

MPF Announcement:

2026-70

Date:

October 22, 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 Dates:

January 1, 2027 and
January 15, 2027

MPF Xtra Servicing Updates: FNMA SVC-2026-06:

Fannie Mae issued Servicing Guide Announcement [SVC-2026-06](#), which includes updates affecting MPF Xtra servicing.

Reference

[Fannie Mae Servicing Guide Announcement SVC-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](#).

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- **Foreclosure and bankruptcy attorney fees:** Fannie Mae increased the maximum allowable foreclosure attorney fees in all jurisdictions and U.S. territories, discontinued the Florida trial fee, and increased allowable fees across all bankruptcy chapters. The revised fees are **effective January 1, 2027**, and apply to matters that remain active as of that date, regardless of when the matter was referred to counsel.
- **IRS Form 1099-C reporting:** IRS Form 1099-C reporting: Fannie Mae updated the process for accessing the Do Not Send 1099-C list. Under Fannie Mae's updated requirements, the loan-level list must be accessed and reviewed no later than the 10th business day in January. The change is **effective January 15, 2027**.

To gain a full understanding of these topics, Servicers should review the entire Fannie Mae Announcement and any applicable Fannie Mae Servicing Guide chapters, forms, or exhibits noted in the announcement.

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

- [MPF Customer Portal](#)
- Email: MPF-Help@fhlbc.com
- Phone: (877) 345-2673

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Servicing Guide Announcement (SVC-2026-06)

Oct. 14, 2026

The *Servicing Guide* has been updated to include changes to the following:

- [Foreclosure and bankruptcy allowable attorney fees](#): updates allowable foreclosure and bankruptcy attorney fees.
- [Miscellaneous update](#):
 - [Exceptions to IRS Form 1099-C Reporting](#)

View the list of [impacted topics](#).

Foreclosure and bankruptcy allowable attorney fees

We revised the

- [Allowable Foreclosure Attorney Fees Exhibit](#) to:
 - increase the maximum allowable foreclosure attorney fees in all jurisdictions and US territories, and
 - discontinue the Florida trial fee.
- [Allowable Bankruptcy Attorney Fees Exhibit](#) to:
 - increase fees across all bankruptcy chapters.

Effective: The new allowable fees are effective Jan. 1, 2027, and apply to all matters referred to counsel for initiation of foreclosure and bankruptcy proceedings, regardless of referral date, if the matter is still active as of Jan. 1, 2027.

Miscellaneous update

Exceptions to IRS Form 1099-C Reporting: We updated the *Servicing Guide* to reflect the updated process for accessing the Do Not Send 1099-C list. Servicers must access and review the loan-level list via Fannie Mae Connect no later than the 10th business day in January.

Additionally, servicers are reminded to subscribe to notifications in Fannie Mae Connect to receive alerts when the Do Not Send 1099-C list becomes available.

Effective: Servicers must implement these changes effective Jan. 15, 2027.

See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Servicing Manager, or Fannie Mae's Single-Family Servicer Resource Center at 1-800-2FANNIE (1-800-232-6643).

Have guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics (Dated Oct. 14, 2026)
Exceptions to IRS Form 1099-C Reporting	▪ C-4.2-01, Filing IRS Forms