Disclaimer

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What is eMAQCS?

eMAQCS is a web-based, easy-to-use portal for the secure upload of loan files requested for various types of MPF Quality Control reviews. eMAQCS also includes additional functionality for managing and reporting on your QC pipeline.
General Statements on eMAQCS Security

eMAQCS is maintained and hosted by Covius Technology Services, the MPF Program Quality Control vendor. As a Covius application, eMAQCS is hosted at a Tier 4 Data Center in the United States with enterprise-level security and redundancy, including:

- Role-based access control
- SOC2/AT 101 certified annually
- Load-balanced, clustered servers with 99.99% uptime
- Enterprise backup services
- Geographically-dispersed disaster recovery site
Topics Covered

1. Obtaining User Credentials
2. General eMAQCS Features
3. Uploading Loan Files
4. Queue Details and Functions
5. MPF QC Contact Information
Obtaining User Credentials
Obtaining User Credentials

In order to access eMAQCS, new users must obtain system login credentials by accessing the following link: https://www.fhlbmpf.com/resources/mpf-quality-control.

You will be required to provide the following information:

• PFI Name
• PFI Number
• The user’s full name
• The user’s email address

All employees who will be uploading files, responses, or monitoring the loan pipeline will need to obtain login credentials.
Obtaining User Credentials

Quality Control Materials
• MPF Quality Control Review Overview
• MPF QC Contact Questionnaire
• eMAQCS PFI Manual
• MPF QC Document Worksheet - Conventional
• MPF QC Document Worksheet - Government

eMAQCS
The Mortgage Partnership Finance (MPF) Program values the high-quality performance of the mortgages delivered by PFI s under its various mortgage products. In its ongoing commitment to support your efforts to produce high-quality mortgages, the MPF Quality Control (QC) team introduced a Web-based QC system, eMAQCS (Mortgage Analytics Quality Control System). This platform features several features that streamline the entire QC process and increase your efficiency.

A few benefits of using eMAQCS include:
• Boost Efficiency: Easy-to-use web interface to track, receive and remediate quality control results.
• Increase Security: Documents are hosted at a Tier 4 Data Center with enterprise-level security. Secure, cloud-based platform with geographically dispersed disaster recovery procedures.

eMAQCS Access
To obtain eMAQCS system login credentials, please complete the form below. If you have any questions, contact
MPFInvestorDirectQC@fhlbc.com.

• PFI Name:

• PFI Number:

• User's Name:

• User's Email Address:

Access to Auxiliary Queue:
Obtaining User Credentials

Once the request is submitted, each noted user will receive access. Upon first login, you will be required to change your password. Once your password is changed, you will continue to use this login/password each time you login to eMAQCS.

An eMAQCS password must meet the following strength criteria:

• Have 8-25 characters
• Contain at least 1 number
• Contain at least 1 special character
• Contain at least 1 uppercase letter
Obtaining User Credentials

Deactivating a User

Only current employees actively involved in the QC process should have access to eMAQCS. To deactivate a user due to a change in employment status or role, please access the following link: https://www.fhlbmpf.com/resources/mpf-quality-control. Please refer to the sample below.
Obtaining User Credentials

Getting Started

To log in, enter the following address in your browser window: https://eMAQCS.covius.com.

Upon log in, user is taken to the PFI Pipeline queue by default. This is the general working queue which displays relevant data for all PFI loans that have been requested and reviewed within eMAQCS.
General eMAQCS Features
General eMAQCS Features

eMAQCS includes several working queues as well as some informational views to help manage the QC process. The user navigates between queues by clicking in the navigation pane as shown below. Action options, when available, are accessed by clicking the menu bars or by right-clicking on a row within the queue.
General eMAQCS Features

In all queues except PFI Contacts, users are able to filter the records shown based on any column header. To filter on a parameter, type a value in the filter box and click the filter button.
### General eMAQCS Features

The user can adjust the number of records shown in the view.

Use these arrow keys to navigate within the pages of the queue.

This value is number of records displayed per page. The number of records can be reduced or increased up to the maximum number of records in the queue.

This number indicates the total number of records in the queue.
General eMAQCS Features

Each of the queues can be sorted by any of the column names. Clicking on the column name once will sort ascending, clicking a second time will sort descending, and a third click will remove the sort. The column name will appear darker gray when a sort has been applied.
General eMAQCS Features

An "Export to Excel" function is available in the PFI Pipeline, Rep Warrant, Credit Enhancement, and Auxiliary QC queues, which allows for all the loans on the page to be exported as a spreadsheet which can be saved or imported to a database. Note that the checkboxes do not impact this function.

The user may need to modify their browser download settings to automatically open the exported file and additionally, when saving, the file type should be changed to Excel from the default of webpage.
Uploading Loan Files
Uploading Loan Files

• The MPF QC Order Letter will outline the MPF Loans selected for review. Each MPF Loan will require documents to be uploaded into eMAQCS for review. Attached to the MPF QC Order Request is the MPF Documentation Worksheet, which is to be used to compile loan file documentation in the document order required.

• Please provide all applicable documents in the stacking order outlined on the MPF Documentation Worksheet that accompanies the order email. Missing documents will be cited as exceptions in the MPF QC Review.

• Documents must be saved in Adobe Acrobat PDF file format with the naming conventions as noted in upcoming slides.

• Properly named and collated loan files will shorten processing and review times.
Uploading Loan Files

The user can upload documents to a loan from any queue by hovering over “Upload” in the top ribbon and then selecting “Document Upload.”

Once clicked, the user will be taken to the document uploader page.

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.

<table>
<thead>
<tr>
<th>File</th>
<th>Naming Convention</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>MPF / FNMA Documents</td>
<td>[MPFLoanNumber]_DocumentName</td>
<td>123456789_Closing</td>
</tr>
<tr>
<td>MPF Documents</td>
<td>[MPFLoanNumber]_DocumentName</td>
<td>123456789_Closing</td>
</tr>
<tr>
<td>FNMA Documents</td>
<td>[MPFLoanNumber]_DocumentName</td>
<td>123456789_Closing</td>
</tr>
<tr>
<td>EPD Documents</td>
<td>[MPFLoanNumber]_DocumentName</td>
<td>123456789_Closing</td>
</tr>
<tr>
<td>PRED Documents</td>
<td>[MPFLoanNumber]_Pred</td>
<td>123456789_Pred</td>
</tr>
</tbody>
</table>

Document Upload Log

<table>
<thead>
<tr>
<th>Last Upload (EST)</th>
<th>File Name</th>
<th>File Status</th>
<th>Document Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/25/2018 12:00:18 PM</td>
<td>1008 Interactive Form.pdf</td>
<td>New File</td>
<td>Processed</td>
</tr>
</tbody>
</table>
Uploading Loan Files

When using the top ribbon document upload, the precise naming convention must be followed for each document in order to direct the file to the correct loan. The uploader page shows examples of the correct naming conventions.

To upload a file or files, click the Add File(s) button.

<table>
<thead>
<tr>
<th>Document Upload</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add Files Button</td>
</tr>
</tbody>
</table>

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</tr>
<tr>
<td>FNMA Documents</td>
<td>[MPFLoanNumber]_DocumentName</td>
<td>123456789_Closing</td>
</tr>
<tr>
<td>EPD Documents</td>
<td>[MPFLoanNumber]_DocumentName</td>
<td>123456789_Closing</td>
</tr>
<tr>
<td>PRED Documents</td>
<td>[MPFLoanNumber]_Pred</td>
<td>123456789_Pred</td>
</tr>
</tbody>
</table>
Uploading Loan Files

After clicking “Add Files” a File Explorer window will open for the user to navigate to the file or files they wish to upload. Once a file has been located and selected, the user clicks “Open” to initiate the upload.
Uploading Loan Files

Once the upload process is complete, the Document Upload Log will display the status of the selected file(s). A Document Status of “Processed” indicates the upload was successful. A Document Status of “Loan Number Not Found” indicates that either the loan number in the file name is incorrect or the loan does not exist in eMAQCS. Please double-check both the loan number and the file name and attempt to upload again.

If you experience continued issues with an upload, please contact mpfinvestordirectqc@fhlbc.com.
Uploading Loan Files

Additional Notes on File Uploads:

Full loan files, trailing documents, or review responses can also be uploaded in Loans Pending and PFI Pipeline queues. From these queues, the document will be directed to the loan without having to use a specific naming convention. A generic file name can be used - e.g., Closing, Underwriting, or Response – or the specific document name could be used, such as Final 1003, W-2, or 1008, in the case of trailing documents.

While uploading from these locations may be simpler, it does not allow for uploading documents to more than one loan at a time. Additionally, note that uploading a document to the incorrect loan will not be rejected and may result in additional processing time.
Uploading Loan Files

To upload from PFI Pipeline or Loans Pending, right-click on the loan and select the drop-down “Upload Loan Document(s) For This Loan.”

A Document Upload pop-up window will open with an “Add File(s)” button and Document Upload Log will open. From here, the process to upload documents is the same as described earlier in this section.
Queue Details and Functions
PFI Pipeline Queue

Key data points shown in this queue include:

**Action Days Remaining** – number of days until the next action is required per QC timeline.

**Review Type** – type of QC review – MPF Post Closing QC, FNMA Review, Early Payment Default Review, or a Predatory Loan Review (APL compliance review).

**Loan Status** – current status of the review Vendor Review, MPF QC Closing Review, File Past Due, etc.

**Last Doc Upload Date** – indicates the most recent date that a document was uploaded to this loan, whether part of the initial loan package or follow-up documentation.
PFI Pipeline Queue

The loans in the queue can be sorted by any of the column names by clicking on and dragging a column name to the top of the queue where it says "Drag a column header and drop it here..." To remove a sort, click the "x" next to the column name.
PFI Pipeline Queue

To focus on the most urgent items in the Pipeline, a user may find it helpful to filter or sort the data. Note that the user's most recent filter and sort settings will be retained for the next session. The "Clear Filters" button can be used to remove all filters currently in place.

"Clear Filters" button
Loans Pending Queue

Key data points shown in this queue include:

Order Date – date the loans were originally requested.

Due Date – date the loans are required to be successfully submitted.

Past Due – a “Y” indicates a loan is past due.

Status – indicates the status of the document receipt. A status of “Documents Pending” indicates that the complete QC file has not been received by the vendor.

Note: Once the vendor has accepted the loan file as complete it will no longer appear in the Loans Pending queue.
Loans Pending Queue

This queue will show all initial loan file requests awaiting receipt by the vendor. The PFI has 15 days to upload a complete loan package, regardless of Review Type.
Loans Pending Queue

To track which documents have been received for a loan in Loan Pending, the user may right-click on a loan and select “Documents Received.” A pop-up window displaying all documents uploaded to the loan will be displayed. This may be helpful if there is a question as to why a loan still reflects a Documents Pending status.

**PFI Queue - Loans Pending**

<table>
<thead>
<tr>
<th>Menu</th>
<th>MPF Loan #</th>
<th>PFI Loan #</th>
<th>Review Type</th>
<th>MPF Bank Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>☐</td>
<td>2017021702</td>
<td></td>
<td>MPF Post Closing QC</td>
<td>FHLB-Des Moines</td>
</tr>
<tr>
<td>☐</td>
<td>2017021701</td>
<td></td>
<td>MPF Post Closing QC</td>
<td>FHLB-Des Moines</td>
</tr>
<tr>
<td>☐</td>
<td>2016080508</td>
<td></td>
<td>MPF Post Closing QC</td>
<td>FHLB-Des Moines</td>
</tr>
<tr>
<td>☐</td>
<td>2016080507</td>
<td></td>
<td>MPF Post Closing QC</td>
<td>FHLB-Des Moines</td>
</tr>
</tbody>
</table>
Rep Warrant Queue

• The queue will only have data if a PFI participates in the MPF Xtra™ Program.

• This queue is cumulative and is updated monthly on or about the 10th of the month.

• Note that FNMA does reserve the right to revoke Rep and Warrant Relief, so some loans previously on the report may drop off. Please contact mpfinvestordirectqc@fhlbc.com with any questions.
Rep Warrant Queue

This queue will show all loans for which FNMA has currently granted Rep and Warrant relief, whether through QC review or payment history. The Relief Date field indicates that date which FNMA granted the Rep and Warrant relief for a loan.
Credit Enhancement Queue

• The queue will only have data if a PFI participates in the MPF Traditional Program.

• All data exceptions cited as the result of a QC review are reported to the MPF Service Center in order to update the Credit Enhancement. At a minimum, PFIs are given 30 days from the date that a review closes to refute any data exceptions.

• This queue is not cumulative, so it should be checked on a regular basis to track CE changes as needed.
Credit Enhancement Queue

Key data points shown in this queue include:

Data Element – the data field which was updated.

Original Data – the data submitted at LPR.

New Data – data confirmed by MPF review.

Original CE – CE based on all data elements submitted at LPR.

New CE – the new CE resulting from cumulative effect of all MPF QC data updates; there is only one “New CE” for a loan even if multiple data elements were updated.
Credit Enhancement Queue

This queue will typically reflect loans reviews that have been closed in the prior 30-60 days, though loans funded into Master Commitments which have expired may require additional processing time.

The CE changes are applied at a loan level.
MPF Quality Control Staff

MPF QC Reviewers and Processors
mpfqc@fhlbc.com

eMAQCS Assistance
mpfinvestordirectqc@fhlbc.com

PFI QC Contact Updates
https://www.fhlbmpf.com/resources/mpf-quality-control/mpf-qc-contact-questionnaire

Note: The mpf-emaqcs@covius.com is the system email address and not a monitored email account. To respond to any system email, please ‘Reply All,’ email the contact noted in the body of the email, or email the contacts noted above.