

MPF Announcement:

2025-20

Date:

February 25, 2025

Alert:

Clarification

New Policy

Policy Update

Reminder

Training Information

Audience:

Compliance/Legal

Program Management

Origination

Quality Control

Servicing

Underwriting

Product:

MPF Government MBS

MPF Traditional

MPF Xtra[®]

Effective Date:

Immediately (unless otherwise noted)

MPF Xtra Servicing Updates – FNMA SVC-2025-01

Fannie Mae published [SVC-2025-01](#), which covers updates to the below referenced topics that are applicable to mortgage loans serviced under the MPF Xtra product:

- Information security, business continuity and incident response: introducing new and updated cybersecurity requirements for servicers and seller/servicers. The new requirements include:
 - Relevant Terms,
 - Information Security Program,
 - Cybersecurity Incident Management, and
 - Business Continuity Management.

Reference

[Fannie Mae Servicing Guide SVC-2025-01](#)

Please note you can access the [MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

Visit the [MPF Website](#) to review and register for upcoming complimentary [MPF Webinars](#).

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Servicers are encouraged to adopt these changes immediately but must fully implement them by **Aug. 12, 2025**.

Other topics mentioned in the Fannie Mae announcement do not apply to MPF Xtra. To gain a full understanding of these topics, PFIs should review the entire Fannie Mae Announcement and any applicable Fannie Mae Servicing Guide chapters, forms, or exhibits noted in the announcements.

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673

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Servicing Guide Announcement (SVC-2025-01)

Feb. 12, 2025

The *Servicing Guide* has been updated to include changes to the following:

- [Information security, business continuity and incident response](#): introducing new and updated cybersecurity requirements for servicers and seller/servicers
- [Shared equity clarifications](#): simplifying program registration and documentation requirements for community land trusts

View the list of [impacted topics](#).

Information security, business continuity and incident response

In accordance with *Selling Guide* Announcement, [SEL-2025-01](#), servicers and seller/servicers are advised we have introduced new cybersecurity requirements in three key areas:

- Information Security,
- Incident Management, and
- Business Resiliency.

The new requirements include:

- Relevant Terms,
- Information Security Program,
- Cybersecurity Incident Management, and
- Business Continuity Management.

These requirements will be part of the new *Fannie Mae Information Security and Business Resiliency Supplement* (the “[Supplement](#)”), which is incorporated by reference as part of the *Selling Guide*, *Servicing Guide* and *Consolidated Technology Guide*. Servicers and seller/servicers are reminded they are obligated to report any Cybersecurity Incidents (including those impacting third parties) as soon as possible but no later than 36 hours after discovery.

For additional details about these requirements, refer to the Supplement information [webpage](#), which addresses frequently asked questions about implementation, timelines, and compliance.

Effective: Servicers and seller/servicers are encouraged to adopt these changes immediately but must fully implement them by Aug. 12, 2025.

Shared equity clarifications

In accordance with *Selling Guide* Announcement, [SEL-2025-01](#), servicers and seller/servicers are advised in addition to our *Community Land Trust Ground Lease Rider* ([Form 2100](#)), we will now accept use of Freddie Mac’s equivalent form as an alternative. Accordingly, we will refer to the *Community Land Trust Ground Lease Rider*, rather than by form number, in our *Selling* and *Servicing Guide* and have created a glossary term for *Community Land Trust Ground Lease Rider* that references both forms.

Effective: Servicers and seller/servicers may take advantage of these clarifications to policy immediately.



See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Account Team, Portfolio Manager, or Fannie Mae's Single-Family Servicer Support Center at 1-800-2FANNIE (1-800-232-6643).

Have *Guide* questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics (Dated Feb. 12, 2025)
Information security, business continuity and incident response	<ul style="list-style-type: none">• A2-1-01 Overview of General Servicer Duties and Responsibilities• A2-1-09 Compliance with Requirements and Laws• A3-1-01, Maintaining Fannie Mae Seller/Servicer Status• A-4-1-01, Staffing, Training, Procedures, and Quality Control• F-4-01, References to Fannie Mae’s Website
Shared equity clarifications	<ul style="list-style-type: none">▪ A2-1-03, Servicer’s Duties and Responsibilities Related to Mortgage Loans and Resale Restrictions or Shared Equity Transactions▪ F-3-03, Acronyms and Glossary of Defined Terms: C