MPF® Announcement

MPF Announcement:
2025-91

Date:
November 20, 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)*

Reference

[MPF Announcement 2025-86]

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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MPF Program - Policy Guidance Related to Federal Government Shutdown

As the Government shutdown ended on November 12, 2025, the MPF Program temporary guidance provided in MPF Announcement 2025-86 which only applied to **MPF Traditional Conventional Loans and** to borrowers affected by the federal government shutdown, automatically expired.

PFIs and Servicers originating, delivering or servicing:

- MPF Traditional Government loans and MPF Government MBS loans must follow guidance issued by Ginnie Mae and the applicable Government Agencies.
- MPF Xtra loans must follow guidance issued by Fannie Mae.

****In addition, PFIs and Servicers are expected to abide by any/all federal or state laws.***

<u>MPF Traditional (conventional loans):</u>

Selling:

- <u>Representations and Warranties</u>:
  When delivering loans originated during the government shut down, the PFI warrants that the mortgage loan meets all MPF Program requirements at the time the loan is delivered to the MPF Bank.

(continued on next page)

Servicing:

- Forbearance:
  Borrowers placed on forbearance plans during the government shut down will be expected to bring their loans current through a reinstatement. Borrowers unable to reinstate their loans must be evaluated by the Servicers for repayment plans or other loss mitigation options pursuant to MPF Traditional Servicing Guide. See Sections 9.2.1.3 Forbearance Plan Terms; 9.2.1.4 Contacting the Borrower During a Forbearance Plan Term; and 9.1.24 Workout Hierarchy.

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