

MPF Announcement

October 30, 2018 2018-51

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MPF Xtra® ■

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MPF Government MBS ■

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Effective Date:

November 5, 2018

Reminder of Upcoming Loan Presentment Enhancements Regarding the Functionality of Providing Additional Loan and Borrower Demographic Details

REFERENCE

[MPF Announcement 2018-41](#)

[MPF Announcement 2018-44](#)

On August 15, 2018, [MPF Program Announcement 2018-41](#) was published and described collection of new data points and enumerations for loans delivered after an upcoming system release. This Announcement serves as a reminder that the MPF Program will be enhancing eMPF functionality to provide the means to support collection of additional loan and borrower details at the time of loan presentment. The additional data points will be applicable to loans sold under the MPF Traditional (conventional and government), MPF Xtra, and MPF Government MBS loan products. Beginning **November 5, 2018**, functionality to collect the following data points will be implemented:

The following fields and corresponding enumerations will be added to the Interactive Loan Presentment screen on eMPF:

- Mortgage Insurance Premium Source
 - Borrower

- Lender
- Self Employed Indicator – Currently a loan level indicator. In November, to be collected for each borrower on the loan
 - Yes
 - No
- Citizenship/Residency
 - US Citizen
 - Permanent Resident Alien
 - Non Permanent Resident Alien

For PFIs currently delivering loans through eMPF Batch using the ULDD XML format, these data points currently exist in the ULDD data set and no change is required for submission of this data. Please see the following link for additional information on the current ULDD XML file: [MPF Data Resources](#)

Consistent with the additional demographic details available in the Uniform Residential Loan Application (URLA) and to support those PFIs that have begun collecting the expanded demographic data, we will be adding flexibility to support delivery of either the current demographic information or the additional Ethnicity and Race data available in the URLA.

Additional data entry fields on the Interactive Loan Presentment screen on eMPF will be provided to capture ethnicity and race details collected by the PFI at loan application:

- Ethnicity – More granular field options will be available
 - Examples: Mexican, Puerto Rican, Cuban
- Race – More granular field options will be available
 - Examples: Asian Indian, Chinese, Japanese, Samoan

For PFIs currently delivering loans through eMPF Batch using the current ULDD XML format, or the updated ULDD XML format

(required for the May 2019 mandate), the demographic related enumerations that exist in the ULDD data set are sufficient. Our intention is to continue to align MPF Systems with future updates to ULDD so that data designations and enumerations are supported.

Universal Loan identifier (ULI):

For Institutions that are subject to the expanded HMDA data under the Dodd-Frank Act, we will be providing fields for the entry of the Universal Loan Identifier (ULI) with the November 5, 2018, release. PFIs that are not subject to the expanded HMDA data are not expected to provide the ULI but may provide one, if available.

The eMPF interactive screen will include fields to collect the ULI data point. Due to the length of the ULI data point (up to 45 characters) and to facilitate delivery and data accuracy, fields will be available to support entry or copy/paste of either a single ULI data point or the various components of the ULI separately. PFIs can utilize which ever method aligns best with the data available to the them.

For PFIs currently delivering loans through eMPF Batch using the ULDD XML format that under the Dodd-Frank Act are subject to the expanded HMDA reporting requirements, please see the subsequent [MPF Program Announcement 2018-44](#) published on September 11, 2018, regarding the delivery of ULI.

If you have any questions, please contact the MPF Service Center at 877-345-2673.