# MPF® Announcement

**MPF Announcement:**
2026-59

**Date:**
September 21, 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 Xtra Update – FNMA LL-2026-06

Fannie Mae published Lender Letter 2026-06 expanding the availability of VantageScore 4.0 to all lenders. In alignment with this update, the **MPF Program is now accepting loans underwritten through Desktop Underwriter (DU) using VantageScore 4.0 for delivery under the MPF Xtra product only**. Manually underwritten loans must be underwritten using Classic FICO and must comply with the applicable minimum credit score requirements in the MPF Guides and Fannie Mae Guides.

Loans underwritten using VantageScore 4.0 **remain ineligible for delivery through the MPF Traditional product suite**.

The MPF Program is evaluating the impact of these changes relative to the MPF Traditional product suite and will communicate any future updates pursuant to this evaluation. 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:**

**Fannie Mae Lender Letter LL-2026-06**

**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**