

MPF[®] Traditional Products: Loan Presentment

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

- **Loan Presentment**

- ◊ A manual process where loan information is typed into the eMPF website.

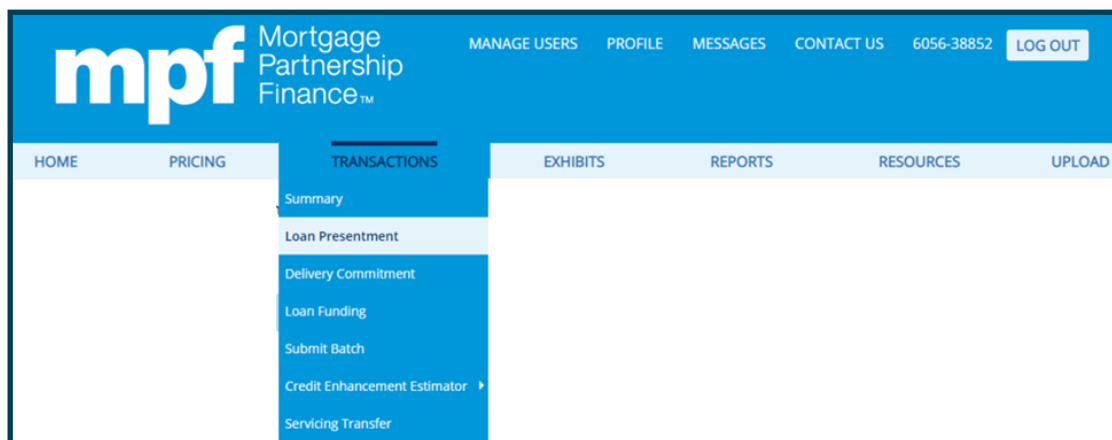
- **Submit Batch**

- ◊ 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.

Loan Presentments can be started at any point during the loan process. It is highly recommended to Credit Enhance a loan within the eMPF website prior to locking a loan. The loan must be risk scored prior to being purchased by the MPF Program.

The following steps outline how to manually input loan data into the eMPF website using the **Loan Presentment** process.

1. From the homepage of the eMPF website, select **Loan Presentment** under the **Transactions** tab.



2. Enter the MPF Traditional Master Commitment (MC) Number, PFI Loan Number, and Loan Application Date, then select **SUBMIT**. Note: use the **MC List** icon to display all MCs.

A screenshot of the 'Loan Presentment' form on the eMPF website. The breadcrumb trail at the top reads 'Transactions > Loan Presentment'. The page title is 'Loan Presentment'. There are two main sections: 'New Loan Presentment' and 'Existing Loan Presentment'. The 'New Loan Presentment' section contains four input fields: 'Email Address' (with the value 'pknoebel@fhlbc.com'), 'Master Commitment Number' (with the value '17136' and an 'MC List' icon to its right), 'PFI Loan Number' (with the value '7777777'), and 'Loan Application Date' (with the value '07/01/2022' and a calendar icon to its right). A green 'SUBMIT' button is at the bottom of this section. The 'Existing Loan Presentment' section is currently empty, showing only the 'PFI Loan Number' input field. At the bottom of this section are three buttons: 'EDIT AN EXISTING LOAN PRESENTMENT', 'CHANGE PFI LOAN NUMBER', and 'RETRIEVE REPORTS'.

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3. If your organization is a HMDA reporter and subject to the expanded data set reporting requirements or a large servicer, complete one of the two options listed below. A large servicer is an entity that services more than 5,000 mortgage loans.

- Universal Loan Identifier (ULI) is a unique number of 23 to 45 characters that begins with your Legal Identity Identifier.
- Legal Entity Identifier (LEI) is a unique 20 digit, alphanumeric code that identifies a legal entity.

Universal Loan Identifier

If you are a HMDA reporter and subject to the expanded data set reporting requirements, please provide ULI in one of the two input options listed below:

☐ Universal Loan Identifier:

☐ LEI:

Loan or Application Identifier:

Check Digit:

The **Check Digit** tool can be found at <https://www.consumerfinance.gov/hmda/for-filers>.

4. Next, complete the **Borrower** information section.

Borrower

Borrower's First Name:

Borrower's FICO Score:

Borrower's Middle Initial:

☐ Score

Borrower's Last Name:

☐ Thin File

Borrower's Social Security Number:

☐ No File

Borrower's Date of Birth:

Borrower's FICO Score Source:
SELECT

Borrower's Age:

Borrower Citizenship/Residency:
SELECT

Borrower Self Employed:
SELECT

Borrower's Monthly Income:
\$


- If the borrower has a FICO Score or Thin File, enter the **Borrower's FICO Score** into the field. If the borrower does not have a credit history, select **No File**.

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- The **Borrower's FICO Score Source** should be marked with the source of the FICO Score used for qualification purposes. Use the middle score if there are three scores listed to determine Score and Source. If there are two Scores and Sources listed, use the lower of the two. Example: TransUnion Empirica credit score 800, Experian credit score 814 and Equifax Beacon credit score 805. Use 805 for the Borrower's FICO Score and Equifax Beacon for the Borrower's FICO Score Source.
5. Use data obtained from the Uniform Residential Application (URLA) to complete the Government Monitoring section.

Borrower's Ethnicity: <i>Check one or more</i>	Borrower's Race/National Origin: <i>Check one or more</i>
<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other - <i>Input origin:</i> <input type="text"/>	<input type="checkbox"/> American Indian or Alaskan Native - <i>Input name of enrolled or principal tribe:</i> <input type="text"/>
<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Asian
<input type="checkbox"/> Borrower did not wish to provide this information	<input type="checkbox"/> Asian Indian <input type="checkbox"/> Filipino <input type="checkbox"/> Korean <input type="checkbox"/> Other Asian - <i>Input race:</i> <input type="text"/>
<input type="checkbox"/> Ethnicity of the borrower collected on the basis of visual observation or surname	<input type="checkbox"/> Black or African American
Borrower's Gender: <i>Check one or more</i>	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian Or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - <i>Input race:</i> <input type="text"/>
<input type="checkbox"/> Borrower did not wish to provide this information	<input type="checkbox"/> White
<input type="checkbox"/> Gender of the borrower collected on the basis of visual observation or surname	<input type="checkbox"/> Borrower did not wish to provide this information
	<input type="checkbox"/> Race of the borrower collected on the basis of visual observation or surname

6. If there is a Co-Borrower, select **+Add Co-Borrower 1** and complete their information. The same Borrower information entered will be requested for the Co-Borrower.

Total Number of Borrowers: <input type="text" value="1"/>	First Time Home Buyer: <input type="text" value="No"/>
NextGen FICO Score: <input type="text" value="No"/>	Loan Application Date: <input type="text" value="07/01/2022"/> 
Self Employed: <input type="text" value="SELECT"/>	

- Enter the **Total Number of Borrowers**. Indicate if a **NextGen FICO Score** is being used. Select the correct option for **Self Employed** from the dropdown menu. Indicate if the Borrower(s) is a **First Time Home Buyer** using the dropdown menu.
- The **Loan Application Date** will automatically populate; however, if there is a need to change the date use the calendar icon or manually edit the text.

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7. Complete the **Property Information** fields:

The screenshot shows a form titled "Property Information". It contains the following fields:

- Property Address: [Text Input]
- City: [Text Input]
- Zip Code: [Text Input, with example "12345 or 12345-1234"]
- State: [Dropdown menu, labeled "SELECT"]
- Property Type: [Dropdown menu, labeled "SELECT"]
- Are Property Address and Mailing Address the same?: [Dropdown menu, labeled "SELECT"]
- Condo Project Name: [Text Input]

Below these fields is a section for multiple units, with columns for Unit #1, Unit #2, Unit #3, and Unit #4. Each column has two rows of input fields:

- Number of Bedrooms: [Text Input]
- Rent Level: [Text Input, with a "\$" symbol]

- From the dropdown menu, select the **Are Property Address and Mailing Address the same?** to confirm if property and mailing addresses are identical. If the mailing address is different from the property address, an additional screen will pop-up requesting the correct mailing address.
- If the property is a condominium, enter the name of the condominium project in the **Condo Project Name** field.
- If the property is single unit, there is no need to complete the Unit #1-Unit #4 sections; however, if the property is 2-4 units, fill out the sections with information retrieved from the appraisal.

8. Complete the Loan Statistics fields. Select the appropriate option from the **Loan Plan Type** dropdown menu:

- Conventional loans: all loans that are not government loans
- Government loans: options FHA, VA, Government HUD 184, RHS Section 502
- Construction/Permanent

The screenshot shows a form titled "Loan Statistics". It contains the following fields:

- Loan Plan Type: [Dropdown menu, labeled "Conventional"]
- Terms (Months): [Text Input, with value "360"]
- Original Loan Amount: [Text Input, with value "\$80,000.00"]
- Product Type: [Dropdown menu, labeled "Fixed 30 Year"]
- Note Rate: [Text Input, with value "5.000 %"]
- Loan Purpose: [Dropdown menu, labeled "Purchase"]
- Occupancy: [Dropdown menu, labeled "Primary Residence"]

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9. Insert the **Original Loan Amount**, **Note Rate**, and the loan **Term** (in months). If a Delivery Commitment (DC) is not available, insert a placeholder rate that can be updated once the Delivery Commitment has been obtained.
- Select the **Product Type** option from the dropdown menu: Fixed 15 year, Fixed 20 year, or Fixed 30 year.
 - Select the correct **Loan Purpose** option: Purchase, Limited Cash-out Refinance, Cash-out Refinance and No Cash-out Refinance. If you are not sure of which option to select consult the MPF Traditional Guides for a stronger understanding of each option.

Loan Statistics	
Loan Plan Type:	Conventional
Original Loan Amount:	\$80,000.00
Note Rate:	5.000 %
Terms (Months):	360
Product Type:	Fixed 30 Year
Loan Purpose:	Purchase
Occupancy:	Primary Residence

10. If the loan is a purchase, insert the **Sales Price**. If the loan is a refinance leave the field blank. From the appraisal insert the **Appraised Value**. If using an appraisal waiver use the appraised value from the Fannie Mae's Desktop Underwriter[®] (DU[®]) and Freddie Mac's Loan Product Advisor[®] (LPA) findings.

Sales Price:	\$100,000.00	TLTV:	80.000 %
Appraised Value:	\$100,000.00	Appraisal Type:	URAR Form 1004 Full Apprai...
Loan Origination Source:	Retail	Asset Verification:	Yes
Buydown:	No	Cash Reserves at Closing:	\$5,000.00
PITI Payment Amount:	\$700.00	Number of Months Reserves at Closing:	7



- Select **Retail** from the **Loan Origination Source** dropdown menu. If your organization has been authorized to sell Third Party Originations (TPOs) through the MPF Program, select **Broker** or **Correspondent** depending on how your organization has structured the relationship.
- **Buydown**: select No, unless are buydowns included on your Master Commitment.
- **PITI Payment Amount**: insert the full payment including principal, interest, taxes and insurance.
- **TLTV**: insert the total loan to value percentage.
- **Appraisal Type** from the dropdown menu select the option based on the type of appraisal. The URAR (Uniform Residential Appraisal Report) form number can be found on the appraisal. If an appraisal waiver was used, select Appraisal Waiver.

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Sales Price:	<input type="text" value="\$100,000.00"/>	TLTV:	<input type="text" value="80.000 %"/>
Appraised Value:	<input type="text" value="\$100,000.00"/>	Appraisal Type:	<input type="text" value="URAR Form 1004 Full Apprai..."/>
Loan Origination Source:	<input type="text" value="Retail"/>	Asset Verification:	<input type="text" value="Yes"/>
Buydown:	<input type="text" value="No"/>	Cash Reserves at Closing:	<input type="text" value="\$5,000.00"/>
PITI Payment Amount:	<input type="text" value="\$700.00"/>	Number of Months Reserves at Closing:	<input type="text" value="7"/>

- Select Yes/No from the **Asset Verification** dropdown menu. If the loan has assets and the assets are being used, select **Yes**. However, if assets are not required, select **No**.
- **Cash Reserves at Closing**: insert the amount of cash reserves that are being used for the loan.
- **Number of Months Reserves at Closing**: insert the number of months of cash reserves being used.
- **Housing Expense Ratio**: insert the housing expense ratio or use the 'Calculate' icon to determine the percentage.
- **Total Other Debt**: insert the total of other monthly debt such as credit card payments, loan payments, etc.
- **Total Debt Ratio**: insert the total debt ratio or use the 'Calculate' icon to determine the percentage.
- **LTV**: insert the loan to value. To calculate the LTV divide the loan amount by the property value or purchase price (if a purchase transaction).
- Select **Yes/No** from the **Subordinate Financing** dropdown menu. If there is going to be subordinate financing (a second mortgage), select **Yes**. If there is not going to be subordinate financing, select **No**.
- **Auto Underwriting System / Decision**: if using an AUS as an underwriting tool, select the AUS using the dropdown menu. Example: if using Fannie Mae Desktop Underwriter[®], select **DU-Approve/Eligible**.
- **AUS Certificate Number**: insert the certificate number. The certification number can be found within the DU or LPA findings.
- **PMI**: if private mortgage insurance is required, enter the percentage of coverage required. The required PMI percentage can be found on the PMI documents from the Private Mortgage Insurance company.
- **PMI Company**: select the PMI Company your organization used for PMI coverage.
- Select **Borrower** or **Lender** from the **MI Premium Source** dropdown menu. If the Borrower is paying for the PMI, select the **Borrower** option. If the Lender (your organization) is paying for the PMI, select **Lender**.
- Select an option from the **Special Housing Goals Loan** dropdown menu.

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Housing Expense Ratio:	<input type="text" value="14.000%"/>		Auto Underwriting System/Decision:	<input type="text" value="DU-Approve/Eligible"/>
Total Other Debt:	<input type="text" value="\$150.00"/>		AUS Certificate Number:	<input type="text" value="1234567"/>
Total Debt Ratio:	<input type="text" value="17.000%"/>		PMI:	<input type="text" value="0.000 %"/>
LTV:	<input type="text" value="80.000 %"/>		PMI Company:	<input type="text" value="No PMI"/>
Subordinated Financing:	<input type="text" value="No"/>		MI Premium Source:	<input type="text" value="SELECT"/>
			Special Housing Goals Loan:	<input type="text" value="No"/>
			Loan Features FHLB AHP:	<input type="text" value="No"/>

11. **Note Date:** insert the date that the Note will be signed by the borrowers at closing.
- **Principal & Interest Amount:** insert the principal and interest payment.
 - **Outstanding Loan Balance:** insert the outstanding loan balance.
 - **First Payment Date:** insert the date the First Payment will come due.
 - **Next Payment Date:** is the same date as the First Payment date.
 - **Investor Due Date** is the same date as the First Payment Date and the Next Payment Date. (Note: the **Investor Due Date** may be different for servicing released)
 - **Maturity Date:** insert the date of the final payment.
 - **MERS Min Number:** if your organization utilized Mortgage Electronic Registration System (MERS), insert the Mortgage Identification number (MIN) which is an 18 digit number used to track a mortgage loan from origination to liquidation.
 - **eNote Indicator:** MPF Program currently does not accept eNotes. Select **No** from the dropdown menu.

Note Date:	<input type="text" value="08/01/2022"/>		Investor Due Date:	<input type="text" value="08/01/2022"/>	
Principal & Interest Amount:	<input type="text" value="\$429.46"/>		Maturity Date:	<input type="text" value="09/01/2052"/>	
Outstanding Loan Balance:	<input type="text" value="\$80,000.00"/>		MERS Min Number:	<input type="text" value="____-____-__"/>	
First Payment Date:	<input type="text" value="08/01/2022"/>		eNote Indicator:	<input type="text" value="No"/>	
Next Payment Date:	<input type="text" value="08/01/2022"/>				

12. Nationwide National Mortgage Licensing System and Registry Information (NMLS)

- **Loan Origination Company ID Number:** insert the organization's NMLS information
- **Loan Originator ID Number:** insert the originating loan officer's NMLS information. This information can be found on the Uniform Residential Loan Application (URLA) or at the following site: [NMLS Consumer Access](#)
- **Appraiser's State License Number:** insert the appraiser's license number that is shown on the appraisal.
- **Supervisory Appraiser's State License Number:** if a supervisory appraiser was involved, their license number needs to be included. If not, leave this section blank.

Nationwide National Mortgage Licensing System and Registry Information	
Loan Origination Company ID Number:	000001234567
Appraiser's State License Number:	1234567
Loan Originator ID Number:	000001234566
Supervisory Appraiser's State License Number:	

13. Anti-Predatory Lending

- **HOEPA Status:** the selection should always be 'No'.
- **Rate/APR Spread:** should always be 0.000%.
- **Average Prime Offer Rate /APR Spread:** should always be 0.000%.

Anti-Predatory Lending	
HOEPA Status:	No
Rate/APR Spread:	0.000 %
Average Prime Offer Rate/APR Spread:	0.000 %

14. Additional Information

- **Appraisal Document File Identifier:** leave blank.
- **Special Feature Codes:** complete as detailed in the DU or LPA findings.

Additional Information	
Appraisal Document File Identifier:	
Special Feature Codes:	1 2 3 4 5 6 7 8 9 10

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15. After all the sections are complete, click the **Save And Run Edits** button located at the top of the page.
- If any required fields are missed or contain errors they will be listed in the **Fatal Errors** section allowing the opportunity to make corrections.
 - Information can be saved at any time during the Loan Presentment process by pressing the **Save** tab so you can return and finish at a later date.

Loan Presentment

CANCEL SAVE SAVE AND RUN EDITS

Loan Information Successfully Saved

Fatal Errors (Edit to complete loan presentment)

1. Borrower Gender is required
2. Note Date is invalid.
3. Maturity Date provided is invalid.
4. A Borrower Race selection is required if Race Refusal flag is false or null

16. After all corrections have been made click the **Save And Run Edits** button again. If all corrections have been made, the CE Obligation will be listed as illustrated below.
17. If the loan is ready to fund click the **Fund Loan** button. As a reminder, a loan cannot be sold to the MPF Program until it has been disbursed.

Loan Presentment Summary

Borrower Name:

Funded Status: Not Funded

PFI Number: 6056

PFI Loan Number: 77777

MC Number: 17136

Credit Enhancement %: 1.71%

Credit Enhancement Amount: \$1,368.21

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MODIFY LOAN FUND LOAN CREATE NEW LOAN PRESENTMENT

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