

MPF Announcement:

2026-29

Date:

May 14, 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[®]

Effective Date:

**Immediately (unless
otherwise noted within)**

MPF Traditional Servicing – Escrow Analysis Clarifications

The MPF Program is updating the [MPF Traditional Servicing Guide](#) to clarify Servicer responsibilities for escrow analyses related to Payment Deferrals and Loan Modifications.

As clarified, Servicers must:

- use the most current available tax and insurance information when conducting escrow analysis;
- perform an escrow analysis when determining Trial Period Plan terms and again upon completion of the trial period when establishing final loan modification terms; and
- include any escrow shortage in the borrower's monthly payment beginning with the first payment due on the Payment Deferral or Loan Modification effective date.

For questions or assistance, please contact the MPF Service Center by using one of the following options:

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

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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