

**MPF Announcement:**

2026-25

**Date:**

May 4, 2026

**Alert:**

Clarification  
New Policy  
Policy Update  
Reminder  
Training Information  
Marketing Bulletin

**Audience:**

Compliance/Legal  
Program Management  
Origination  
Quality Control  
Servicing  
Underwriting

**Product:**

MPF Government MBS  
MPF Traditional  
MPF Xtra<sup>®</sup>

**Effective Date:**

**August 6, 2026**

## MPF Xtra Updates – FNMA LL-2026-04

Fannie Mae published Lender Letter [LL-2026-04](#) issues a governance framework for use of artificial intelligence and/or machine learning in origination and/or servicing practices which will apply to all PFIs/Servicers delivering or servicing MPF Xtra loans effective 120 from publication of LL-2026-04 (i.e. August 6, 2026).

PFIs/Servicers using AI/ML in connection with the origination or servicing of MPF Xtra loans must ensure compliance with applicable laws, the PFI Agreement, the MPF Guides and the guidance in LL-2026-04, including guidance related to:

- Having policies and procedures regarding the development, implementation, use and maintenance of any AI/ML system it utilizes, and the measuring and managing of AI/ML risks;
- Complying with the requirements in the Fannie Mae Information Security and Business Resiliency Supplement; and
- Managing risks and appropriate governance of subcontractor and vendor use of AI/ML that is no less protective of these requirements.

Updates to the MPF Guides incorporating these requirements will be published at a later date.

To gain a full understanding of the requirements, PFIs/Servicers should review the entire Fannie Mae Announcement and any applicable Fannie Mae Selling 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](mailto:MPF-Help@fhlbc.com)
- Phone: (877) 345-2673

### 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](#).

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