

**MPF Announcement:**

2026-09

**Date:**

February 27, 2026

**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<sup>®</sup>**

**Effective Date:**

**Immediately (*unless otherwise noted within*)**

## MPF Program: Delinquency & Bankruptcy Status Reporting Reminder

### 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](#).

### Follow Us



The MPF Program reminds Servicers of the Delinquent Mortgage & Bankruptcy Status Report (Exhibit B) reporting reminders.

### Reporting Requirements

In accordance with the Guides, Servicers are required to submit the [Exhibit B](#) monthly through [eMAQCS<sup>®</sup>Plus](#), using the format posted on the MPF Website and AllRegs.

The [Exhibit B](#) must report:

- the status of all Mortgage Loans that are thirty (30) days or more delinquent as of the last day of the preceding month, and
- must include all Borrowers who have filed Bankruptcy (including loans in Bankruptcy status that are current).

As a reminder, if payment is not made in the month in which it is due, the Mortgage Loan is considered delinquent and must be included Exhibit B.

### February Reporting

Since the month of February has less than 30 days, if a payment is not received by February month end the mortgage loan is considered delinquent and should be reported on the Exhibit B as such.

Since the month of February ends on a Saturday, Servicers are encouraged to work with borrowers to ensure payments are posted prior to month end. Leveraging alternative payment methods such as Automated Clearing House (ACH) should be considered.

*(continued on next page)*  
"Mortgage Partnership Finance", "MPF", "eMPF", "MPF Xtra" and "eMAQCS" are registered trademarks of the Federal Home Loan Bank of Chicago. The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago.

Below are the Default Reporting deadlines based on the MPF Product:

MPF Product	Reporting Due Date
MPF Government MBS	1 <sup>st</sup> Day of Month
MPF Xtra	2 <sup>nd</sup> Day of Month
MPF Traditional	5 <sup>th</sup> Day of Month

Failure to upload complete and accurate Exhibit B to eMAQCS Plus on time may result in the assessment of a Late Default Reporting Fee.

### Resources

- **Requesting eMAQCS Plus access and other Exhibit B related details:** [Default Management | MPF](#)
- **Exhibit B Instructions:** [Exhibit B](#)
- **Training Resources:** [On-Demand Webinars | MPF](#)
- **Default Best Practices:** [MPF Announcement 2025-69](#)

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