

# eMAQCS® plus

February 2025

**PFI Manual**

**MPF® Quality Control**

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# What is eMAQCSplus

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



# General Statement on eMAQCSplus Security

eMAQCSplus is maintained and hosted by Covius Technology Services, the MPF Program Quality Control vendor. As a Covius application, eMAQCSplus 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

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# Obtaining User Credentials & Updating QC Contacts

# Obtaining User Credentials

To add eMAQCSplus users, please contact your institution's eMPF Security Administrator who will be able to add or update users via the eMPF website. 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. The MPF Service Center can help identify if your institution has a Security Administrator.

## Access Types:

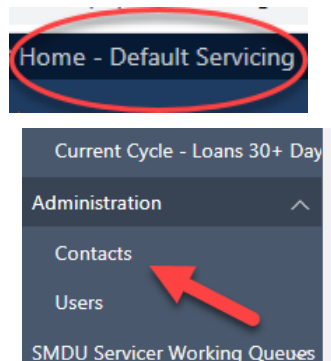
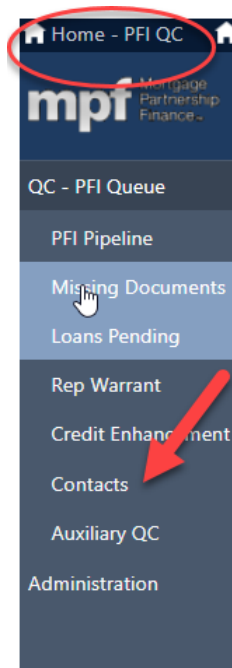
- **MPF Quality Control**- Access for PFI Users responsible for MPF Quality Control Reviews. This will also provide access to our MPF QC Auxiliary Queue.
- **MPF Default Management**- Access for PFI User with retained servicing for Delinquent Loans (this includes Exhibit B reporting and MI Cancellations) and MPF Ginnie Mae Quality Control Servicing.

For password issues please reach out to the MPF Service Center at [mpf-help@fhlbc.com](mailto:mpf-help@fhlbc.com)

# Updating Contacts

PFI's have the ability to update their own email contacts by logging into [emaqcs.covius.com](https://emaqcs.covius.com):

When in **Home PFI QC** the **Contacts** is located to the left of the navigation menu. When in **Home-Default Servicing** the **Contacts** are located under **Administration** of the left navigation menu. A confirmation email will be provided to all updated contacts.





# Updating Contacts

PFI's have the ability to update their own email contacts by logging into [emaqcs.covius.com](https://emaqcs.covius.com):

Please find the contact you need to edit such as **PFI order, PFI Review, QC MBS, or Default Management**. All items marked with an \* must be completed. We advise you to include a CC contact but please review the instructions on screen.

**PFI Details - Contacts**  
PFI Details - QC Order Contact

Title	<input type="text" value="Secondary Market Specia"/>		
First Name	<input type="text" value="Ashley"/> *	Last Name	<input type="text" value="Carrington"/> *
Contact Phone	<input type="text" value="555-555-5555"/>	Contact Email	<input type="text" value="acarrington@fhbc.com"/> *
Extension	<input type="text" value="1111"/>		
Contact Email CC (must use commas between addresses, no spaces)	<input type="text" value="acarrington@fhbc.com,mzimmerman1@fhbc.com"/>		

# Updating Contacts

PFI's can also visit us at <https://www.fhlbmpf.com/resources/mpf-quality-control> to update Contacts:

Please find the contact you need to edit such as PFI order, PFI Review, QC MBS, or Default Management. All items marked with an \* must be completed. We advise you to include a CC contact but please review the instructions on screen. A confirmation email will be provided to all updated contacts.

## 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

# General eMAQCSplus Features QC Side Only

# General eMAQCSplus Features


To log in, enter the following address in your web browser window: <https://eMAQCS.Covius.com>

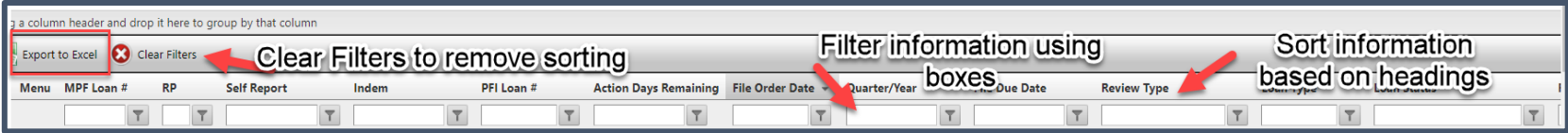
eMAQCSplus includes several working queues. The user is able to navigate to the different queues using the menu to the left of the screen.

The screenshot displays the eMAQCSplus web application interface. At the top, a navigation bar includes links for Home - PFI QC, Home - Default Servicing, Upload, Loan Search, Forms, and Change Password. The main header features the 'mpf Mortgage Partnership Finance' logo and the 'eMAQCSplus' title. On the left, a dark sidebar menu lists various queues: QC - PFI Queue (expanded), PFI Pipeline (selected), Missing Documents, Loans Pending, Rep Warrant, Credit Enhancement, Contacts, Auxiliary QC, and Administration. The main content area is titled 'QC - PFI Queue - Pipeline'. It includes a header with a red arrow pointing to it, a 'Drag a column header and drop it here to group by that column' instruction, an 'Export to Excel' button, and a 'Clear Filters' button. Below these is a table with columns: Menu, MPF Loan #, RP, Self Report, and Indem. The table contains three rows of data, each with a checkbox and a menu icon in the 'Menu' column, and loan numbers in the 'MPF Loan #' column.

Menu	MPF Loan #	RP	Self Report	Indem
<input type="checkbox"/> ≡	2023042602			
<input type="checkbox"/> ≡	2023042601			
<input type="checkbox"/> ≡	2023042601			

# General eMAQCSplus Features

In each queue you are able to export to excel and sort the data by the bolded headers, clear filters to remove sorting. You are also able to navigate to loan information using the three bar menu (  )

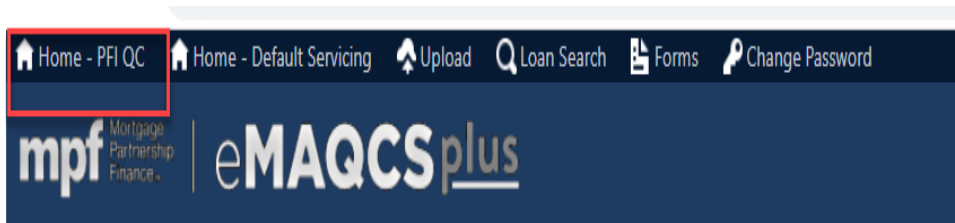


# Queue Details and Functions

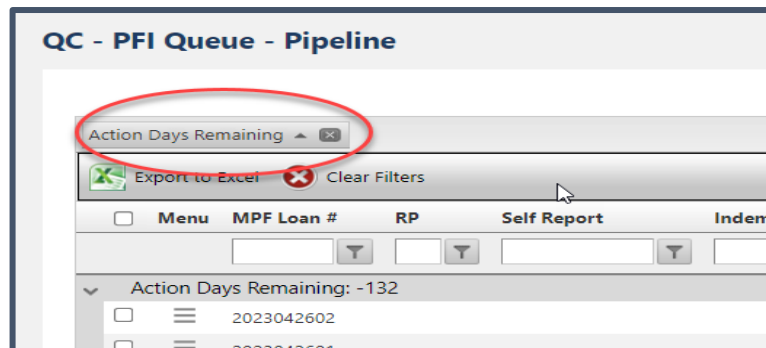
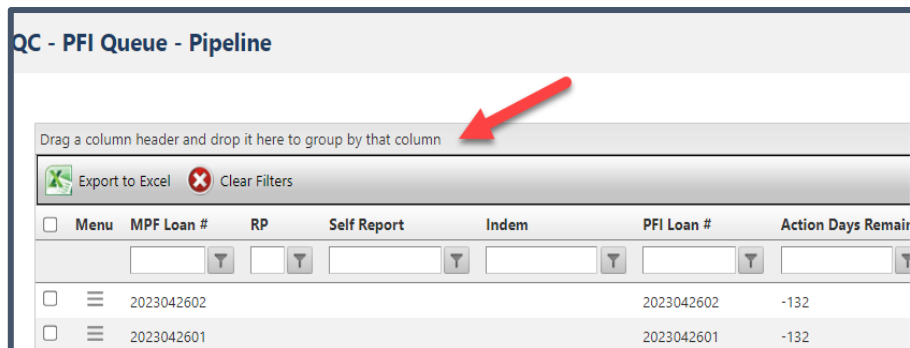
## QC Side Only

# PFI Pipeline Queue Details

When a user logs into the system to function within QC you will need to Click Home-QC at the top of the page.



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 Details

All loans requested for QC Review are housed on the PFI Pipeline Queue and monitored for status.

Key data points shown in this queue include:

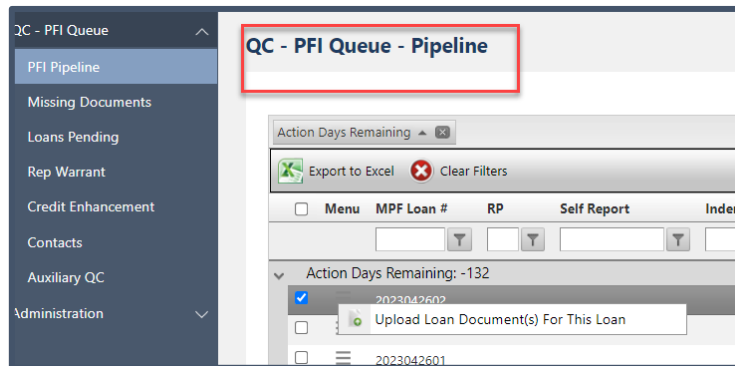
**Action Days Remaining** – Number of days until the next action is required per QC timeline.

**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 the loan, whether part of the initial loan package or follow-up documentation.

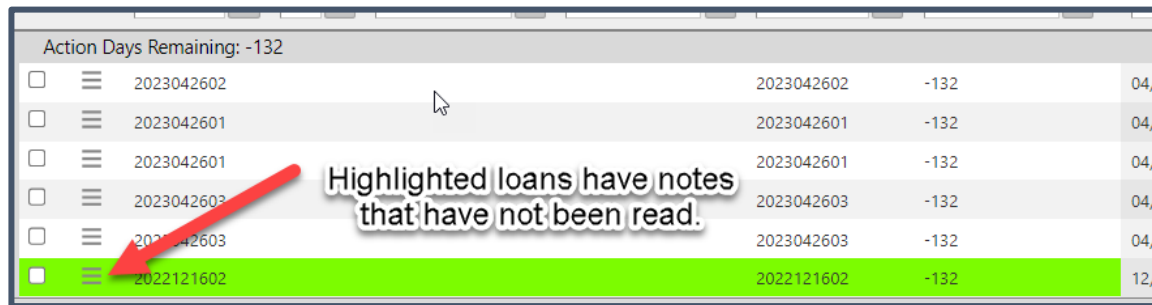
**Request File Date**- Indicates the day the file was requested.





# PFI Pipeline Queue Details

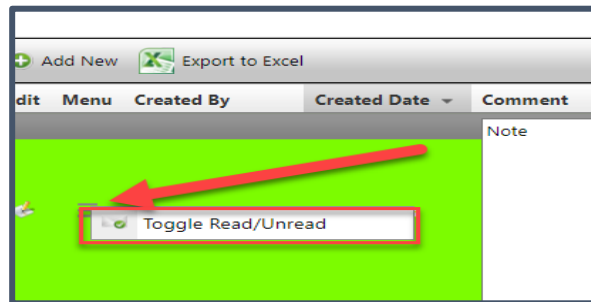
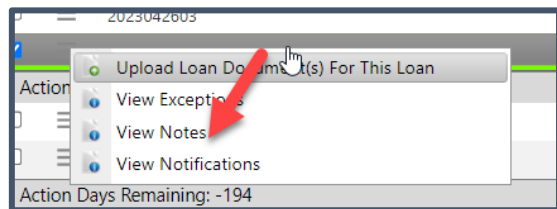
Once a loan has moved into PFI Review the PFI, MPF Bank, and FHLBC QC Review Team can communicate using the Notes feature.



Action Days Remaining: -132

<input type="checkbox"/>	≡	2023042602	2023042602	-132	04/
<input type="checkbox"/>	≡	2023042601	2023042601	-132	04/
<input type="checkbox"/>	≡	2023042601	2023042601	-132	04/
<input type="checkbox"/>	≡	2023042603	2023042603	-132	04/
<input type="checkbox"/>	≡	2023042603	2023042603	-132	04/
<input checked="" type="checkbox"/>	≡	2022121602	2022121602	-132	12/

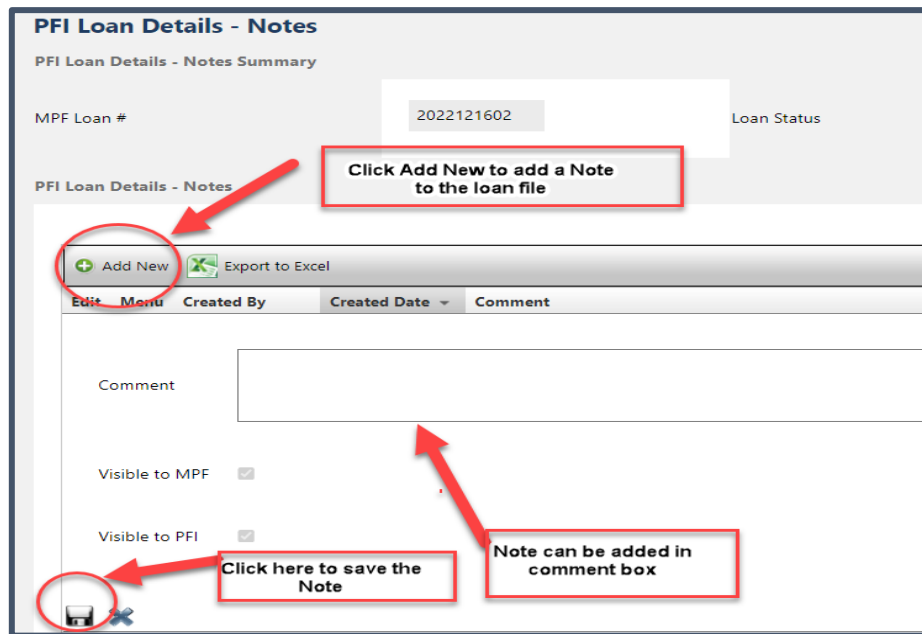
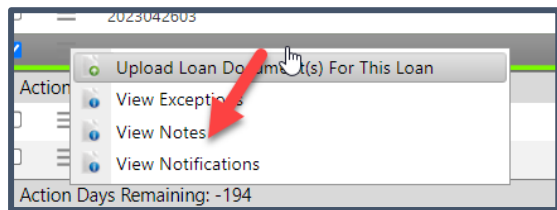
Open the note by clicking the three-bar menu ( ≡ ) click View Notes and click on the highlighted note using the three-bar menu. You may also click the three-bar menu and toggle the note as Read.



# PFI Pipeline Queue Details

From your PFI Pipeline or Loans Pending Screen, any loan with a View Notes option you may also add a Note to the loan, this can be seen by the Home Loan Bank or our QC review Team. This is a great option for communication directly with the reviewer assigned to your loan and may be a quicker option than emailing.

Open the note by clicking the three-bar menu (  ) click View Notes and click on the highlighted note using the three-bar menu.



A screenshot of the 'PFI Loan Details - Notes' form. The form includes a header section with 'PFI Loan Details - Notes Summary', 'MPF Loan #' (2022121602), and 'Loan Status'. Below this is a section titled 'PFI Loan Details - Notes' containing an 'Add New' button (circled in red with an arrow pointing to it and a callout box saying 'Click Add New to add a Note to the loan file'), an 'Export to Excel' button, and a table with columns 'Edit', 'Menu', 'Created By', 'Created Date', and 'Comment'. The 'Comment' field is a large text area. Below the comment field are checkboxes for 'Visible to MPF' (checked) and 'Visible to PFI' (checked). At the bottom left, there is a save icon (a floppy disk) circled in red with an arrow pointing to it and a callout box saying 'Click here to save the Note'. Another callout box says 'Note can be added in comment box' with an arrow pointing to the comment text area.

# Missing Documents Queue Details

This queue identifies loans that have been identified as missing documents necessary to complete the QC Review of the loan. A notification email is sent documenting the missing items. If the items are uploaded within 2 business days (date is noted in the notification email) the loan will not be cited for an exception related to that item. If you are unable to upload by the deadline you will have an additional 15 days after receiving your exception notification email.

QC - PFI Queue

PFI Pipeline

Missing Documents

Loans Pending

Rep Warrant

Credit Enhancement

Contacts

Auxiliary QC

Administration

QC - Missing Documents

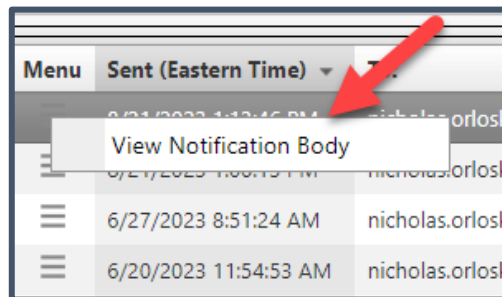
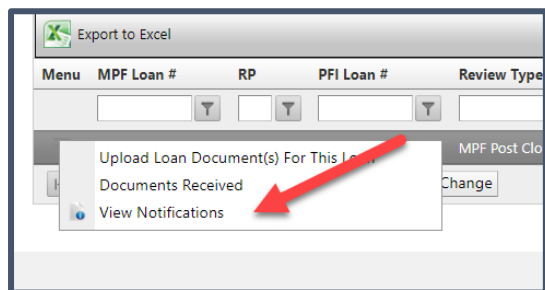
Export to Excel

Menu	MPF Loan #	RP	PFI Loan #	Review Type	MPF Bank Name	Order Date	Due Date	Status
	2022121603		2022121603	MPF Post Closing QC	FHLB-Bos	12/16/2022	08/23/2023	Missing Documents

Page: 1 of 1 Go Page size: 1 Change

Item 1 to 1 of 1

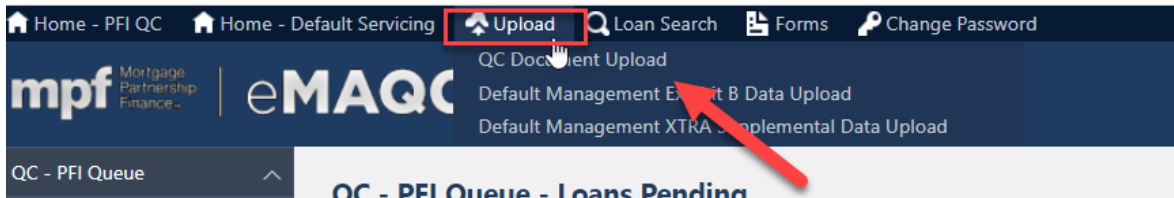
If you are unable to locate your email, you can click View Notification and review the previous communication sent from the system.



# Uploading Loan Files QC Side Only

# Uploading Loan Files

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



## Please Note:

Secure emails and password protected documents are not an acceptable source of documentation submission. Our server will no longer accept these documents.

# Uploading Loan Files

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

Please note: All naming conventions should contain no spaces within the file name.

To upload a file(s), Click Add File(s) button.

A status of “Processed” will display in Document Status if it is successful. You will also receive an email notification confirming if your documents were uploaded successfully.

**QC 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
MPF / FNMA Documents	[MPFLoanNumber]_DocumentName	123456789_Closing
MPF Documents	[MPFLoanNumber]_DocumentName	123456789_Closing
FNMA Documents	[MPFLoanNumber]_DocumentName	123456789_Closing
EPD Documents	[MPFLoanNumber]_DocumentName	123456789_Closing
PRED Documents	[MPFLoanNumber]_Pred	123456789_Pred
QCS Documents	[MPFLoanNumber]_QCS_Q#-YYYY_DocumentName	123456789_QCS_Q1-2022_SpecialDocs
CMC Documents	[MPFLoanNumber]_CMC	123456789_CMC

**Add File(s)**

Click Add File to select File

**Document Upload Log**

Last Upload (EST)	File Name	File Status	Document Status
05/10/2023	2023042602_Title.pdf	New File	Processed

# Loan Pending Queue Details

Key data points shown in the Loans Pending Queue include:

**Order Date** – date the loans were originally requested.

**Due Date** – date the loans are required to be successfully submitted. **All loans are due within 15 days of the order date.**

**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.

**QC - PFI Queue - Loans Pending**

 Export to Excel

Menu	MPF Loan #	RP	Self Report	PFI Loan #	Review Type	MPF Bank Name	Order Date	Due Date ▲	Past Due	Status
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

# PFI Auxiliary QC Queue



# PFI Auxiliary QC Queue

The PFI Auxiliary QC Queue is utilized to facilitate document submission for MPF Training Reviews, Pre/Post Closing Reviews or Self-Reports.

## Self Reports

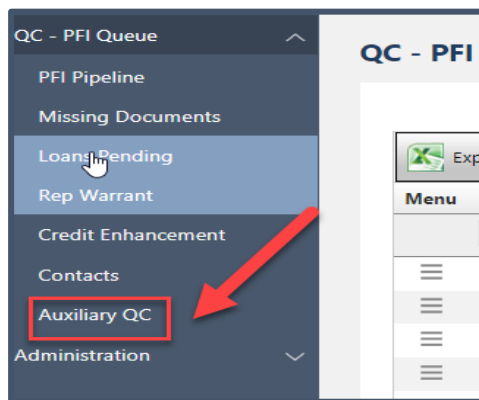
Loans Self Reported by the PFI due to significant defects

## MPF Training Reviews

MPF Bank will direct PFI's to upload documentation for training, MORE and Permanent Rate Buydown loans.

## Pre/Post Closing Reviews

MPF Xtra loans with a repurchase in the last month require review of policies, procedures and pre/post-closing reviews.






# PFI Auxiliary QC Queue

In order to upload documents for an MPF Training/MORE Review, PFI Self-Report or MPF QC Pre/Post closing review, a loan record must exist in the Auxiliary QC Queue. In some cases the loan record will be created in advance, however if the record has not been created, the user will need to add the record. View the instructions below to create a record:

**Auxiliary QC - PFI**


Auxiliary QC - PFI


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


 Export to Excel  Add New  Clear Filters

<input type="checkbox"/>	Edit	Menu	PFI #	PFI Name	File Name	File Received Date	Last Doc Upload Date	Review Status	Review Type
			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PFI Name Select your PFI Name from the drop-down  --Select From List-- \*

File Name Create a File Name   \*

Review Type Select the Review Type  --Select From List--




# PFI Auxiliary QC Queue

Once the required information has been entered, save the record using the save icon.


**Auxiliary QC - PFI**


Auxiliary QC - PFI


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



 Export to Excel  Add New  Clear Filters

<input type="checkbox"/>	Edit	Menu	PFI #	PFI Name	File Name	File Received Date	Last Doc Upload Date
			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

PFI Name  

File Name  

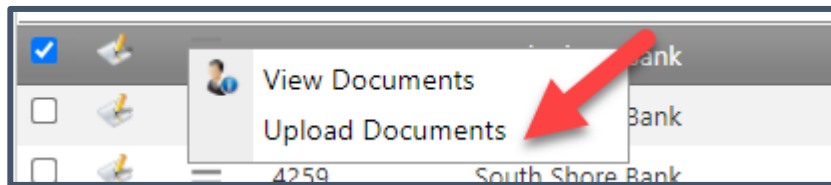
Review Type  

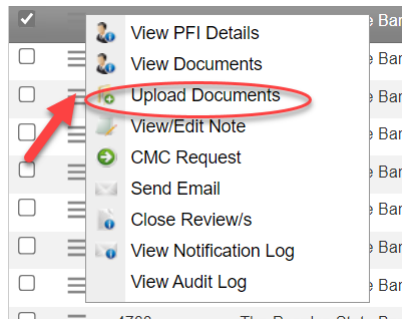
Save record

# PFI Auxiliary QC Queue

To upload documents to the Auxiliary Queue, select Upload Document from the menu bar or right click anywhere in the row and select “Upload Document”. Then select the files you would like to upload.



If you are asked to provide additional documents on a file previously created file, please navigate to the Auxiliary Queue, and find the named file from your original upload. Click the three-bar menu next to this file and select Upload Documents and select any additional documents. You do not need to create multiple folders to upload documents.



# Help with eMAQCSplus

# MPF Quality Control Staff

The [mpf-emaqcs@covius.com](mailto:mpf-emaqcs@covius.com) email address 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 below.

Assistance with MPF QC Reviews

[mpfqcdept@fhlbc.com](mailto:mpfqcdept@fhlbc.com)

Uploading Issues

[mpfinvestordirectqc@fhlbc.com](mailto:mpfinvestordirectqc@fhlbc.com)

New or Updated Credentials and/or Contacts

[www.fhlbmpf.com/resources/emaqcs-plus](http://www.fhlbmpf.com/resources/emaqcs-plus)

**Thank You for your participation in the MPF Program.**

Please note that our review does not waive the investor's right in the future to seek a cure, repurchase, or reimbursement of a loan or loans. Note that 30 days after closing the review, any exception that resulted in revised loan data will be reported to the MPF Service Center or to the applicable investor.