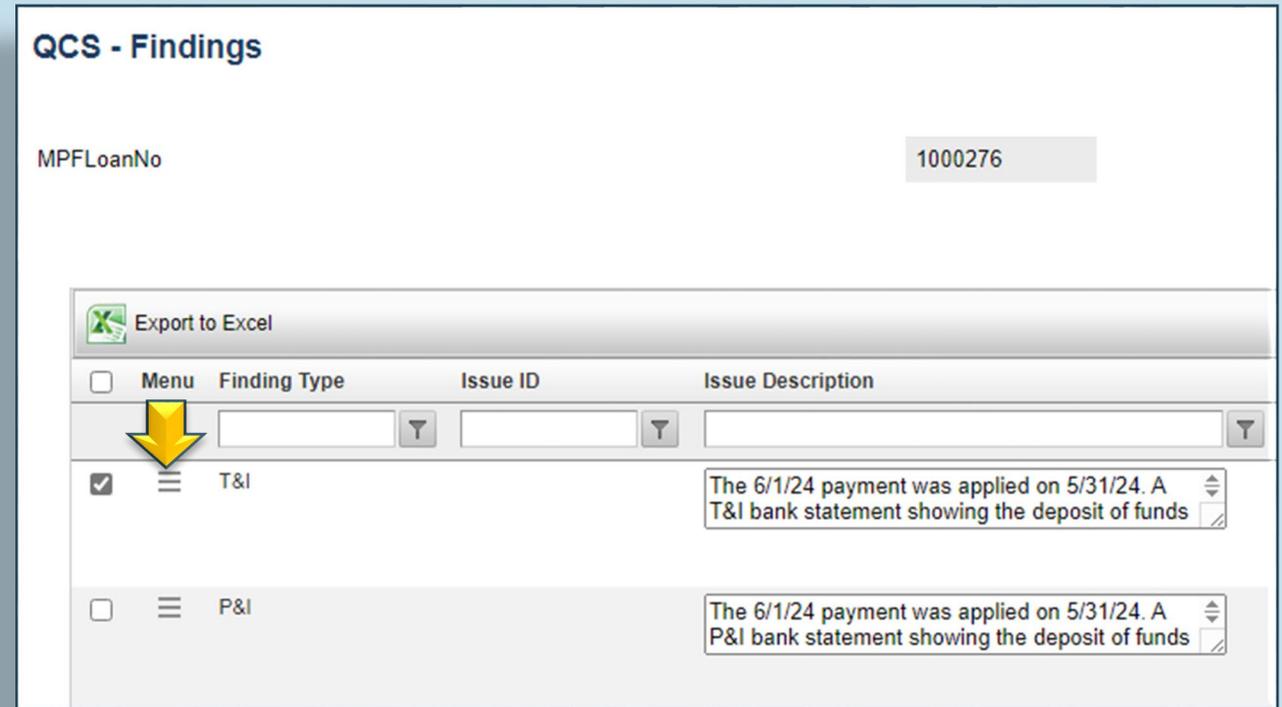
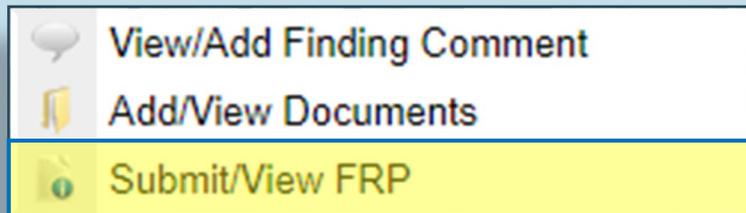
Double-click on **OK**



Open and Complete the FRP Form

To open the FRP form, return to your **QCS-Findings** screen and click on the **Menu** icon adjacent to the finding that cannot be cleared

From the **Menu** drop-down, select **Submit/View FRP**



Completing the FRP Form

To open the FRP form, return to your **QCS-Findings** screen and click on the menu icon and select **Submit/View FRP**

The FRP form will open

1. The uncleared finding will auto-populate
2. **Complete all blank fields!**
3. Enter the form preparer and approver name/date (if the same person, the same name should appear in both fields)
4. Submit

Findings Resolution Plan (FRP)

Ginnie Mae Annual Eligibility

Please write a short description describing the cause of the issue that led to the finding:

1. The 6/1/24 payment was applied on 5/31/24. A P&I bank statement showing the deposit of funds received on 5/31/24 was not provided.

Please explain the steps and actions that were taken to correct this finding. Please describe the procedures that have been implemented to prevent recurrence of this issue. If supporting documentation is necessary to demonstrate that these procedures have been communicated to the appropriate staff, please attach this information in your response to help clear this finding.

2. We (PFI) did this to fix the loan.

Please describe the procedures that have been implemented to prevent recurrence of this issue. If supporting documentation is necessary to demonstrate that these procedures have been communication to the appropriate staff, please attach this information in your response to help clear this finding.

3. We (PFI) put this in place to prevent issue from happening again.

3. prepared By: Date:

person 1 01/06/2025

3. Approved By: Date:

person 2 01/06/2025

4. Submit

FRP Form Status Indicators on PFI Pipeline

Why are some loans highlighted in **yellow**?

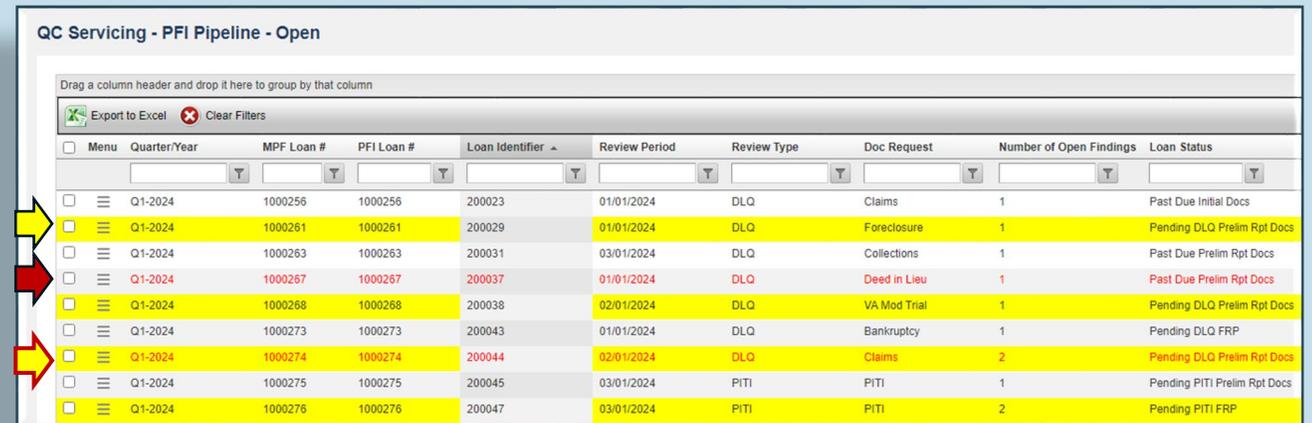
- *These loans have FRPs awaiting review by the MPF Provider*

Why are some fonts **red**?

- *The FRP for these loans has been rejected by the MPF Provider. Refer to the [QCS-Findings](#) screen for details*

Why are some loans highlighted in **yellow** and have **red** font?

- *You may have multiple FRPs for this loan and their may be a FRP review(s) pending and a rejection(s)*
- *Refer to the [QCS-Findings](#) screen for details*



The screenshot displays a table titled "QC Servicing - PFI Pipeline - Open". The table has columns for Menu, Quarter/Year, MPF Loan #, PFI Loan #, Loan Identifier, Review Period, Review Type, Doc Request, Number of Open Findings, and Loan Status. The table contains 10 rows of data. The first row is highlighted in yellow. The second row is highlighted in yellow and has red text for the Review Period, Review Type, Doc Request, and Loan Status. The third row is highlighted in yellow. The fourth row is highlighted in yellow and has red text for the Review Period, Review Type, Doc Request, and Loan Status. The fifth row is highlighted in yellow. The sixth row is highlighted in yellow. The seventh row is highlighted in yellow. The eighth row is highlighted in yellow and has red text for the Review Period, Review Type, Doc Request, and Loan Status. The ninth row is highlighted in yellow. The tenth row is highlighted in yellow. There are three yellow arrows pointing to the first, second, and eighth rows, and two red arrows pointing to the second and fourth rows.

Menu	Quarter/Year	MPF Loan #	PFI Loan #	Loan Identifier	Review Period	Review Type	Doc Request	Number of Open Findings	Loan Status
<input type="checkbox"/>	Q1-2024	1000256	1000256	200023	01/01/2024	DLQ	Claims	1	Past Due Initial Docs
<input type="checkbox"/>	Q1-2024	1000261	1000261	200029	01/01/2024	DLQ	Foreclosure	1	Pending DLQ Prelim Rpt Docs
<input type="checkbox"/>	Q1-2024	1000263	1000263	200031	03/01/2024	DLQ	Collections	1	Past Due Prelim Rpt Docs
<input type="checkbox"/>	Q1-2024	1000267	1000267	200037	01/01/2024	DLQ	Deed in Lieu	1	Past Due Prelim Rpt Docs
<input type="checkbox"/>	Q1-2024	1000268	1000268	200038	02/01/2024	DLQ	VA Mod Trial	1	Pending DLQ Prelim Rpt Docs
<input type="checkbox"/>	Q1-2024	1000273	1000273	200043	01/01/2024	DLQ	Bankruptcy	1	Pending DLQ FRP
<input type="checkbox"/>	Q1-2024	1000274	1000274	200044	02/01/2024	DLQ	Claims	2	Pending DLQ Prelim Rpt Docs
<input type="checkbox"/>	Q1-2024	1000275	1000275	200045	03/01/2024	PITI	PITI	1	Pending PITI Prelim Rpt Docs
<input type="checkbox"/>	Q1-2024	1000276	1000276	200047	03/01/2024	PITI	PITI	2	Pending PITI FRP

Resubmitting a Corrected FRP Form

On the **QCS Findings** screen, review the comments for the reason(s) why the FRP form was rejected

Click the **Menu** icon associated with the finding and select **Submit/View FRP** from the drop-down list

Finding Status	Last Comment
FRP Approved	
FRP Rejected	What was done to fix and prevent are too vague

Menu	Finding Type	Issue ID	Issue Description	Additional Description	Finding Status
<input type="checkbox"/>	DLQ	55679	The monthly default reporting was missing from the file. The loan status and reason for default	No evidence of the loan delinquency status reported to the USDA.	FRP Approved
<input type="checkbox"/>	DLQ	43568	The monthly default reporting was missing from the file. The loan status and reason for default	No evidence of the loan delinquency status reported to the USDA.	FRP Rejected

- View/Add Finding Comment
- Add/View Documents
- Submit/View FRP

Rejected FRP Forms

Your previous FRP form will open

1. Edit the form accordingly to satisfy the rejection reasons
2. If the preparer or approver have since changed, edit their information
3. Update the date
4. Submit the edited FRP form

Findings Resolution Plan (FRP)

Ginnie Mae Annual Eligibility

Please write a short description describing the cause of the issue that led to the finding:

The 6/1/24 payment was applied on 5/31/24. A P&I bank statement showing the deposit of funds received on 5/31/24 was not provided.

Please explain the steps and actions that were taken to correct this finding. Please describe the procedures that have been implemented to prevent recurrence of this issue. If supporting documentation is necessary to demonstrate that these procedures have been communicated to the appropriate staff, please attach this information in your response to help clear this finding.

We (PFI) did this to fix the loan.

Please describe the procedures that have been implemented to prevent recurrence of this issue. If supporting documentation is necessary to demonstrate that these procedures have been communication to the appropriate staff, please attach this information in your response to help clear this finding.

We (PFI) put this in place to prevent issue from happening again.

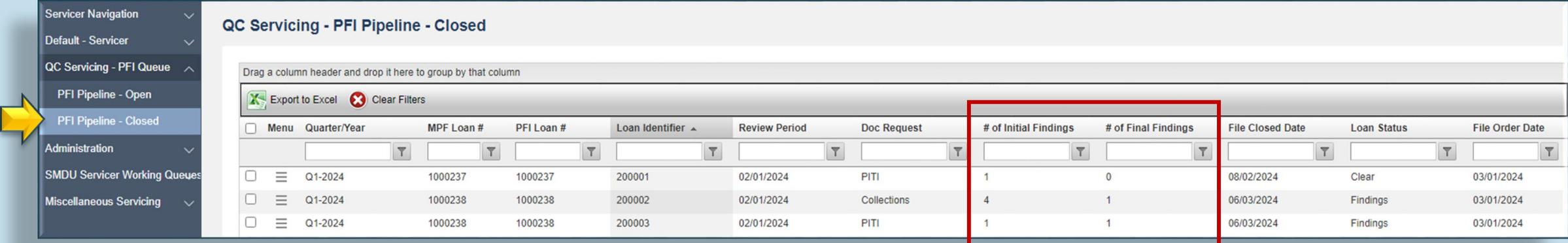
prepared By:	Date:
person 1	01/06/2025
Approved By:	Date:
person 2	01/06/2025

Submit

PFI Pipeline-Closed

Loans with approved FRP forms and loans without findings are moved to the Closed Pipeline

- **Initial Findings:** the total number of findings reported after the QC audit
- **Final Findings:** the total number of findings unable to be cleared (FRP form accepted)



QC Servicing - PFI Pipeline - Closed

Export to Excel Clear Filters

Menu	Quarter/Year	MPF Loan #	PFI Loan #	Loan Identifier	Review Period	Doc Request	# of Initial Findings	# of Final Findings	File Closed Date	Loan Status	File Order Date
<input type="checkbox"/>	Q1-2024	1000237	1000237	200001	02/01/2024	PITI	1	0	08/02/2024	Clear	03/01/2024
<input type="checkbox"/>	Q1-2024	1000238	1000238	200002	02/01/2024	Collections	4	1	06/03/2024	Findings	03/01/2024
<input type="checkbox"/>	Q1-2024	1000238	1000238	200003	02/01/2024	PITI	1	1	06/03/2024	Findings	03/01/2024

MPF Program Contacts

MPF Service Center

Phone - 877-345-2673

Email - MPF-Help@FHLBC.com

Hours - 8:30 AM to 4:30 PM CST

MPF Program Default Team

MPFDefaultServicing@fhlbc.com

About This Material

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