

# eMAQCS®plus- PFI Manual MPF Quality Control Process

December 2025



# What is eMAQCSplus

eMAQCSplus is a web-based, easy-to-use portal for the secure upload of loan files requested for various types of MPF Quality Control (QC) reviews. eMAQCSplus also includes additional functionality for managing and reporting of your QC pipeline.

## General Statement on eMAQCSplus Security

eMAQCSplus is maintained and hosted by Covius Technology Services, the MPF Program Quality Control vendor. As a Covius application, eMAQCSplus is hosted at a Tier 4 Data Center in the United States with enterprise-level security and redundancy, including:

- Role-based access control
- SOC2/AT 101 certified annually
- Load-balanced, clustered servers with 99.99% uptime
- Enterprise backup services
- Geographically-dispersed disaster recovery site

# Table of Contents

- [General eMAQCSplus Features](#)
- [Queue Details and Functions](#)
- [FAQs](#)
- [Uploading Loan Files](#)
- [PFI Auxiliary QC Queue](#)
- [Obtaining User Credentials & Updating QC Contacts](#)
- [Severity Definitions and Loan Statuses](#)
- [Help with eMAQCSplus](#)

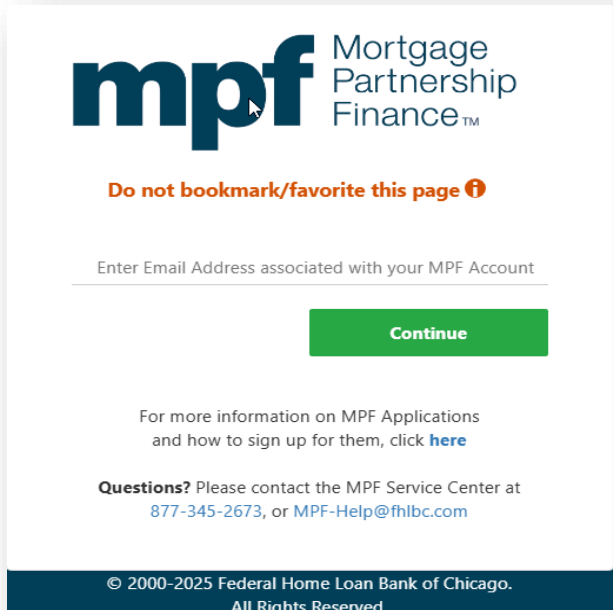
# General eMAQCSplus Features

## QC Side Only

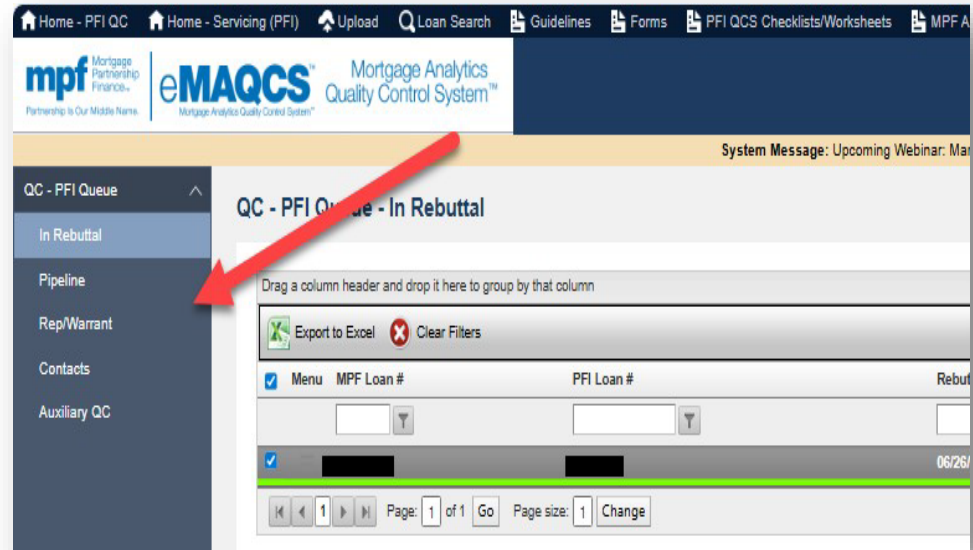
# General eMAQCSplus Features

To log in, enter the following address in your web browser window: [emaqcs.covius.com](https://emaqcs.covius.com)

eMAQCSplus includes several working queues. The user can navigate to the different queues using the menu to the left of the screen.



The image shows the login page for Mortgage Partnership Finance (MPF). At the top is the MPF logo with the text "Mortgage Partnership Finance™". Below the logo is a warning: "Do not bookmark/favorite this page" with an information icon. A text input field is labeled "Enter Email Address associated with your MPF Account". Below the field is a green "Continue" button. Further down, there is a link "here" for more information. At the bottom, contact information is provided: "Questions? Please contact the MPF Service Center at 877-345-2673, or MPF-Help@fhilbc.com". The footer contains the copyright notice: "© 2000-2025 Federal Home Loan Bank of Chicago. All Rights Reserved."



The image shows the eMAQCSplus web application interface. The top navigation bar includes links for Home - PFI QC, Home - Servicing (PFI), Upload, Loan Search, Guidelines, Forms, PFI QCS Checklists/Worksheets, and MPF A. The main header displays the MPF logo, the eMAQCS logo, and the text "Mortgage Analytics Quality Control System™". A system message at the top right reads: "System Message: Upcoming Webinar: Mar". The left sidebar menu is expanded, showing options: QC - PFI Queue, In Rebuttal (selected), Pipeline, Rep/Warrant, Contacts, and Auxiliary QC. The main content area is titled "QC - PFI Queue - In Rebuttal". It features a table with columns: Menu, MPF Loan #, PFI Loan #, and Rebuttal. The table has a search bar and a "Page: 1 of 1" indicator. A red arrow points to the "In Rebuttal" menu item.

# Queue Details and Functions

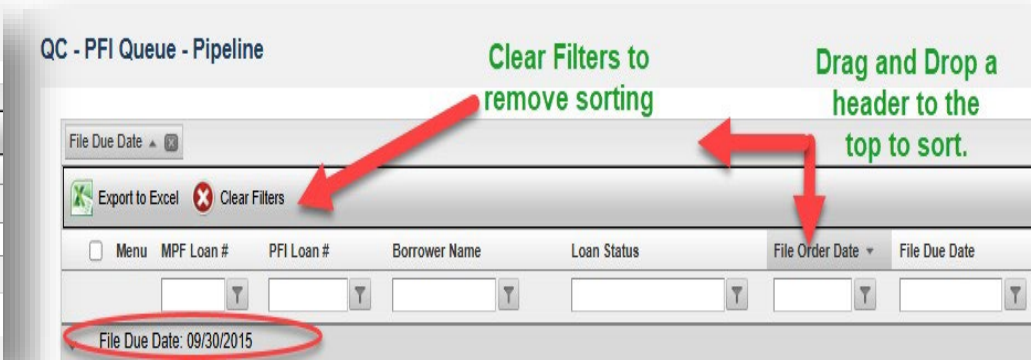
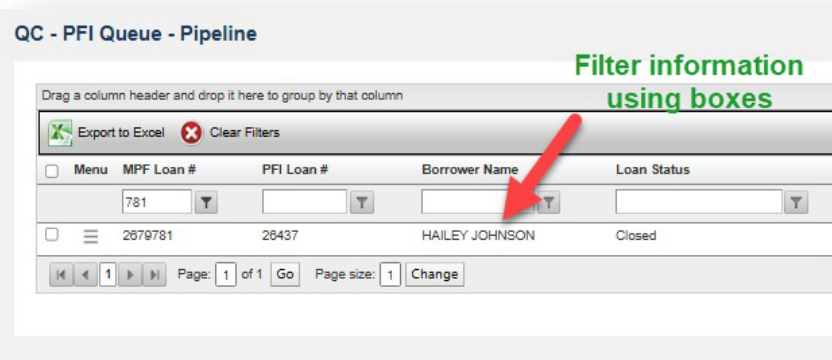
## QC Side Only

# PFI Pipeline Queue Details

When a user logs into the system to perform QC tasks you will need to click Home- PFI QC at the top of the page.



The loans in the queue can be sorted by any of the column names by clicking on and dragging a column name to the top of the queue where it says "Drag a column header and drop it here." To remove a sort, click the "x" next to the column name. You can also sort by entering a loan number, name, or date into the boxes.



# PFI Pipeline Queue Details

All loans requested for QC Review are housed on the PFI Pipeline Queue and monitored for status.

Key data points shown in this queue include:

- **File Due Date**– Indicates the day the file is due to the vendor for review.
- **Loan Status** – Current status of the review
  - Docs Pending- Documents for the initial review need to be submitted
  - QC Rep Review- Loan is currently in review by our QC team
  - In Rebuttal- Loan is pending a response by you
  - Vendor Response Review- Your response is being reviewed by the Vendor
  - Closed- Loan has been closed
- **Latest Results Released**– Indicates the most recent date the vendor sent the results.

## QC - PFI Queue - Pipeline

Drag a column header and drop it here to group by that column

 Export to Excel  Clear Filters

<input type="checkbox"/> Menu	MPF Loan #	PFI Loan #	Borrower Name	Loan Status	File Order Date ▾	File Due Date	Initial Results Published	Latest Results Released	Loan Type
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



# PFI In Rebuttal Queue Details

All loans with “Active” exceptions will be listed on this screen. These loans will need additional documentation and a comment from you to close the exception.

Home - PFI QC Home - Servicing (PFI) Upload Loan Search Guidelines Forms PFI QCS Checklists/Worksheets MPF Application Links

**mpf** Mortgage Partnership Finance... **eMAQCS™** Mortgage Analytics Quality Control System™

System Message: Upcoming Webinar: March 21 @ 1PM CT - MPF® University Welcomes MGIC: How to


**QC - PFI Queue - In Rebuttal**

Drag a column header and drop it here to group by that column

Export to Excel Clear Filters

<input type="checkbox"/> Menu	MPF Loan #	PFI Loan #	Borrower Name	Last Doc Upload
<input type="checkbox"/> ≡	1212121	555555	Joel Tester	06/26/2025
<input type="checkbox"/> ≡	2121212	444444	Pat Sample	06/26/2025


# PFI In Rebuttal Queue Details


To view exceptions for a particular loan, you may either click on the menu icon  or right-click anywhere on the loan



- A menu will open, select View Exceptions


QC - PFI Queue - In Rebuttal


Drag a column header and drop it here to group by that column


 Export to Excel

 Clear Filters

<input type="checkbox"/> Menu	MPF Loan #	PFI Loan #	Borrower Name	Last Doc Upload	Rebuttal Request Date	Rebuttal Due Date	Loan Type
<input checked="" type="checkbox"/> 	1212121	555555	Joel Tester	06/06/2025	06/26/2025	07/11/2025	Traditional-R
<input type="checkbox"/> 	2121212	444444	Pat Samp		06/26/2025	07/11/2025	Traditional-R

 View Exceptions

 Add Notes

 View Notifications

Drag a column header and drop it here to group by that column

 Export to Excel

 Comment Condition

 Clear Filters

 Document Upload

<input type="checkbox"/> Menu	Status	Grade	Exception Description	Initial Exception Comment	Most Recent MPF/PFI Comment	Most Recent Vendor Comment	Conclusion	Repurchase Acknowledged

No records to display.



# Viewing Exceptions

## Exception Screen Display

- Loan Status
- Product Code
- Total Conditions and their status
- Cumulative Condition Ratings- Displays the highest Severity Grade for the Category
- As the exception status is updated the severity/grade may also be updated.

MPF Loan # 1212121    Loan Status In Rebuttal    Sub Product Code FX30

Total Conditions 1  
Active Conditions 1

Satisfied Conditions 0  
Waived Conditions 0

Loan Grade 3  
Credit Grade 3

Compliance Grade 1  
Prop Val Grade 1



Drag a column header and drop it here to group by that column

Export to Excel    Comment Condition    Clear Filters    Document Upload



Menu	Status	Grade	Exception Description	Initial Exception Comment	Most Recent MPF/PFI Comment	Most Recent Vendor
<input type="checkbox"/>	Active	3	Income verification does not meet guidelines			


# Addressing Exceptions

When looking to cure an exception, a comment must be added to notify the reviewer that an action has occurred. Uploading documentation will not prompt the loan to be reviewed, you must add a comment:

- Right-click on the exception or click on the menu icon ☰
- Select View/Add Comments
- Click on the  Add Comment link to open the comment box
- Enter and Save  your comment
- All comments including those entered by the reviewer will be archived on each loan's comments screen
- You may also select an exception and click Comment Condition.

View / Add Comments

 Add Comment  Export to Excel


<input type="checkbox"/>	Create On	Client User	Client Comment	Covius User	Covius Comment
			Client Comment		
	8/25/2025 1:16:55 PM			wallaced	Test
<input type="checkbox"/>	8/5/2025 3:22:17 PM	pfiuser	Testing 123		

# Addressing Exceptions

Every exception marked as “Active” requires a comment to finalize the response.

## Tips for comments:

- Documents or comments that do not satisfy the exception will be sent back to an “Active” status.
- Review comments from the vendor in the “Most Recent Vendor Comment”
- “Most Recent Comment” will update as you continue to comment on the exception, a history is stored.
- Final comment will be noted in the “Conclusion” column.



Drag a column header and drop it here to group by that column									
Export to Excel Comment Condition Clear Filters Document Upload									
Menu	Status	Grade	Exception Description	Initial Exception Comment	Most Recent MPF/PFI Comment	Most Recent Vendor Comment	Conclusion	Repurchase Acknowledged	
<input type="checkbox"/>	Active	3	Potential misrepresentation of occupancy .	Potential Misrepresentation of occupancy revealed through independent reverification. The borrower's occupancy	PFI Unable to satisfy.	Test back	Test 2	6/11/2025 4:22:16 PM	

# Addressing Exceptions

Upload documents from the exception page to support your comment or from the Upload menu option at the top of the page.

## Tips for comments:

- You should reference page numbers in the comments to documents you are uploading if uploading all the documents in one file.
- If you are unable to address an exception, you may comment "Unable to Provide" or an explanation of why you are unable to resolve. Exceptions that can not be cured will be sent to the MPF Bank for review.
- *Loans will no longer require a signed Authorization but once acknowledged by the MPF Bank as a required repurchase, will be sent a closing email indicating how to report the loan.*

**\*After 30 days have passed, all subsequent responses will be handled by the MPF Program QC team**

Drag a column header and drop it here to group by that column

Export to Excel Comment Condition Clear Filters Document Upload

Menu	Status	Grade	Exception Description

No records to display.

Add Comment Export to Excel

CreatedOn	Client User	Client Comment	Covius User
		Title Policy page 32.	

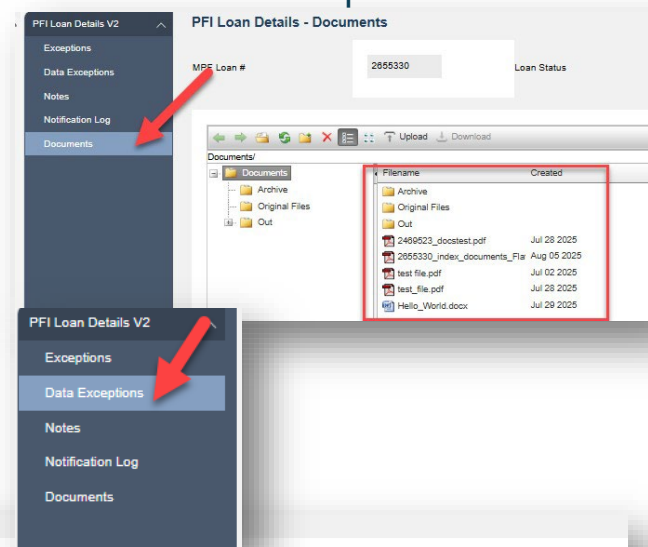
Client Comment

MPF Bank

# Viewing Documents and Data

To review your documents and the income worksheet used in calculations use the steps below.

- Right-click on the exception or click on the menu icon ☰
- Then click Documents from the left navigation menu. Here you will see documents that you uploaded along with verifications and income worksheets the vendor has completed.
- You can also view your Data Exceptions using the left navigation menu.
- The data under PFI is what was provided at Loan Presentment and the MPF Data is what we found in the loan file. These are noted as data discrepancies.



PFI Loan Details - Data Exceptions

Export to Excel				
Category	Field Name	PFI Data	MPF Data	Data Difference
Data	LoanPurpose	11	3	-8.0000
Data	MI-NumberofUnits		S	
Data	PropertyType	PT01	PT11	
Data	PropertyTypeDescription	Single Family Residence	Manufactured Housing	

**\*Revised loan data will be reported to the applicable investor 30 days after the review's completion.**

# FAQ's



# eMAQCSplus & MPF Quality Control FAQ

## 1. How will I be notified if a response is required in eMAQCSplus?

- eMAQCSplus sends email notifications when a response is required. Reminder emails are sent on the 7th, 14th, and 21st days after the initial notification. These notifications are auto generated. Because PDF attachments are discontinued, PFIs must log into the [eMAQCSplus](#) to review exceptions.

**Note:** If the loan status is “Vendor Response Review,” no response is required.

## 2. Where do I find exceptions that require my response?

- Exceptions needing a response are located in the “In Rebuttal” queue. If it’s “In Rebuttal,” additional documentation may be required.

**Note:** Closed items appear in the “Pipeline” view. If the loan status is “Vendor Response Review,” no response is required.

# eMAQCSplus & MPF Quality Control FAQ (continued....)

## 3. How do I respond to exceptions in eMAQCSplus?

All “Active” exceptions require a response. To respond to exceptions:

- Log into [eMAQCSplus](#) and access the “In Rebuttal” queue.
- Review documentation via the “Documents Received” menu.
  - **Note:** reverifications can be found in the “Out” folder.
- Use “View Exceptions” for details.
- Use “Document Upload” to submit documents.
- Add a comment at the exception level for a successful submission (see the [eMAQCSplus PFI User Manual](#), page 12).  
Example of comments that can be added:
  - Final title uploaded
  - Document uploaded
  - Final title is delayed, requesting extension to {enter date}
  - Submit a question regarding a specific exception
  - Anything else related to the exception that is helpful to clear
- To upload response documents after adding a comment, locate the loan in the Pipeline queue or use the “Upload” option, and use the following naming convention for the documents: MPFLoanNumber\_Response.

Once a comment is added, the exception status changes from “Active” to “Active Pending” to indicate the submitted comments are being reviewed.

# eMAQCSplus & MPF Quality Control FAQ (continued....)

## 4. How can I review data discrepancies for a loan?

- To view data discrepancies, select “Loan Details” in eMAQCSplus. Any differences will be displayed at the top of the page.

## 5. What communication tools are available for questions or collaboration?

Communication tools have been enhanced as follows:

- Questions about loans can be submitted within eMAQCSplus using “Notes.” Responses to questions submitted this way will be provided within eMAQCSplus.
- Loans highlighted in green contain Notes for that require review. Once completed, they must be marked as read.
- Because the MPF Quality Control mailboxes have been discontinued, inquiries that would have been submitted by email in the past should be submitted as tickets via the [MPF Customer Service Portal](#), by selecting “MPF Quality Control.”

## 6. Where can I find the list of requested documents when an initial loan review is requested?

- The list of requested documents can be found in the [Form OG4 - MPF QC Documentation Checklist](#).

# eMAQCSplus & MPF Quality Control FAQ (continued....)

## 7. Where can I find MPF Guides, training materials and support?

The following resources are available:

- **MPF Guides**
- Training materials for QC eMAQCSplus enhancements are available on the **MPF Quality Control Webpage**.
- The **eMAQCSplus PFI User Manual** is available on the **MPF Quality Control Webpage**.

For additional assistance, contact the MPF Service Center via:

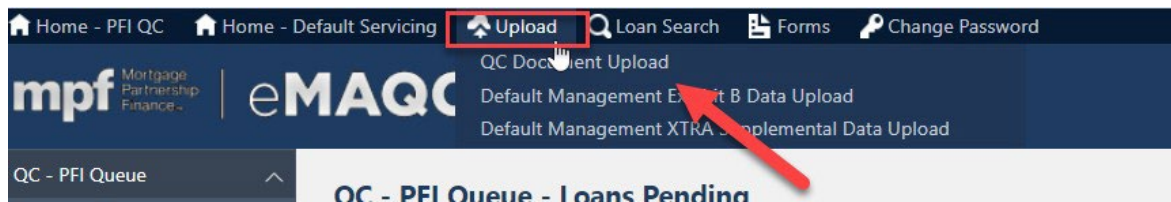
- **MPF Customer Service Portal**
- Email: **MPF-Help@fhllbc.com**
- Phone: (877) 345-2673

# Uploading Loan Files

## QC Side Only

# Uploading Loan Files

The user can upload documents to a loan from any queue by hovering over “Upload” on the top ribbon and then selecting “Document Upload.” The precise naming convention must be followed for each document to upload to the correct loan.



- The upload page shows examples of the correct naming conventions.
- Please note: Naming conventions should contain no spaces within the file name.

## QC Document Upload

Please use the MPF Documentation Worksheet attached to compile documents correctly in Adobe Acrobat PDF file format with the following naming conventions. Please note, properly named loan files will shorten processing and review times.

File	Naming Convention	Example
MPF / FNMA Documents	[MPFLoanNumber]_DocumentName	123456789_Documents
PRED Documents	[MPFLoanNumber]_Pred	123456789_Pred

# Uploading Loan Files

- To upload a file(s), Click Add File(s) button.
  - A status of “Processed” will display in Document Status if it is successful. You will also receive an email notification confirming if your documents were uploaded successfully.
- Zipped Files are not acceptable.
  - Secured documents are not acceptable.
  - Emailed Documentation is not acceptable.

**QC Document Upload**

Please use the MPF Documentation Worksheet attached to compile documents correctly in Adobe Acrobat PDF file format with the following naming conventions.  
Please note, properly named loan files will shorten processing and review times.

File	Naming Convention	Example
MPF / FHMA Documents	[MPFLoanNumber]_DocumentName	123456789_Documents
PRED Documents	[MPFLoanNumber]_Pred	123456789_Pred

**Add File(s)**

Click Add File and select the file for uploading.

**Document Upload Log**

Last Upload (EST) ▾	File Name	File Status	Document Status
07/22/2025	Test.docx		
07/01/2025	Test.docx	New File	Loan Number Not Found
03/01/2024	2022121603_Doc2.docx	New File	Processed

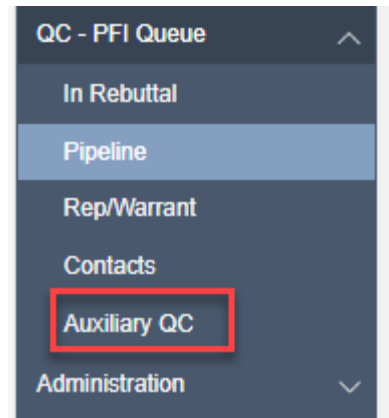
# PFI Auxiliary QC Queue



# PFI Auxiliary QC Queue

The PFI Auxiliary QC Queue is utilized to facilitate document submission for MPF Training Reviews, MRR/PRB-Income Reviews, Pre/Post Closing Reviews or Self-Reports.

- Self-Reports- Loans Self-Reported due to Material defects detected by the PFI.
- MPF Training Reviews- MPF Bank will direct PFI's to upload documentation for training and MORE reviews.
- Pre/Post Closing Reviews- MPF Xtra loans with a repurchase in the last month require review of policies, procedures and pre/post-closing reviews.
- MRR/PRB- Income only reviews for the rate reduction program.



# PFI Auxiliary QC Queue

To upload documents for an MPF Training/MORE Review, PFI Self-Report, MRR/PRB-Income Review or MPF QC Pre/Post closing review, a loan record must exist in the Auxiliary QC Queue. In some cases, the loan record will be created in advance, however if the record has not been created, the user will need to add the record. View the instructions below to create a record:

**Auxiliary QC - PFI**

Auxiliary QC - PFI

Drag a column header and drop here to group by that column

Export to Excel Add New Clear Filters

Edit	Menu	PFI #	PFI Name	File Name	File Received Date	Last Doc Upload Date

PFI Name Select your PFI Name from the drop-down --Select From List-- \*

File Name Create a File Name \*

Review Type Select the Review Type --Select From List--

Save record

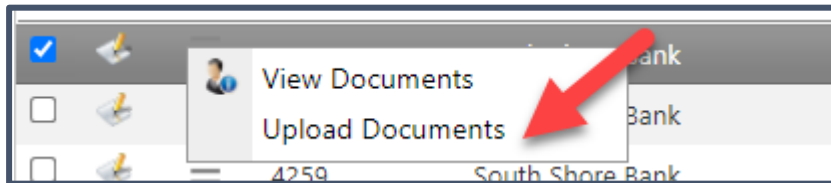
Click "Add New" to create a new record

Save icon

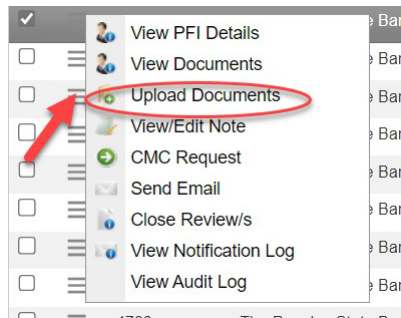
Once the required information has been entered, save the record using the save icon.

# PFI Auxiliary QC Queue

To upload documents to the Auxiliary Queue, select Upload Document from the menu bar or right click anywhere in the row and select “Upload Document”. Then select the files you would like to upload.




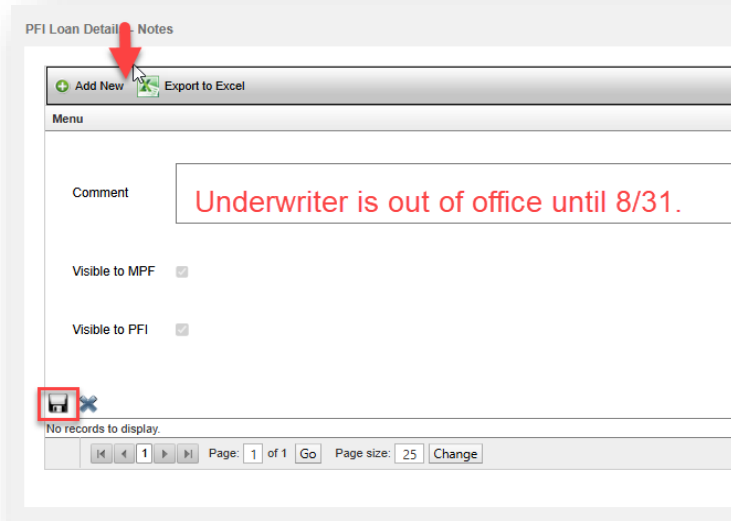
If you are asked to provide additional documents on a file previously created file, please navigate to the Auxiliary Queue, and find the named file from your original upload. Click the three-bar menu next to this file and select Upload Documents and select any additional documents. You do not need to create multiple folders to upload documents.



# Notes and Notifications

# Adding Notes

- Select **Add New**
- Enter your note in the box
- Click on the **Save** icon 
- Your note will be saved – notes will not change the loan status to Action Pending



PFI Loan Detail - Notes



[+ Add New](#) [Export to Excel](#)

Menu

Comment Underwriter is out of office until 8/31.

Visible to MPF ☒

Visible to PFI ☒

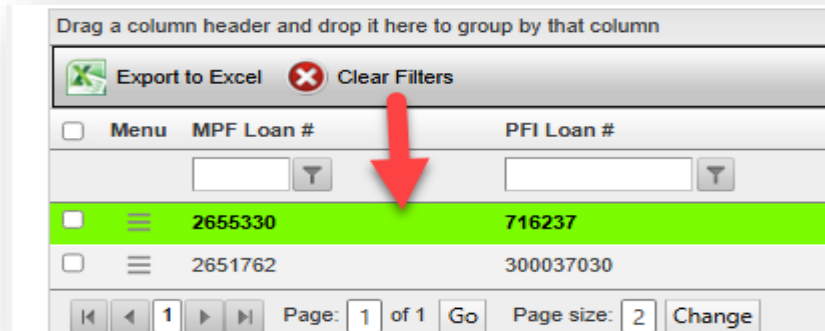
No records to display.

Page: 1 of 1 Go Page size: 25 Change

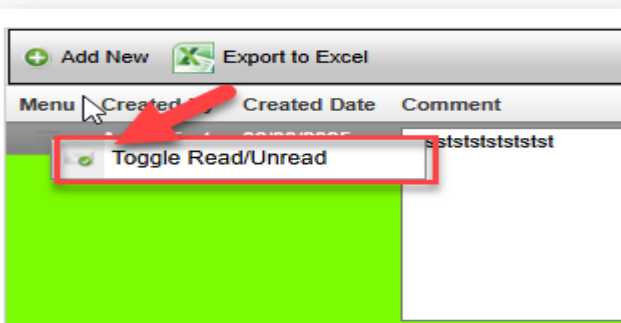
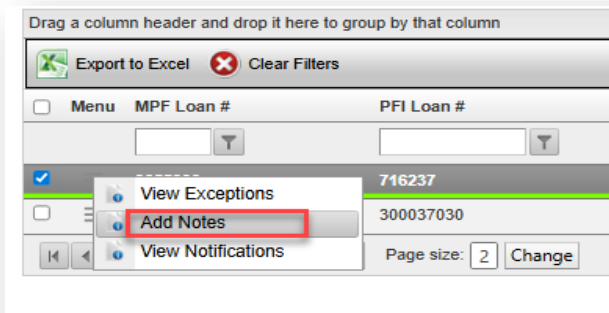
**\*Please note that notes are not the same as comments.  
Notes do not inform the reviewer that action has occurred on the loan.**

# Reviewing Notes

A loan highlighted in green has a pending Note from the QC Team or MPF Bank for your review.

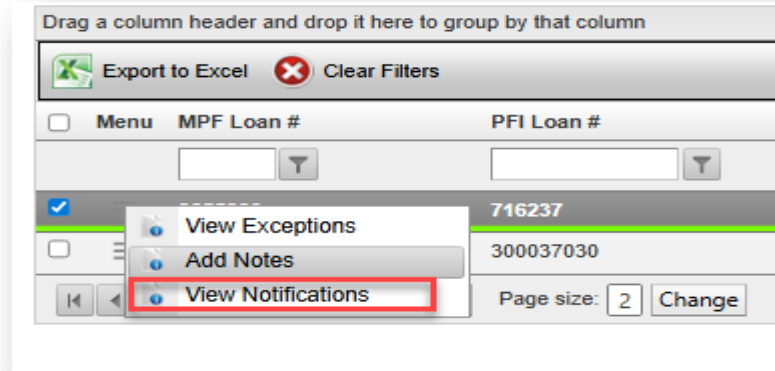


Open the note by clicking the three-bar menu ≡ click Add Notes and click on the highlighted note using the three-bar menu. You may also click the three-bar menu and toggle the note as Read.

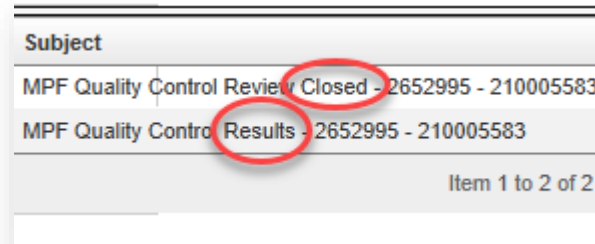
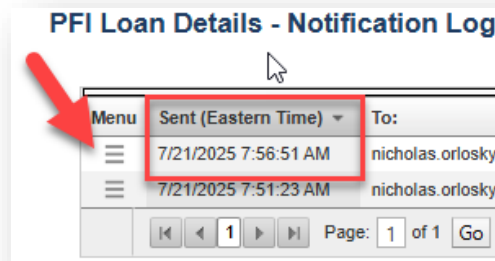


# Viewing Notifications

All communication, letters, and request will be saved in eMAQCS. These can be viewed at any time by navigating to View Notifications.



Open the notification by clicking the three-bar menu (☰) ) click View Notifications. The Date/Time and Subject of emails can be found here. You can open the notification by clicking the three-bar menu.



# Obtaining User Credentials & Updating QC Contacts



# Obtaining User Credentials

- Information about how to become a new user is available on the MPF Program website's MPF® Technology page  
<https://www.fhlbmpf.com/resources/mpf-technology/mpf-technology>
- The Microsoft Authenticator application is used for multi-factor authentication
  - The Microsoft Authenticator application must be installed on a mobile device
  - Information and installation instructions are located on the MPF Technology page on the MPF Program website

**Registration Resources and Support**

- + Android Tutorials
- + Apple iPhone / iPad Tutorials
- + Step-by-Step Guide (Android/iPhone Users)
- + MPF Service Center - Support

**Login Resources**

- MPF Applications - Login Instructions
- MPF Applications - Password Reset Instructions
- Google Chrome - Clear Internet Browser Cache-Cookies and Update Bookmarks Instructions
- Microsoft Edge - Clear Internet Browser Cache-Cookies and Update Bookmarks Instructions

**MPF Technology**

Home > MPF Technology > MPF Technology

**MPF Applications Information and Login Links**

- + eMPF®
- + MPF Customer Service Portal
- + eMAQCS®plus

**How to Become a New MPF Applications User**

To add users for access to eMPF, the MPF Customer Service Portal, and/or eMAQCSplus, please contact your institution's eMPF Security Administrator who will be able to add or update this information via the eMPF website.

If your institution does not have a designated eMPF Security Administrator, you will need to contact your Federal Home Loan Bank representative to complete a Delegation of Authority Supplemental form.

**Register to Access MPF Applications**

- + Registration is Required to Access MPF Applications
- + How to Register

# Updating Contacts

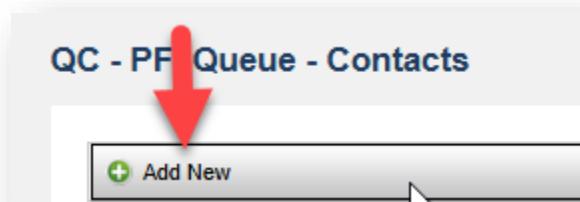
PFI's can update email contacts by logging into [emaqcs.covius.com](https://emaqcs.covius.com):

When in Home PFI QC the Contacts is located to the left of the navigation menu. When in Home-Default Servicing the Contacts are located under Administration of the left navigation menu. A confirmation email will be provided to all updated contacts.

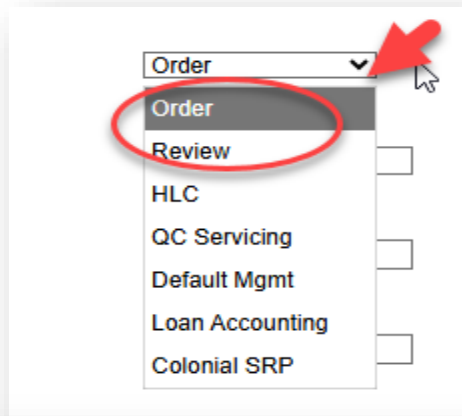


# Updating Contacts

Please find the contact you need to edit such as QC Order or QC Review Contact. We advise you to include a CC contact. The CC contacts must be separated by commas.



Enter all the information below and save to add/update the contacts.



Use the drop-down menu to select the type of contact.

Contact Type	<input type="text" value="Order"/>	Title	<input type="text" value="VP/Professional Services"/>
First Name	<input type="text" value="Test"/>	Last Name	<input type="text" value="Tester"/>
Phone	<input type="text" value="123-456-7891"/>	Extension	<input type="text"/>
Contact Email	<input type="text" value="test@fhlbc.com"/>	Contact Email CC	<input type="text" value="test@fhlbc.com"/>

# Updating Contacts

PFI's can also visit us at <https://www.fhlbmpf.com/resources/mpf-quality-control> to update Contacts:

## eMAQCSplus

Use eMAQCS®plus for MPF Quality Control and Default Management reporting and pipeline management.

Sign up to receive eMAQCSplus credentials for Quality Control and/or Default Management.

**eMAQCSplus**

**Obtain Credentials:**

Click **HERE** to obtain eMAQCSplus system login credentials

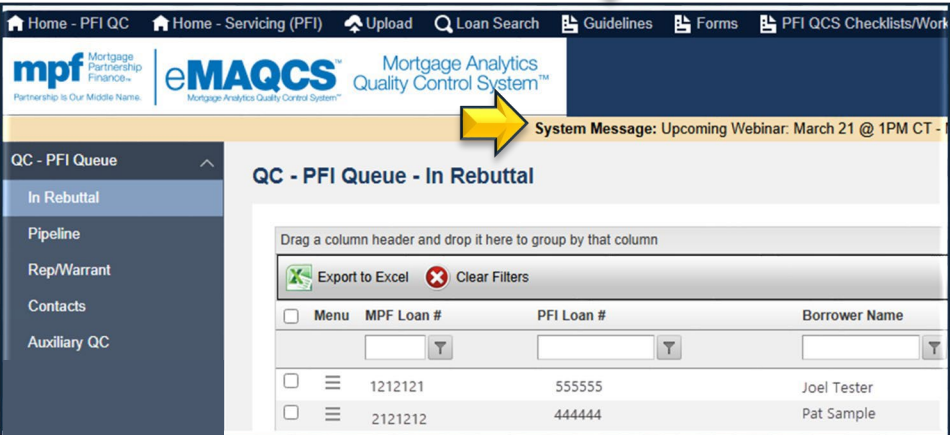
**eMAQCSplus**

**Update Email Contacts:**

Click **HERE** to update eMAQCSplus email notifications

# Final Reminders

- There's a link to the MPF Program Guides on the Homepage
- Pay attention to the system messages for important updates



The screenshot displays the eMAQCSplus PFI Manual interface. The top navigation bar includes links for Home - PFI QC, Home - Servicing (PFI), Upload, Loan Search, Guidelines, Forms, and PFI QCS Checklists/Work. The main header features the MPF logo (Mortgage Partnership Finance) and the eMAQCS logo (Mortgage Analytics Quality Control System). A yellow arrow points to a system message banner that reads: "System Message: Upcoming Webinar: March 21 @ 1PM CT". Below the banner, the left sidebar shows the "QC - PFI Queue" menu with options: In Rebuttal (selected), Pipeline, Rep/Warrant, Contacts, and Auxiliary QC. The main content area is titled "QC - PFI Queue - In Rebuttal" and contains a table with columns: Menu, MPF Loan #, PFI Loan #, and Borrower Name. The table lists two entries: 1212121 (MPF Loan #) with 555555 (PFI Loan #) and Borrower Name Joel Tester; and 2121212 (MPF Loan #) with 444444 (PFI Loan #) and Borrower Name Pat Sample. A yellow arrow points to the "System Message" banner.

Menu	MPF Loan #	PFI Loan #	Borrower Name
<input type="checkbox"/>	1212121	555555	Joel Tester
<input type="checkbox"/>	2121212	444444	Pat Sample

# Severity Definitions and Loan Statuses

# Exception Severity Grades

## Severity Grade 3

### Material Issue

An exception that potentially affects the eligibility of the Mortgage Loan according to established MPF guidelines.

If an exception cannot be resolved or the supporting documentation is deemed insufficient, it will remain at a Severity Grade 3 and require repurchase.

*If documentation or an explanation is acceptable to clear the exception, the exception may be downgraded accordingly.*



## Severity Grade 2

### Non-Material Issue

An exception that does not affect Mortgage eligibility but indicates that the loan does not meet pre/post-funding.

OR If an exception is waived or accepted by the investor (i.e., via a Side Letter or missing minor inclusions such as endorsement from Title), it will be downgraded to a Severity Grade 2.



## Severity Grade 1

### No Issue

If an exception has been fully resolved with acceptable documentation or a valid explanation, it will be re-classified as a Severity Grade 1.

# Statuses

## Active

Indicates that an exception has been identified and is awaiting response or action from the PFI.

PFI should prioritize addressing exceptions in this status. Once a comment is submitted by the PFI, the status will update to **Active-Pending**.



## Active-Pending

Indicates the response to an exception is still under review by the vendor.

If the response is determined to be insufficient, the status will revert to **Active**. Otherwise, it will transition to one of the final resolution statuses (next slide)



# Statuses (continued)

## Satisfied

Indicates the documentation or explanation provided by the PFI has successfully resolved the exception.

## Waived

Indicates the exception is acknowledged as valid; however, the MPF Program. MPF Bank/investor has elected to waive it or downgrade its severity to a non-material level or no issue ( Severity 1 or 2).

## Side Letter

Indicates an exception type the MPF Bank or Investor has chosen to downgrade to Severity 1 or 2.

## Cancelled

Indicates the exception has been invalidated during the rebuttal process and is no longer considered applicable.

# Help with eMAQCSplus

## MPF Service Center

**Phone:** (877) 345-2673

**Email:** [MPF-Help@fhlbc.com](mailto:MPF-Help@fhlbc.com)

**Hours:** 8:30 AM to 4:30 PM CT

**Assistance is also available via the**  
[MPF Customer Service Portal](#)

