

**MPF Marketing Bulletin:**  
2025-02

**Date:**  
January 23, 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<sup>®</sup>**

## Effective Date:

Immediately (*unless otherwise noted within*)

## REFERENCE:

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](#).

## Follow Us



## MPF Program: ULDD Phase 5 Format Now Accepted

We are pleased to announce that the MPF Program has deployed an enhancement that enables us to accept files generated in the updated Uniform Loan Delivery Dataset (ULDD) Phase 5 format.

### Key Updates

- The MPF Program now accepts files generated in the updated ULDD Phase 5 format. We encourage PFIs to collaborate with their Loan Origination System (LOS) vendors to ensure systems and processes are updated to capture and deliver the data points required for ULDD Phase 5, prior to the July 28, 2025 mandate date.
- PFIs may continue using the current ULDD Phase 4 file format until Fannie Mae's required mandate date, July 28, 2025. For more information, please refer to [Fannie Mae's update](#).

### Credit Score and Reporting Initiative

The ULDD Phase 5 initiative will also incorporate future changes associated with the Enterprise Credit Score and Credit Reporting Initiative. Details on Tri-merged vs. Bi-merged credit scores, FICO<sup>®</sup> Score 10T, and VantageScore<sup>®</sup> 4.0 are forthcoming, including timelines for optional and mandatory usage.

Please expect more updates as we approach the July 28, 2025, transition date to keep you informed and prepared.

For any questions or assistance, please contact the MPF Service Center at 877.345.2673 or [mpf-help@fhlbc.com](mailto:mpf-help@fhlbc.com)