

MPF Announcement:

2025-95

Date:

December 4, 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:

January 1, 2026

MPF Program Announces Kick-Off of Annual Eligibility Certification and Form OG1

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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The MPF Program would like to remind PFIs and Servicers that the Annual Eligibility Certification (AEC) process will begin soon.

Form OG1

The Form OG1 (Form) for the 2025 certification will be available on the [eMPF[®] website](#) as of January 1, 2026, and PFIs and Servicers must submit their Form with any supporting documentation by **January 31, 2026**.

The Form must be submitted electronically via the eMPF website by an employee of the PFI or Servicer who is listed on the MPF Resolution, or has been delegated authority to sign PFI agreements per the Delegation of Authority (DOA) on file.

PFIs or Servicers deemed to be noncompliant with MPF Program requirements, including the requirement to timely submit the Form, may be subject to the following:

- Disqualification
- Suspension; and/or
- Compensatory Fees

Updates to AEC Forms

PFI and Servicers may access their prior year Annual Certification Form submission via eMPF, located under the Exhibits tab:

The screenshot shows the eMPF Customer Service Portal interface. The top navigation bar includes links for MANAGE USERS, PROFILE, MESSAGES, CONTACT US, 6376-46189, and LOG OUT. Below this, a secondary navigation bar contains HOME, PRICING, TRANSACTIONS, EXHIBITS, REPORTS, RESOURCES, and UPLOAD. The EXHIBITS tab is selected, and a dropdown menu is visible with options: Selling, Document Custody, Servicing, Annual Eligibility Certification (OG1), and Annual Certification Forms. The 'Annual Certification Forms' option is highlighted with a red arrow. On the left, the breadcrumb trail shows 'Exhibits > Annual Certification Forms'. The main content area is titled 'Annual Certification Forms' and contains a form with fields for 'Form Year' (set to 2025) and 'Status' (set to Submitted), followed by a green SUBMIT button.

- A new question has been added to the Form, requiring PFIs/Servicers to confirm that all user authorities and system access is appropriate and accurate. PFIs/Servicers will have access to their institution's organizational contact report directly within the Form, along with a link to the "How to Manage Users" guide to help review and verify this information.
- All questions on the Form are required and must be completed in order to submit the Form. To avoid delays, PFIs must ensure all fields are completed/checked.
- Servicers are required to list all sub-servicers, affiliate servicers or other servicers on the Form.

Available Resources

For support completing the Form, PFIs should reference the following resources:

- [Form OG1: Instructions on Completing the OG1](#)
- [MPF Annual Eligibility Certification Knowledge Article](#)

Webinars

The MPF Program is offering a webinar to review the online completion process for the Form. Instructions for completing the Form, review of content, and a demonstration of the upload functionality will be provided. The webinar is recommended for the staff and managers responsible for completion of the certifications contained in the Form.

The webinar will be held on the following dates:

- December 18, 2025 at 1PM CT
- January 7, 2026 at 1PM CT

To register for the webinar, please [click here](#).

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

AEC Additional Information

The following information provides additional assistance to PFIs completing their AEC.

Points of Interest

The Form and supporting documentation are completed and submitted electronically through the eMPF website.

- Information for the Form is collected based on 2025 activity.
- After you submit the completed Form with the supporting documentation, your FHLBank will review your submission and will either approve or reject. Typically, a Form is rejected if the required supporting documentation is missing.

eMPF Website Access

The person completing and submitting the AEC will need access to the eMPF website. Follow one of the two options if access to the eMPF website is needed:

- Contact your local FHLBank to obtain a Delegation of Authority supplemental form. This form will need to be signed by individuals on your MPF Resolution to authorize the additional person. The process may take a few business days to complete.
- Electronic Delegation of Authority using your institution's eMPF Security Administrator within the eMPF website.

Supporting Documentation

To help prepare for the upcoming AEC process we have outlined some supporting documentation that may be needed:

- Most recent monthly Quality Control (QC) Summary Report provided to senior management for both pre-closing and post-closing reviews, including detailed information on the most severe defects, trend analysis, and target defect rate compared to actual defect rate (post-closing). Including the corrective action.
- QC Policy – if updates have been made to the QC policy in the last 12 months.
- Any exam or audit of your mortgage operations with any of the following, including origination or servicing related non-compliance or deficiency findings and summary of how the findings were addressed and corrected:

- State or Federal Regulator
 - Government Agency (including VA, HUD, FHA, or RHS)
 - Fannie Mae and Freddie Mac
 - Other mortgage loan Investors
- For any 'No' responses in Section A of the Form OG1, provide a document outlining the reason for the 'No' response and if applicable, include supporting documentation.
 - Any other document or information specifically requested by your FHLBank.

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