

MPF Announcement Summary:

2026-S03

Date:

March 11, 2026

Upcoming Webinars:

- Thursday, March 12th
[MPF University Welcomes
MGIC: Appraisals & Uniform
Appraisal Dataset \(UAD\) 3.6](#)
- Thursday, March 19th
[MPF University Welcomes
Radian: Detecting and Avoiding
Fraud in Loan Files](#)

Resources: Please note you can access the following on our [MPF Website:](#)

- [MPF Customer Service Portal](#)
- [MPF Guides](#)
- [Announcements](#)

Follow Us



MPF Selling Announcements

This document summarizes MPF Selling Announcements being published on this date.

PFIs and Servicers must refer to the actual MPF Announcement for the specific requirements and guidance.

MPF Xtra[®]

MPF Announcement 2026-12: MPF Xtra Selling Updates – FNMA SEL-2026-02

Fannie Mae Published SEL-2026-02 announcing updates to income assessment policy and clarifications and Texas Section 50(a)(6) appraisal requirements.

MPF Announcement 2026-13: MPF Xtra – HomeReady Product Enhancements

Fannie Mae is extending offering a \$2,500 LLPA credit for very low-income purchase borrowers (VLIP) that can be used for down payment and closing costs.

Upcoming Webinars

- Thursday, March 12th
[MPF University Welcomes MGIC: Appraisals & Uniform Appraisal Dataset \(UAD\) 3.6](#)
 The new Uniform Appraisal Dataset (UAD) 3.6 is more than a simple update – it's a complete redesign of the legacy appraisal forms! This 2-hour session lays the foundation for understanding the enhanced Uniform Residential Appraisal Report (URAR).
- Thursday, March 19th
[MPF University Welcomes Radian: Detecting and Avoiding Fraud in Loan Files](#)
 Attend this foundational session to better understand mortgage fraud by reviewing real documents. In this session you will learn:
 - The motivation behind mortgage fraud, trends and hotspots.
 - How to recognize various red flags found in income, asset, credit, appraisal, and closing documentation.
 - The costs and trends of mortgage fraud and how they impact our communities
 - Your next steps after discovering a red flag and tools you can use to help prevent fraud

To register for upcoming webinars and view our on-demand webinar library please visit the following link: <https://www.fhlbmpf.com/education/upcoming-webinars>

**All webinars begin at 1 p.m. CT*

Reminders

To help prevent data discrepancies, please review the following data entry reminders.

- Construction-to-Permanent loans: All loan terms (including Note date, mortgage amount, and related fields) must reflect the final or modified loan terms, not interim construction terms.
- PITIA calculation: PITIA must be calculated using the following components:
 - Principal and Interest as reflected on the Note.
 - Real Estate Taxes equal to 1/12 of the annual taxes, based on county records for the improved property. For purchase and construction-related transactions see MPF Selling Guide 5.14.2.1.
 - Hazard Insurance equal to 1/12 of the annual premium, as shown on the insurance certificate.
- Total Other Debt: All borrower obligations outstanding at the time of Closing must be included when calculating the total debt ratio.

"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.