

**MPF Announcement:**

2026-14

**Date:**

March 17, 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 Xtra Servicing Updates – FNMA SVC-2026-02

Fannie Mae published [SVC-2026-02](#) which covers the below referenced topics that are applicable to mortgage loans sold under the MPF Xtra products:

- **Clarifying remittance requirements for Temporary Interest Buydown Funds:** Removed outdated language referencing Fannie Mae holding temporary interest rate buydown funds loans.
  - As a reminder, Servicers must hold temporary buydown funds in accordance with MPF Xtra Servicing Guide Section 2.4.4 Buydown Funds and must remit funds pursuant to 2.11 Buy-down Account Payments.
- **Income assessment policy updates and clarifications:** A note that Chapter B3-3, Income Assessment of the Selling Guide has been updated.

Other topics mentioned in the Fannie Mae announcement do not apply to MPF Xtra. To gain a full understanding of these topics, PFIs should review the entire Fannie Mae Announcement and any applicable Fannie Mae Servicing Guide chapters, forms, or exhibits noted in the announcements.

**Reference**

Fannie Mae Servicing Guide [SVC-2026-02](#)

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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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](mailto:MPF-Help@fhlbc.com)
- Phone: (877) 345-2673

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# Servicing Guide Announcement (SVC-2026-02)

March 11, 2026

The *Servicing Guide* has been updated to include changes to the following:

- [Miscellaneous update:](#)
  - Clarifying remittance requirements for loans with stop delinquency advances and temporary interest rate buydowns
  - Income assessment policy updates and clarifications

View the list of [impacted topics](#).

## Miscellaneous update

**Clarifying remittance requirements for loans with stop delinquency advances and temporary interest rate buydowns:** We made the following clarifications to align the Guide with current operational practices:

- removed the requirement for servicers to advance guaranty fees for loans in the Stop Delinquency Advance process; and
- removed outdated language referencing Fannie Mae holding temporary interest rate buydown funds as Fannie Mae does not hold such funds.

**Effective:** Servicers may take advantage of these clarifications immediately.

**Income assessment policy updates and clarifications:** We updated Chapter B3-3, Income Assessment of the *Selling Guide*. These updates introduce new policies, policy changes, and clarifications to improve clarity and consistency. See *Selling Guide* Announcement [SEL-2026-02](#).

**Effective:** Sellers and servicers may apply these changes immediately but must do so no later than June 1, 2026.

See the *Servicing Guide* for details about these updates.

Servicers who have questions about this Announcement should contact their Fannie Mae Servicing Manager, or Fannie Mae's Single-Family Servicer Resource Center at 1-800-2FANNIE (1-800-232-6643).

Have Guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).



## Impacted Topics

Section of the Announcement	Updated <i>Servicing Guide</i> Topics (Dated March 11, 2026)
<b>Clarifying remittance requirements for loans with stop delinquency advances and temporary interest rate buydowns</b>	<ul style="list-style-type: none"><li>• <a href="#">C-3-01, Responsibilities Related to Remitting P&amp;I Funds to Fannie Mae</a></li><li>• <a href="#">F-1-20, Remitting and Accounting to Fannie Mae</a></li></ul>
<b>Income assessment policy updates and clarifications</b>	<ul style="list-style-type: none"><li>• <a href="#">F-1-28, Reviewing a Transfer of Ownership for Credit and Financial Capacity</a></li></ul>