MPF® Announcement

MPF Announcement:
2026-47

Date:
August 6, 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®

Effective Date:

Immediately *(unless otherwise noted within)*

MPF Traditional Selling – Temporary Buydowns Qualification Ratio Update

The temporary buydown qualification requirements in the MPF Traditional Selling Guide have been updated to align with the standard debt-to-income (DTI) ratios.

Pursuant to Section 5.14.1.3. Maximum DTI, the maximum allowable DTI is as follows:

- Manually underwritten: 43.00%
- Loan Product Advisor Accept: Allowable by AUS
- Desktop Underwriter Approve: Allowable by AUS

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

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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