

MPF Announcement:

2026-34

Date:

May 28, 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:

September 1, 2026

MPF Traditional Servicing – Loss Mitigation Clarifications

The [MPF Traditional Servicing Guide](#) has been updated to provide the following policy updates and clarifications:

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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- **Forbearance Plans:** Updated the allowable forbearance plan term increments to 3 months at a time. *For additional information, see Section 9.2.1 Forbearance Plan.*
- **Loan Modification Eligibility:** Clarified that, for Borrowers with disaster-related hardships:
 - the number of previous mortgage loan modifications does not impact the borrower's eligibility, and
 - payments received that reduce the amount of delinquency after the date of evaluation for a Loan Modification do not impact the borrower's eligibility.

For additional information, see Section 9.2.4.4.2 Evaluating a Borrower with a Disaster-related Hardship for a Loan Modification.

- **Foreclosure Proceedings:** Added guidance addressing the initiation and suspension of foreclosure activities for disaster-impacted properties, including the implementation of an approval requirement.

For additional information, see Section 8.5.4 Foreclosure Action.

Servicers may begin to implement these changes immediately but must do so by September 1, 2026.

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

- [MPF Customer Service Portal](#)
- Email: MPF-Help@fhfbc.com
- Phone: 877.345.2673

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