

MPF Announcement:

2025-80

Date:

October 6, 2025

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:

October 6, 2025

MPF Xtra Product: New Low Loan Balance and State Specific Pricing

Effective October 6, 2025, the MPF Program will offer the following new pricing options under the MPF Xtra[®] product for both mandatory and best-efforts Delivery Commitments (DCs):

- Fixed 30 Yr 325K Max Ln Amt
- Fixed 30 Yr 350K Max Ln Amt
- Fixed 15 Yr New York
- Fixed 30 Yr New York
- Fixed 30 Yr Florida

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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While the existing Fixed 30 Year and Fixed 15 Year pricing schedules will continue to be available, these additional pricing schedules may provide advantages for loans at or below loan amounts of \$325,000/\$350,000 or loans located in New York or Florida.

The new pricing options will be available along with the existing pricing schedules on the [eMPF[®] website](#). Additional coordination may be required to integrate these subproducts into your product pricing engines (PPEs).

Please note that the new pricing options will only be available for the MPF Xtra product. The specific requirements for each new pricing option are provided below:

- **Fixed 30 Yr 325K Max Ln Amt:** any loan sold against this product grid cannot have an original unpaid principal balance (UPB) greater than \$325,000
- **Fixed 30 Yr 350K Max Ln Amt:** any loan sold against this product grid cannot have an original unpaid principal balance (UPB) greater than \$350,000
- **Fixed 15 Yr New York:** any loan sold against this product grid must be a New York property
- **Fixed 30 Yr New York:** any loan sold against this product grid must be a New York property

- **Fixed 30 Yr Florida:** any loan sold against this product grid must be a Florida property

If you have any questions regarding the new pricing option or the DC creation process, contact the MPF Service Center:

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

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