

MPF Announcement:

2026-48

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:

December 1, 2026

MPF Xtra®: Begin Testing for Upcoming Escrow Reporting Changes

As a follow-up to [MPF Announcement 2026-42](#), the MPF Program is reminding Participating Financial Institutions (PFIs) to begin testing and continue preparing for the upcoming MPF Xtra escrow event-based reporting requirements.

Beginning December 1, PFIs must submit escrow events separately to Computershare, the MPF Program Master Servicer, in either Excel or JSON file format. ASCII text files will not be accepted. Any PFI ready to report earlier than December 1, will be able to begin escrow event reporting as early as November 9.

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



Start File Format Testing Now

PFIs should begin testing their file format using one of the following methods:

- Upload the test file to ServicerConnect with “FNMA Escrow Test” in the file name, then notify servicerconnect@computershare.com once the test file has been uploaded.
- Email the test file to servicerconnect@computershare.com with the subject line “FNMA Escrow Test File.”

File format testing will confirm that the file naming convention, layout and format meet requirements before file data testing.

Use the Required File Naming Convention

Each submission must use the following naming convention:

c123456_Escrow_MMDDYYYY

The date must represent the upload date. Replace “c123456” with the PFI-provided tape name currently used when uploading files. Files that do not follow this convention will be rejected.

Prepare for File Data Testing and Delivery

PFI should begin contacting their servicing providers now to identify and complete any system or process adjustments needed to support the new reporting requirements.

PFI will be able to begin delivering “live” files as early as November 9. Should a PFI anticipate early reporting, they should work with Computershare to begin file content testing as soon as they are ready. Before submitting a file, contact Computershare so the team can monitor the submission and support the testing process.

What PFIs Should Do Now

- Submit an Excel or JSON file for file format testing now.
 - Include the PFI number and institution name when emailing the test file to Computershare.
- Coordinate with servicing providers on required system and process adjustments.
- Begin file data testing as soon as file format testing is complete, particularly if planning to start delivery on November 9.
 - Notify Computershare before sending file data so the team can monitor the submission.
- Confirm that every file follows the required naming convention.

PFI should continue reviewing all applicable Fannie Mae and [MPF Program guidance](#) to ensure they are prepared for the December 1 effective date.

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

- [MPF Customer Service Portal](#)
- MPF-Help@fhllbc.com
- 877.345.2673

“Mortgage Partnership Finance”, “MPF”, “eMPF”, “MPF Xtra” and “eMAQCS” are registered trademarks of the Federal Home Loan Bank of Chicago. The “MPF Mortgage Partnership Finance” logo is a trademark of the Federal Home Loan Bank of Chicago