

MPF Announcement:

2025-71

Date:

September 10, 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 Traditional Selling – Nontraditional Credit Updates

The MPF Program has updated the MPF Traditional Selling Guide incorporating the nontraditional credit requirements as communicated in [MPF Announcement 2025-44](#).

The updates include clarifying the eligibility requirements that must be met if one or more Borrowers on the mortgage loan does not have a credit score and is relying on nontraditional credit to qualify.

For additional information, see MPF Traditional Selling Guide Section 5.13.1.2 Unobtainable Credit Score and Section 5.13.3.1 Housing Payment History.

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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