

MPF Announcement:

2025-78

Date:

October 1, 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 within)**

Please note you can access the

[MPF Guides](#) and [MPF Announcements](#) on our [MPF Website](#).

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MPF Program – Security Instrument Record Retention Clarification

The MPF Guides have been updated clarifying the requirement that PFIs and Servicers must maintain a copy of the recorded Security Instrument in the mortgage loan file.

The mortgage loan file must meet any applicable Investor, Government Agency Requirements, and MPF Guide requirements.

For additional information see the following Guide sections:

- [MPF Xtra Servicing](#): 1.7.4 Record Retention
- [MPF Xtra Selling](#): 10.1 Mortgage Loan File Contents
- [MPF Government MBS Servicing](#): 1.8.4 Record Retention
- [MPF Government MBS Selling](#): 3.1.1 Mortgage Loan File Contents
- [MPF Traditional Servicing](#): 1.7.3 Servicing Files and 1.7.5 Record Retention
- [MPF Traditional Selling](#): 10.1.1 Mortgage Loan File Contents

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

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

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