MPF® Announcement

MPF Announcement:
2025-57

Date:
July 18, 2025

Alert:
Clarification
New Policy
Policy Update
Reminder
Training Information

Audience:
Compliance/Legal
Program Management
Origination
Quality Control
Servicing
Underwriting

Product:
MPF Government MBS
MPF Traditional
MPF Xtra®

Effective Date:

Immediately *(unless otherwise noted)*

MPF Xtra Servicing Updates – FNMA SVC-2025-04

Fannie Mae published SVC-2025-04 which covers the below referenced topics that are applicable to mortgage loans sold under the MPF Xtra product:

- **References to Republic Mortgage Insurance Company:**
  - Removed references to Republic Mortgage Insurance Company (RMIC) and updated the MI Claims Portal Participants Exhibit.

- **Miscellaneous Updates:**
  - **Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit:**
    - Updated the Guide to incorporate the changes to foreclosure time frames and compensatory fee allowable delays as described in LL-2025-01.
  - **Compliance with Laws:**
    - Clarified reporting requirements related to anti-money laundering for non-Bank Secrecy Act regulated entities.
  - **Approved Mortgage insurers and related identifiers:**
    - Updated the list to remove historical references of previously approved mortgage insurers.

To gain a full understanding of these topics, PFIs 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
- Phone: (877) 345-2673

Reference

Fannie Mae Servicing Guide SVC-2025-04

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

Fannie Mae

Servicing Guide Announcement (SVC-2025-04)

July 9, 2025

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

- [Reference to Republic Mortgage Insurance Company *]: removes references to Republic Mortgage Insurance Company and updates the MI Claims Portal Participants Exhibit
- [Miscellaneous updates]:
    - Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit*
    - Compliance with laws
    - Approved mortgage insurers and related identifiers

View the list of impacted topics.

*Policy changes not applicable to reverse mortgage loans.

Reference to Republic Mortgage Insurance Company

We updated the *Guide* to

- remove references to Republic Mortgage Insurance Company (RMIC),
- add United Guaranty Residential Insurance Company (UGI) to the list of mortgage insurers participating in the MI Claims Portal (MICP), and
- remove retired MI codes from the MI Claims Portal Participants Exhibit.

These changes were made in accordance with the Servicing Notice: Republic Mortgage Insurance Company Merged into United Guaranty Residential Insurance Company.

Effective: These changes are effective immediately.

Miscellaneous updates

Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit: We updated the *Guide* to incorporate the changes to foreclosure time frames and compensatory fee allowable delays as described in LL-2025-01.

Effective: These changes are effective immediately for all mortgage loans with a foreclosure sale date on or after July 1, 2025.

Compliance with laws: In the Selling Guide, we clarified our compliance with laws policy specific to the Bank Secrecy Act (BSA) and anti-money laundering (AML) related requirements for seller/servicers. See Announcement SEL-2025-05.

Effective: Sellers and seller/servicers are encouraged to take advantage of this policy clarification immediately but must do so by October 2, 2025.

Approved mortgage insurers and related identifiers: We updated the list of Approved Mortgage Insurers and Related Identifiers to remove the previously approved mortgage insurers, which were provided for historical reference only, and to put the remaining list in alphabetical order.

Effective: This change is effective immediately.

See the *Servicing Guide* for details about these updates.
Servicers who have questions about this Announcement should contact their Fannie Mae Account Team, Portfolio Manager, or Fannie Mae's Single-Family Servicer Support 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 *Servicing Guide* Topics (Dated July 9, 2025)
Reference to Republic Mortgage Insurance Company	• D2-3.3-01, Fannie Mae Short Sale, • E-4.5-01, Filing MI Claims for Conventional Mortgage Loans or for Other Mortgage Loans for which Fannie Mae Bears the Risk of Loss, • F-2-06, Mortgage Insurer Delegations for Workout Options, and • F-3-18, Acronyms and Glossary of Defined Terms
Foreclosure Time Frames and Compensatory Fee Allowable Delays Exhibit	• E-3.2-15, Allowable Time Frames for Completing Foreclosure • F-2-03, Compensatory Fee Calculation Examples
Compliance with laws	• A2-1-09, Compliance with Requirements and Laws