

When a loan is ready to be sold to the MPF Program, there are two options for submitting the loan information into the eMPF<sup>®</sup> website:

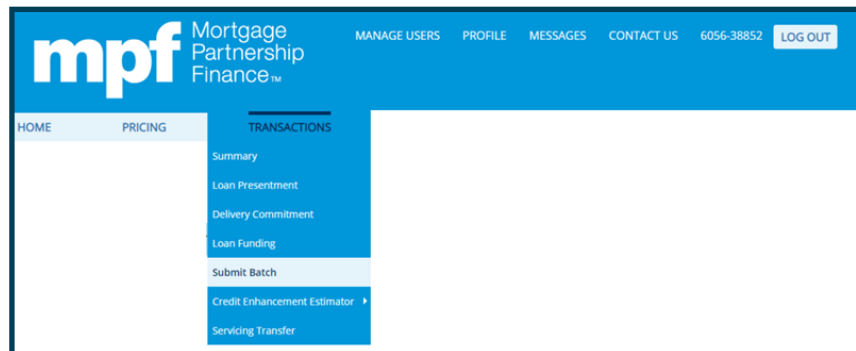
- **Loan Presentment**
  - ◇ A manual process where loan information is typed into the eMPF website.
- **Submit Batch**
  - ◇ An automated process that allows the required information to be electronically submitted into the eMPF website from the Participating Financial Institution's (PFI's) Loan Origination System (LOS). The data file is the Fannie Mae ULDD 3.0 file in an XML format (not the Fannie Mae file 3.2 or 3.4). The **Submit Batch** function can be used to submit a single loan or a group of loans.

The **Submit Batch** function is usually completed right before the loan is ready to close or when a loan is ready to sell to the MPF Program. A successful batch submission is required prior to the MPF Program's purchase of the loan. Access to the eMPF website is required to use the **Submit Batch** function.

Reminder it is important that the batch upload contain the most current information, as the purchase will be based on these loan terms.

The following steps outline how to transfer loan data from an LOS to the eMPF website through the **Submit Batch** process.

1. From the homepage of the eMPF website, select **Submit Batch** under the **Transactions** tab.



2. Enter the MPF Traditional Master Commitment (MC) number or click the **MC List** icon to display all MCs. Under **Batch Type**, select the **LPR** option and select a **Post-Closing Contact**. Then select **SUBMIT**.

A screenshot of the 'Submit Batch' form. The form is titled 'Submit Batch' and has a 'Batch Information' section. It contains the following fields and options:

- Master Commitment Number: 17071 (with an 'MC List' icon)
- Program: Xtra | Sub Program Code: Xtra
- Sub Program Loan Type: FNMA Non-Refi Plus
- Delivery Type: Mandatory | Servicing Model: Servicing Retained
- Batch Type: LPR (dropdown menu)
- Post Closing Contact: (dropdown menu)
- Batch File: Full XML sample.xml (with a 'BROWSE' button and a note 'Must be in .xml format')
- A green 'SUBMIT' button at the bottom.

3. The next screen will indicate the batch submission is **In Process**.

**Batch Reports**

Report Date: 07/12/2022  
To change the date, [Click Here](#)

**DOWNLOAD SELECTED**  Select All  Expand All [Submit New Batch](#)

<input type="checkbox"/> BATCH NUMBER 547371 - 07/12/2022 12:21:59 PM CT	<b>In Process</b>
<input type="checkbox"/> BATCH NUMBER 547370 - 07/12/2022 12:20:53 PM CT	<input checked="" type="checkbox"/> <b>Completed</b> +

**DOWNLOAD SELECTED** Display  per page

« 1 »

4. Once the batch submission has finished processing, the status will change to **Completed**.

**Batch Reports**

Report Date: 07/12/2022  
To change the date, [Click Here](#)

**DOWNLOAD SELECTED**  Select All  Expand All [Submit New Batch](#)

<input type="checkbox"/> BATCH NUMBER 547371 - 07/12/2022 12:21:59 PM CT	<input checked="" type="checkbox"/> <b>Completed</b> -
--	--

Batch Status

Status	
Loan Count:	1 Loan(s) Submitted
LPR Status:	1 Loan(s) Successful
Funding Status:	0 Loan(s) Funded

5. Toward the bottom of the screen, you will see the results of the Batch Submission. If the data file is complete with no errors the CE Obligation will be listed and the **Select to Fund** option will be active. Editing may be required if data is missing or is not correct. Select the blue **Edit** hyperlink to correct a field that has missing or incorrect information.

**FUND**  Select All

PFI LOAN NUMBER	DELIVERY COMMITMENT	BORROWER'S LAST NAME	LPR STATUS	FUNDING STATUS	EDIT LOAN	SELECT TO FUND
MPFTraditionalTes...	745190	Smith	Editing Required <span style="color: red;">⊘</span>	Editing Required <span style="color: red;">⊘</span>	<a href="#">Edit</a>	
<input type="checkbox"/> BATCH NUMBER 547371 - 07/12/2022 12:21:59 PM CT						<input checked="" type="checkbox"/> <b>Completed</b> +
<input type="checkbox"/> BATCH NUMBER 547370 - 07/12/2022 12:20:53 PM CT						<input checked="" type="checkbox"/> <b>Completed</b> +

**DOWNLOAD SELECTED** Display  per page

6. After clicking the **Edit** button, the loan presentment screen will appear to allow for edits. The fields requiring correction will be listed. There are two types of errors: Fatal Errors and Warning Errors. Both error types must be corrected in order to fund the loan.

The screenshot shows the 'Loan Presentment' interface. At the top, there are two green buttons: 'SAVE AND RUN EDITS' and 'SAVE AND FUND', and a link 'Return to Batch Details'. Below these is a 'Next Steps' instruction: 'Edit this loan or edit a different loan by selecting an option above'. A red box highlights 'Fatal Errors (Edit to complete Loan Presentment)' with one error: '1. Investor Due Date is invalid.' A yellow box highlights 'Warning Errors (Edit to complete Loan Presentment for funding)' with three errors: '2. Purchased Loan Amount would exceed available funding on the Delivery Commitment.', '3. Funding Date is Invalid: Please check the Last Date to Request Funding on the Delivery Commitment to ensure it is not in the past. A Delivery Commitment extension may be necessary.', and '4. Next Payment Date is Invalid'.

7. Once all Fatal Errors have been resolved, the CE Obligation will display in blue on the right side of the screen. As edits are completed, the **SAVE AND RUN EDITS** button can be used to refresh the list of required edits.

This screenshot shows the same interface as above, but the fatal error has been resolved. The 'Warning Errors' section now lists: '1. Loan Level CE amount exceeds the MC Max CE amount.', '2. Funding Date is Invalid: Please check the Last Date to Request Funding on the Delivery Commitment to ensure it is not in the past. A Delivery Commitment extension may be necessary.', and '3. Next Payment Date is Invalid'. On the right side, a blue box displays 'Credit Enhancement Amount: \$1,811.04' and 'Credit Enhancement Percent: 0.35%'.

8. Once all errors (Fatal and Warning) have been resolved, the **SAVE AND FUND** button can be clicked to complete the funding request.

## Reminders

- For a new loan with no payments applied, the **First Payment Date, Next Payment Date & Investor Date** should all be the same.

The screenshot shows three date input fields, each with a calendar icon. The 'First Payment Date' is 08/01/2022, the 'Investor Due Date' is 08/01/2022, and the 'Next Payment Date' is 08/01/2022.

- If selling a loan that has had payments applied, the Next Payment Due and Investor Due date (AKA—the first payment due to the Investor may be different)
- If Special Feature Codes are required confirm they have been entered into the **Additional Information** section.

The screenshot shows a 'Special Feature Codes' input field with ten numbered boxes. The first two boxes contain the values '127' and '180', while the remaining eight boxes are empty.

- eNote Indicator option should be **No**.

The screenshot shows a dropdown menu for 'eNote Indicator' with 'No' selected.

- As the edits are completed the **SAVE AND RUN EDITS** button can be used to refresh the list of required edits.

"Mortgage Partnership Finance," "MPF," "eMPF," "MPF Xtra," and "eMAQCS" are registered trademarks of the Federal Home Loan Bank of Chicago. The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago.