

Purpose

Servicers of conventional MPF Xtra® product loans must use the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form when submitting a request for an MPF Xtra COVID-19 Payment Deferral for the borrower.

Preparation

- **When:** The Servicer must complete the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form when requesting an MPF Xtra® COVID-19 Payment Deferral for a borrower.
- **Who:** The MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) and has authority to certify to the truthfulness and accuracy of the information provided.
- **How:** The MPF Xtra® Product Evaluate-COVID-19 Payment Deferral (PDX) Form Instructions are provided as a job aid and should be used for informational purposes only. To complete the MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form, Servicers must access it through eMAQCS®plus.
- **Attachments:** The completed form must be accompanied by the following documentation:
 1. Payment History beginning at 3/1/2020-Current that supports the UPB Used to Determine the Deferral Terms
 2. Un-signed **COVID-19 Payment Deferral Agreement**
<https://singlefamily.fanniemae.com/media/document/docx/payment-deferral-agreement>
 3. Insurer Approval Letter, if applicable. If loan is subject to MI and the MI provider is **not** Arch MI, Essent Guaranty, Genworth, MassHousing, MGIC, National Mortgage Insurance, Radian Guaranty, RMIC or United Guaranty please provide evidence of insurer approval
 4. Escrow Payment History/Summary beginning at 3/1/2020
 5. Escrow analysis as required by FNMA Lender Letter LL-2021-07 Updated 12/17/2021

Submission

- **When:** The Servicer must submit the completed MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form when all supporting documentation is obtained.
- **How:** The official MPF Xtra® Evaluate-COVID-19 Payment Deferral (PDX) Form must be completed and any supporting documentation must be submitted through eMAQCS®plus at <https://eMAQCS.covius.com>.
- **To Whom:** The completed form and supporting documentation must be submitted to the MPF Provider. The Servicer should retain a copy of the completed form and supporting documentation for their own records.

Additional Guidance

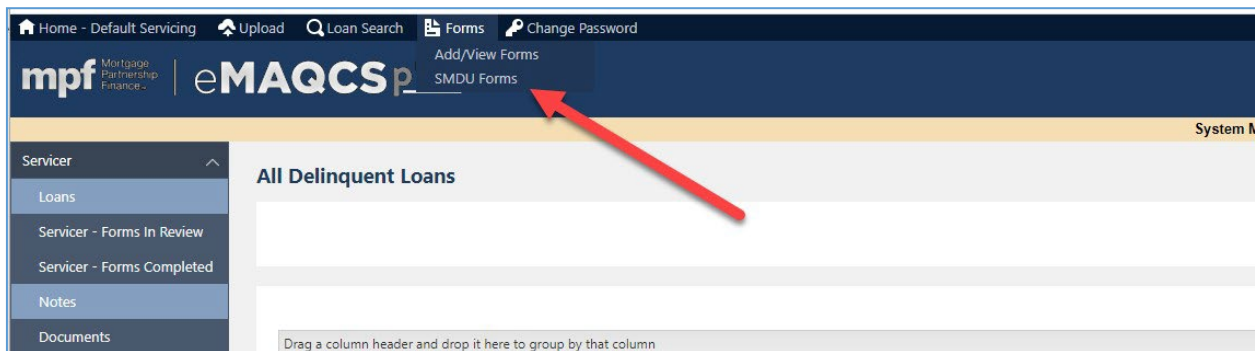
The mortgage loan must:

- Have been current or less than two months delinquent as of March 1, 2020, the date of the National Emergency Declaration related to COVID-19; and
- Be equal to or greater than one month delinquent but less than or equal to 18 months delinquent as of the date of evaluation.
- Out-of-pocket escrow advances resulting from a delinquency and paid to third parties, provided they are paid prior to the effective date of the COVID-19 payment deferral; and servicing advances resulting from a delinquency, paid to third parties in the ordinary course of business, and not retained by the servicer, provided they are paid prior to the effective date of the COVID-19 payment deferral, if allowed by state law.
- Please reference the Eligibility Criteria/Hardship criteria for the Payment Deferral in the [Payment Deferrals Matrix](#)

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

MPF Xtra® Evaluate – COVID-19 Payment Deferral (PDX) Form Instructions

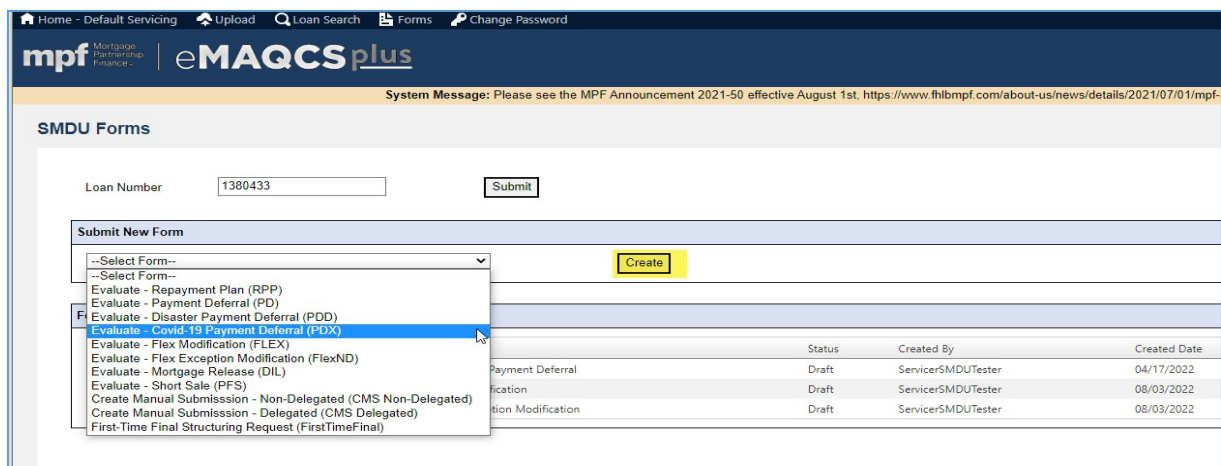
Step 1 – Create a new **Evaluate-COVID-19 Payment Deferral (PDX)** form in eMAQCS®plus. On the main screen, hover over the **Forms** link at the top of the page. The **SMDU Forms** link should appear in a drop-down list. Click it.



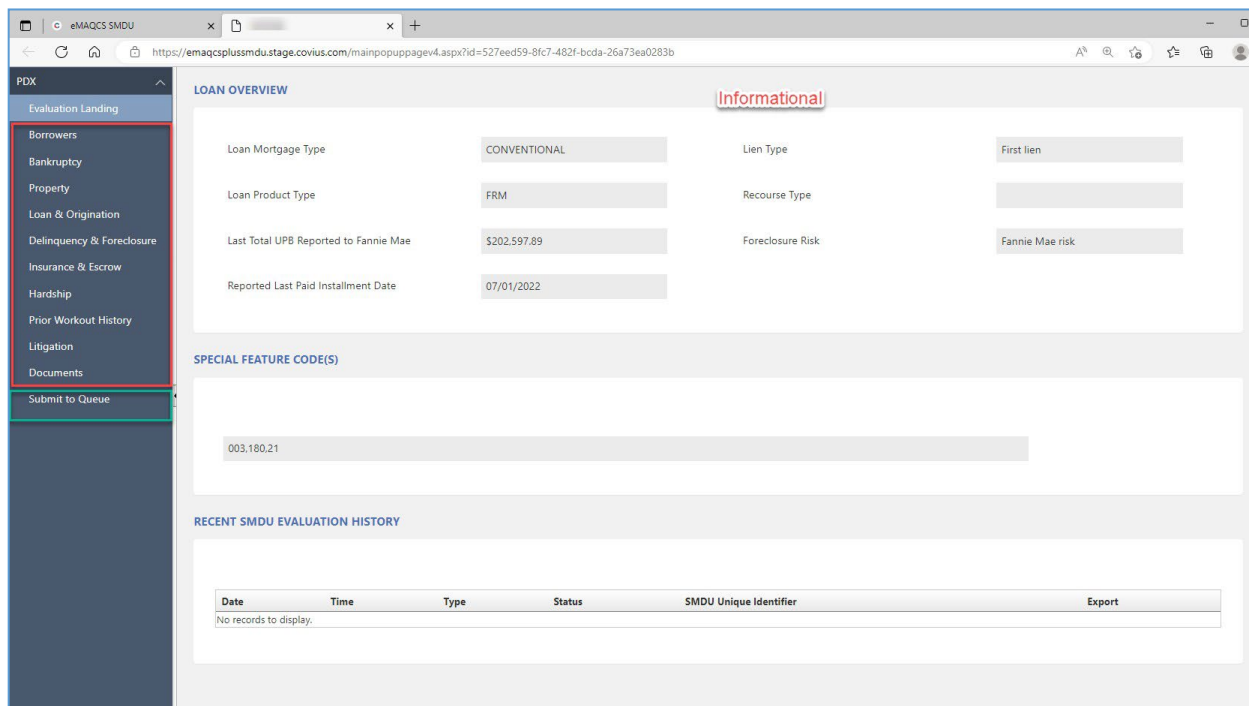
Step 2 – Enter the **MPF Loan Number** into the box and click *submit*.



Step 3 – Click the drop-down arrow in the box titled Select Form. Select the **Evaluate-COVID-19 Payment Deferral (PDX)** form and click *Create*.



The eMAQCS®plus SMDU tab will open a page that lists a series of queues on the left-hand side of the page. Most listed queues include the data fields that are required to complete a COVID-19 Payment Deferral. The **Documents Queue** is used to supporting documents required for the review. Both the **Evaluation Landing** and **Submit to Queue** screens are informational and do not require input. The **Evaluation Landing** screen provides a brief **Loan Overview** as well as a **Recent Evaluation History** of previously submitted workouts. The **Submit to Queue** screen includes a Submit button that must be clicked in order to submit the review request form to the MPF Provider. This should be done after all information has been entered into the fields and saved.



Step 4 – Completing the Queues

Select the **Borrowers** queue. The information in the fields with the red frames must be completed by the Servicer.

“Has Quality Right Party Contact Been Achieved with borrower?” A **Yes** or **No** answer to this question must be provided. **If the answer to QRPC is “NO”, make sure to indicate that the borrower has been on a COVID-19 forbearance in the Prior Workout History queue discussed further in this document.**

“If the Loan is being assumed, indicate if the assumption qualifies as an exempt transaction” If the mortgage loan has not been assumed do not select anything from the drop-down list. If the mortgage loan has been assumed, please indicate **Yes** or **No** based on whether the assumption meets the requirements for an exempt transaction as described in Fannie Mae Servicing Guide Chapter D1-4.1-02

MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

Access the next two fields by clicking **Add Borrower**. Click the disk icon to save your responses.



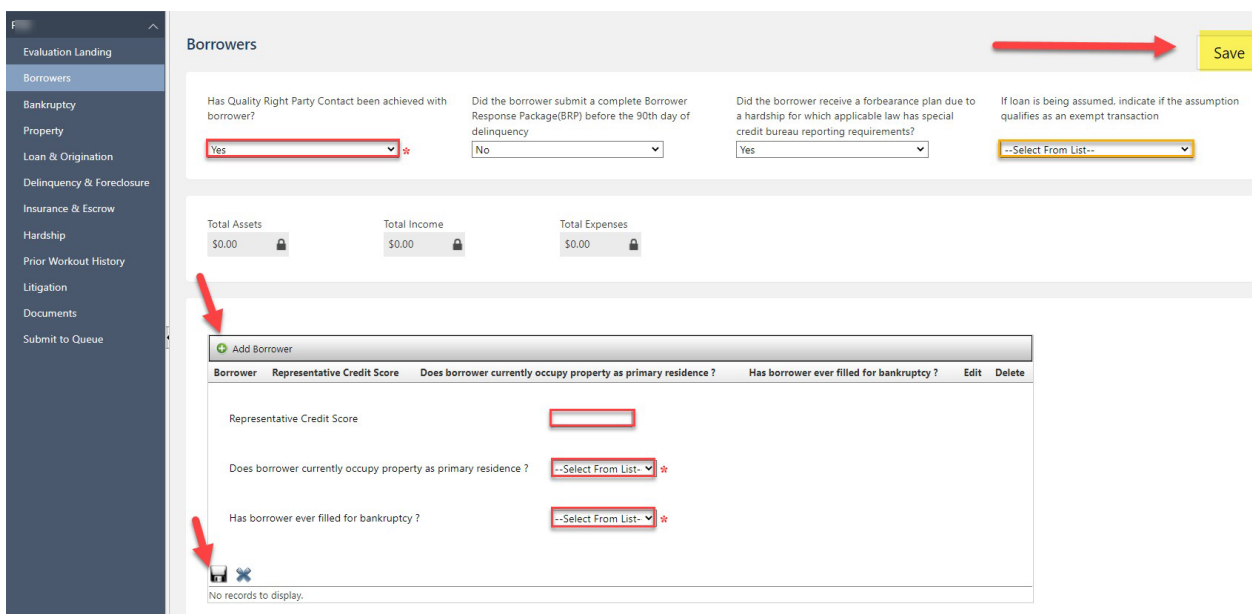
Borrower	Representative Credit Score	Does borrower currently occupy property as primary residence?	Has borrower ever filed for bankruptcy?	Edit	Delete
No records to display.					

Representative Credit Score: SMDU requires an input into this field even though a FICO score is not required for a Payment Deferral evaluation, enter 999 in this field.

Does borrower currently occupy the property as primary residence? A **Yes** or **No** answer to this question must be provided.

Has the borrower ever filed for bankruptcy? Select **Yes** or **No**. Click the disk icon located at the bottom left corner to save your answer.

Click Save after all information has been input prior to proceeding to the next queue. Prior to proceeding to the next queue, click the Save. The Save button must be clicked in every queue after all information has been entered into each field is retained.



The screenshot shows the 'Borrowers' form with a sidebar on the left containing navigation options: Evaluation Landing, Borrowers, Bankruptcy, Property, Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow, Hardship, Prior Workout History, Litigation, Documents, and Submit to Queue. The main form area includes a 'Save' button in the top right corner, indicated by a red arrow. Below the 'Save' button are four dropdown menus for: 'Has Quality Right Party Contact been achieved with borrower?' (Yes), 'Did the borrower submit a complete Borrower Response Package(BRP) before the 90th day of delinquency?' (No), 'Did the borrower receive a forbearance plan due to a hardship for which applicable law has special credit bureau reporting requirements?' (Yes), and 'If loan is being assumed, indicate if the assumption qualifies as an exempt transaction' (---Select From List---). Below these are three input fields for 'Total Assets', 'Total Income', and 'Total Expenses', all showing '\$0.00'. At the bottom, there is an 'Add Borrower' button and a table with the same header as the first screenshot. The table is currently empty, with a red arrow pointing to the 'Add Borrower' button and another red arrow pointing to a disk icon at the bottom left of the table area.

Next, select the **Bankruptcy** queue. There are no required fields in the **Bankruptcy** queue for a COVID-19 Payment Deferral option. Nothing in this queue needs to be completed unless the borrower is subject to bankruptcy.

Next, select the **Property** queue and complete the required fields.

Occupancy Status: Select the applicable option from the drop-down list.

Current Property Usage: Select the applicable option from the drop-down list.

Property Number of Units: From the dropdown list please select the number of units contained in the subject property.

The screenshot shows a web browser window with the URL `emaqcsplus.smdu.stage.covius.com/mainpopuppge4.aspx?fid=9838964b-0c8a-4c64-8c1b-e42c83b7df6c`. The left sidebar contains a navigation menu with items: Evaluation Landing, Borrowers, Bankruptcy, Property (highlighted), Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow, Hardship, Prior Workout History, Litigation, and Submit to Queue. The main content area is titled 'Property' and contains two columns of form fields. The left column includes 'Occupancy Status' (dropdown: Borrower Occupied), 'Current Property Usage' (dropdown: Principal Residence), and 'Property Number Of Units' (dropdown: 1 unit). The right column includes 'Property Valuation Date' (text: 12/4/2022), 'Property Valuation Type' (dropdown: AVM), 'Property "As Is" Value' (text: \$687,600.00), 'Confidence Score' (text: 3), 'Appraisal Age in Days' (text: 0), and 'Property Value At Origination' (text: \$0.00). A yellow 'Save' button is located in the top right corner, with a red arrow pointing to it.

Next, select the **Loan & Origination** queue and complete the required fields.

Complete the **Loan & Origination – Loan Details** Section:

Pre-Workout UPB (Excludes Existing Forbearance): Please enter the unpaid principal balance (UPB) prior to the first month included in the COVID-19 Payment Deferral. For example, if the COVID-19 Payment Deferral includes months 5/1/2021-10/1/2021 with a Workout Effective Date of 11/1/2021, then then enter the UPB paid through 4/1/2021. This amount should not include any existing forbearance. An existing forbearance is any amount of deferred principal from a prior modification and/or the deferral balance from a COVID-19 Payment Deferral(s), Disaster Payment Deferral(s) or Payment Deferral.

Last Paid Installment Date: Please enter the last paid installment date (LPI) prior to the first month included in the COVID-19 Payment Deferral. For example, if the COVID-19 Payment Deferral includes months 5/1/2021-10/1/2021 with an Effective date of 11/1/2021 then then enter the LPI of 4/1/2021.

Loan Maturity Date: Please enter the date on which the mortgage obligation is scheduled to be paid off, according to the mortgage note or modification agreement.

Interest Rate: Please enter the interest rate at the time of program eligibility determination according to the mortgage note or modification agreement.

Date of Original Note: Please enter the date on which the mortgage note was signed.

Browser tabs: eMAQCS SMDU | eMAQCS SMDU | +

URL: <https://emaqcsplussmdu.stage.covius.com/mainpopuppagev4.aspx?id=cede39d5-691c-420e-b5a0-715587e64aa2>

PDX

- Evaluation Landing
- Borrowers
- Bankruptcy
- Property
- Loan & Origination**
- Delinquency & Foreclosure
- Insurance & Escrow
- Hardship
- Prior Workout History
- Litigation
- Submit to Queue

Loan & Origination

LOAN DETAILS

Last Total UPB Reported to Fannie Mae	\$228,628.18	🔒
Existing Forbearance	\$9,146.28	🔒
Pre-Workout UPB (Excludes Existing Forbearance)	<input type="text"/>	🔒 *
Subordinate Financing Unpaid principal Balance	<input type="text"/>	
Reported last Paid installment Date	11/01/2022	🔒
Last Paid Installment Date	<input type="text"/>	🔒 *
Loan Mortgage Type	CONVENTIONAL	🔒
Loan Product Type	FRM	🔒
Loan Maturity Date	<input type="text"/>	🔒 *
Remaining Term	<input type="text"/>	
Interest Rate (%)	<input type="text"/>	🔒 *
Next ARM Reset Rate (%)	<input type="text"/>	
Next ARM Reset Date	<input type="text"/>	🔒
Lifetime Interest Rate Cap for ARM Loan	<input type="text"/>	
Final Interest Rate for Step-Rate Loan (%)	<input type="text"/>	
Interest Only Indicator	Yes	🔒
MBS Pool Identifier	<input type="text"/>	🔒
MBS Pool Issue Date	<input type="text"/>	🔒
Loan Reclass Date	<input type="text"/>	🔒

ORIGINATION DETAILS

Date of Original Note	<input type="text"/>	🔒 *
Amortization Term at Origination	360	🔒
First Payment Date at Origination	10/01/2013	🔒
Origination Loan Amount	\$279,965.00	🔒
Interest Rate at Origination	5.12500	🔒
LTV at Origination	95 %	🔒

Complete the **Loan and Origination—Monthly Payment Details** Section:

Monthly Principal & Interest: The current monthly principal and interest payment.

Pre-Workout Monthly Mortgage Insurance: The monthly payment for Mortgage Insurance. Enter the pre-deferral Mortgage Insurance. If the loan is not subject to Mortgage Insurance, enter \$0.

Post-Workout Monthly Mortgage Insurance: The monthly payment for Mortgage Insurance. Enter the post deferral Mortgage Insurance. If the loan is not subject to Mortgage Insurance, enter \$0.

Monthly Real Estate Taxes: The amount of the monthly property tax payment for the subject property. Enter the post deferral Property Taxes. If the monthly taxes are not escrowed and/or will not be subject to escrow subsequent to the COVID-19 Payment Deferral, enter \$0.

Monthly Association Dues/Fees: At the time of program eligibility determination the monthly payment for association/dues fees (pre/post workout). If the loan is not subject to any monthly association dues or fees, enter \$0.

Monthly Hazard Insurance: Monthly payment for Hazard Insurance. Enter the post Hazard Insurance. If the monthly Hazard Insurance is not escrowed, enter \$0.

Monthly Flood Insurance: Monthly payment for Flood Insurance, enter the post Flood Insurance. If not applicable or if the monthly Flood Insurance is not escrowed, enter \$0.

Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral?: To be used when the mortgage loan is 18 months delinquent, or the COVID-19 payment deferral would cause the mortgage loan to exceed 18 months of cumulative deferred past-due P&I payments. In this circumstance, the COVID-19 Payment Deferral must be completed within the processing month after receipt of the borrower's full monthly contractual payment due during that month.

It is important to note that only fields requiring numerical data should be completed using numbers only. For example, the **Monthly Principal & Interest** field below will only accept numbers. Additionally, when entering figures into the numeric fields please do not include commas. For example, if the unpaid principal balance is \$1,000 please enter 1000.

Complete the **Pre-Workout Amortization Schedule** Section:

Click the paper and pencil icon under the **Edit** header to open the **Scheduled Monthly Principal Payment**, **Scheduled Monthly Interest**, and **Scheduled Total Monthly Payment** fields for editing.

Scheduled Payment Due Date: The date of the next four contractual payments that begin the month after the last paid installment date entered above. This date will auto-populate starting with the month after the last paid installment date entered above. For example, if the last paid installment date is 5/1/2021 then the dates below would be 6/1/2021, 7/1/2021, 8/1/2021 and 9/1/2021.

Scheduled Monthly Principal Payment: The principal portion of the scheduled contractual P&I payment as determined by an amortization schedule for the months that were entered into the **Scheduled Payment Due Date** fields.

Scheduled Monthly Interest Payment: The interest portion of the scheduled contractual P&I payment as determined by an amortization schedule for the months that were entered into the **Scheduled Payment Due Date** fields.

Scheduled Total Monthly Payment: The total scheduled contractual PITIA (Principal, Interest, Taxes, Insurance, and Association Fees) payment as determined through escrow analysis for the months that were entered into the **Scheduled Payment Due Date** fields. If the escrow analysis results in a change in the escrow amount of the PITIA payment over the course of the 4 months entered into the **Pre-Workout Amortization Schedule**, the resulting updated PITIA payments must be reflected in reflected in this field. **After entering the information for the Scheduled Monthly Principal Payment, Scheduled Monthly Interest, and Scheduled Total Monthly Payment fields, click the check mark located under the Edit header to save.**

Click Save once all required fields in the **Loan & Origination Page** are completed.

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment	
+			\$300.00	\$300.00	\$750.00
+			\$300.00	\$196.00	\$750.00
+			\$304.00	\$196.00	\$750.00
+			\$306.00	\$194.00	\$750.00

Next, select the **Delinquency & Foreclosure—Delinquency** queue and complete the required fields.

Delinquent Interest: This is the interest portion of all payments that have not been made and are considered delinquent.

Other Advances: This is the amount of servicing advances resulting from a delinquency, paid to third parties in the ordinary course of business, and not retained by the servicer, provided they are paid prior to the effective date of the COVID-19 Payment Deferral, if allowed by state law. **Escrow Advances** and **Attorney Fees/Costs** are not to be included in this amount. If the Servicer did not advance any of these amounts, enter \$0.

Attorney Fees/Costs: This is the amount of the estimated legal fees not included in the escrow advances advanced by the Servicer. If the Servicer did not advance any Attorney Fees/Costs, enter \$0.

Borrower Contribution: This is any amount the borrower is expected to pay between the evaluation of the COVID-19 Payment Deferral and the Workout Effective Date of the Deferral. If the borrower is not expected to pay anything between the evaluation and the Workout Effective Date, enter \$0.

Amount Expected Before Trial Payment: This is the amount of the borrower is expected to pay between the evaluation of a loss mitigation option for a Flex Mod and the start of the workout. This field is not associated with a Flex Mod and not a COVID-19 Payment Deferral, but SMDU requires the field to be completed so the system can evaluate the loan for a COVID-19 Payment Deferral. Enter \$0 in this field.

The screenshot shows a web browser window with the URL <https://emaqcsplussmdu.stage.covius.com/mainpopuppge4.aspx?id=cede39d5-691c-420e-b5a0-715587e64aa2>. The page title is 'Delinquency & Foreclosure' and the sub-section is 'DELINQUENCY'. The form contains the following fields:

Field Name	Input Type	Required
Delinquent Interest	Text Input	Yes
Other Advances	Text Input	Yes
Attorney Fees/Costs	Text Input	Yes
Accrued Late Fee/Penalty	Text Input	No
Number Consecutive Payments On Rolling Delinquency	Text Input	No
Borrower Contribution	Text Input	Yes
Suspense Balance	Text Input	No
Amount Expected Before trial Payment	Text Input	Yes
What is borrower(s) SCRA relief status?	Dropdown Menu	No
Loan Liquidation Status	Text Input (locked)	No

Complete the **Delinquency & Foreclosure—Foreclosure** section.

Foreclosure Status: Indicates where the loan is in the foreclosure process. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

Projected Foreclosure Sale Date: If the loan is subject to foreclosure enter the projected or actual date the property went/goes to foreclosure sale. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

Foreclosure Sale Date Type: Indicates if a future foreclosure sale date is estimated or scheduled for sale at public auction. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

FORECLOSURE

Foreclosure Risk	Fannie Mae risk	🔒
Foreclosure Method	Non-Judicial	🔒
Foreclosure Status	--Select From List--	▼
Projected Foreclosure Sale Date	<input type="text"/>	📅
Foreclosure Sale Date Type	--Select From List--	▼
Days Prior to Foreclosure Sale	<input type="text"/>	🔒
Foreclosure Performance Maximum Days	330	🔒
Redemption Period	180	🔒

Click Save once all required fields in the **Delinquency & Foreclosure Page** are completed.

The screenshot shows the 'Delinquency & Foreclosure' page. The left sidebar contains a navigation menu with 'Delinquency & Foreclosure' selected. The main content area is split into two columns. The 'DELINQUENCY' column has several text input fields, some of which are highlighted with red boxes. The 'FORECLOSURE' column has a mix of dropdown menus and text input fields. A red arrow points to a yellow 'Save' button in the top right corner.

Next, select the **Insurance & Escrow—Insurance** queue and complete the required fields.

Estimated Mortgage Insurance Proceeds: Indicates the estimated amount of Mortgage Insurance proceeds. SMDU requires amounts in these fields even though they are not required for a COVID-19 payment deferral evaluation. If \$0, enter \$0.

Estimated Hazard Insurance Proceeds: Indicates the estimated amount of Hazard Insurance proceeds. SMDU requires amounts in these fields even though they are not required for a COVID-19 payment deferral evaluation. If \$0, enter \$0.

The screenshot shows the 'Insurance & Escrow' page. The left sidebar has 'Insurance & Escrow' selected. The main content area has a sub-section 'INSURANCE' with two text input fields. Both fields are highlighted with red boxes.

Complete the **Insurance & Escrow—Escrow** section complete the required fields.

Is Escrow Prohibited by Law? Select **Yes** or **No**

Will Property Taxes be Escrowed? Select **Yes** or **No**

Will Hazard Insurance be Escrowed? Select **Yes** or **No**

Will Flood Insurance be Escrowed? Select **Yes** or **No**

Will association or HOA dues be Escrowed? Select **Yes** or **No**

Select Deferred Escrow Advances: Indicates any escrow amounts advanced by the Servicer to be included in the COVID-19 Payment Deferral. If no amounts have been advanced and included in the deferral, enter \$0 in this field.

Escrow Advances for Capitalization: Indicates escrow amounts advanced by the Servicer that would be capitalized into the balance for a Flex mod. This field is not required to be completed for a COVID-19 Payment Deferral, enter \$0 in this field.

Current Monthly Shortage Payment: Indicates the monthly payment associated with the current repayment of an escrow shortage. If \$0, enter \$0.

Future Escrow Shortage Monthly Payment: This is the monthly payment amount associated with borrower's repayment of an escrow account shortage identified during escrow analysis for the loss mitigation request. If an escrow shortage has not been identified through the escrow analysis, enter \$0 in this field. **Note, the amount of the monthly escrow shortage payment must be the total escrow shortage amount divided by the number of months the shortage is in repayment. The repayment term of the escrow shortage can be up to 5 years (60 months) and no less than 12 months. Documentation of borrower agreement of a repayment period less than 60 months is required. If an escrow shortage has not been identified through escrow analysis, enter \$0 in this field.**

ESCROW

Is Escrow Prohibited by law?	<input type="text" value="No"/>	
Will property taxes be Escrowed?	<input type="text" value="Yes"/>	*
Will Hazard Insurance be Escrowed?	<input type="text" value="Yes"/>	*
Will Flood Insurance be Escrowed?	<input type="text" value="No"/>	
Will association or HOA dues be escrowed?	<input type="text" value="--Select From List--"/>	
Deferred Escrow Advances	<input type="text" value="\$381.45"/>	
Escrow Advances for Capitalization	<input type="text" value="\$0.00"/>	*
Current Escrow Shortage Monthly Payment	<input type="text" value=""/>	
Future Escrow Shortage Monthly Payment	<input type="text" value="\$49.63"/>	

Click Save once all required fields in the **Insurance & Escrow Page** are completed.

PDX

- Evaluation Landing
- Borrowers
- Bankruptcy
- Property
- Loan & Origination
- Delinquency & Foreclosure
- Insurance & Escrow
- Hardship
- Prior Workout History
- Litigation
- Documents
- Submit to Queue
- Submit to SMDU

Insurance & Escrow

INSURANCE

Estimated Mortgage Insurance Proceeds	<input type="text" value="\$0.00"/>	
Estimated Hazard Insurance Proceeds	<input type="text" value="\$0.00"/>	*

→

ESCROW

Is Escrow Prohibited by law?	<input type="text" value="No"/>	
Will property taxes be Escrowed?	<input type="text" value="Yes"/>	*
Will Hazard Insurance be Escrowed?	<input type="text" value="Yes"/>	*
Will Flood Insurance be Escrowed?	<input type="text" value="No"/>	
Will association or HOA dues be escrowed?	<input type="text" value="--Select From List--"/>	
Deferred Escrow Advances	<input type="text" value="\$381.45"/>	
Escrow Advances for Capitalization	<input type="text" value="\$0.00"/>	*
Current Escrow Shortage Monthly Payment	<input type="text" value=""/>	
Future Escrow Shortage Monthly Payment	<input type="text" value="\$49.63"/>	

Next, select the **Hardship** queue and complete the required fields.

To enter the hardship reason, hardship start date and hardship end date first click Add New Hardship. A drop-down will appear has the following fields to be completed: **Reason, Start Date** and **End Date** as applicable.

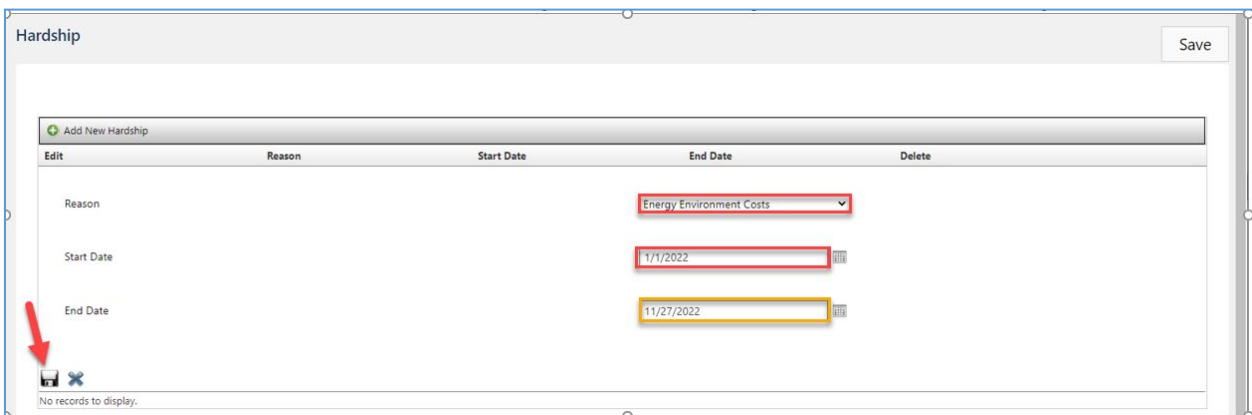


Hardship Reason: The Hardship Reason identifies the reason the borrower is having difficulty making their mortgage payment. Select **Energy Environment Costs** from the **Hardship Reason** drop-down menu for all loans with COVID-19 related hardships.

Hardship Start Date: Identifies the date when the hardship first impacted the borrower’s ability to satisfy their mortgage obligation.

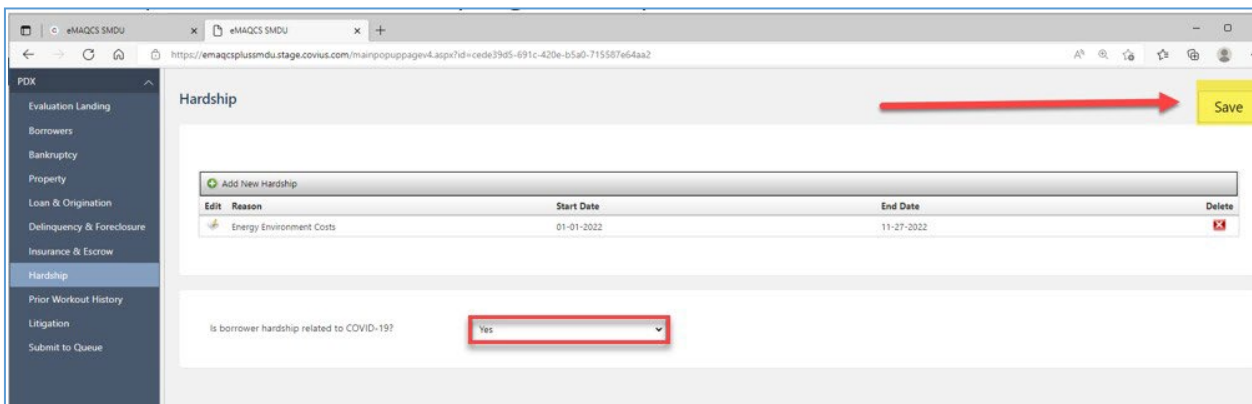
Hardship End Date: Identifies the end date of the hardship, when the hardship ceased to impact the borrower’s ability to satisfy their mortgage obligation. If you are soliciting the borrower for a COVID-19 Payment Deferral and are unaware of the hardship ending date, leave this field blank. Please note the answer to the question “**Has QRPC been achieved with the borrower**” in the **Borrower** queue must be No. Additionally, an active Forbearance must be added to the **Prior Workout History** queue.

Click the disk icon below to save the *hardship reason, hardship start date and hardship end date*:



Is the borrower hardship related to COVID-19?: Yes must be selected from drop-down menu for the loan to be evaluated for the COVID-19 payment deferral.

Click **Save** once all required fields in the **Hardship Page** are completed.



Select the **Prior Workout History** queue, if applicable, and complete the required fields.

Did Borrower Receive a Prior COVID-19 Payment Deferral and within six month of the Workout Effective Date became two full months or more delinquent? Select Yes or No

If the answer to the above questions is YES, and nothing is displayed in the **Completed & Closed Workouts** section, or if another loss mitigation option including a COVID-19 Forbearance Plan was completed but not showing in the **Completed & Closed Workouts** section add the prior workout option, add the prior workout option.

To add the prior workout click **Add Additional Prior Workout** and enter the status date, status, workout type and activity type fields. If in the **Borrower** queue the answer to “Has Quality Right Party Contact been achieved with borrower?” is “NO” and the borrower is being solicited for a COVID-19 Payment Deferral, add a COVID-19 Forbearance to the **Prior Workout History** screen (if one isn't already populated).

Status Date: Date associated to the current status of the prior workout reported by the Servicer.

Status: Please select the most recent status of the prior workout from the dropdown list. If the borrower is currently subject to a **COVID-19 Forbearance**, and the request being submitted is for purposes of **soliciting** the borrower for a COVID-19 Payment Deferral select Accepted by Borrower.

Workout Type: Loss mitigation workout previously attempted during the life of the loan. If the borrower is currently subject to a **COVID-19 Forbearance**, and the request being submitted is for purposes of **soliciting** for a COVID-19 Payment Deferral select **Forbearance Plan (Standard)**.

Activity Type: Current activity status of the prior workout reported by the Servicer. If the borrower is currently subject to a **COVID-19 Forbearance**, and the request being submitted is for purposes of **soliciting** for a COVID-19 Payment Deferral select **Active**.

Click Save once all required fields in the **Prior Workout History Page** are complete.

Edit	Status Date	Status	Workout Type	Activity Type	Payment Reduction Percent	Subsequent Delinquency Severity	Fall Cancel Reason	Delete
No records to display.								

COVID-19 Payment Deferrals do not require completion of any fields on the **Litigation** screen.

Step 5 – How to Save the Form in Draft Status

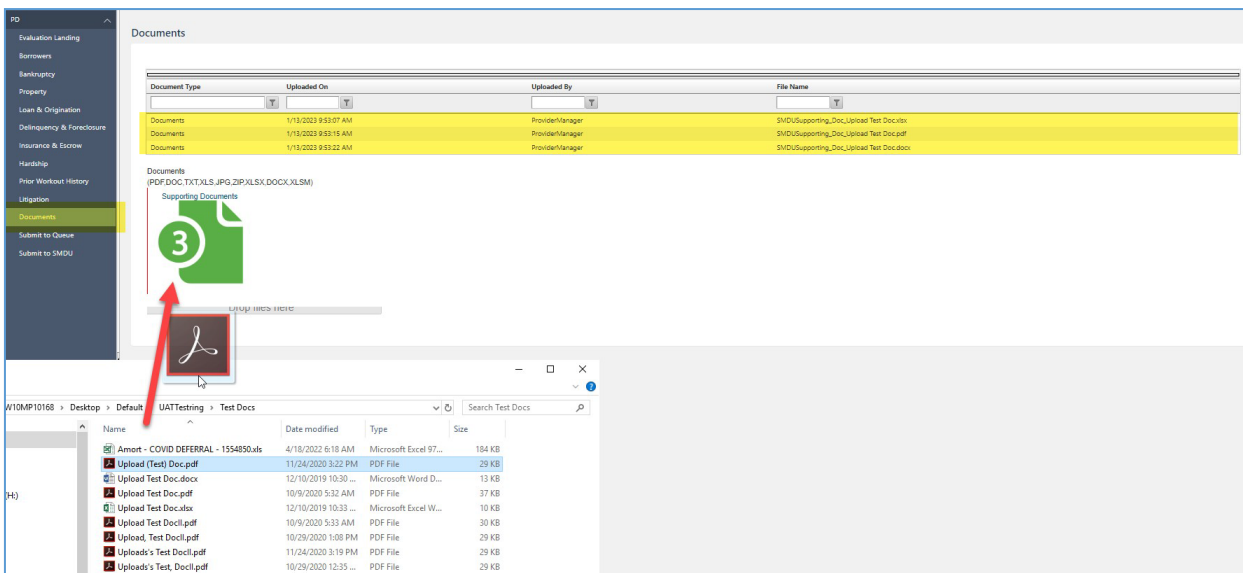
Ensure that the **Save** button was clicked on all of the above-listed queues. The following message should have been displayed after each queue was saved:



Step 6 – How to Attach Supporting Documents to the Form

Once all of the required information has been entered into the above queues, select the **Documents** queue at left.

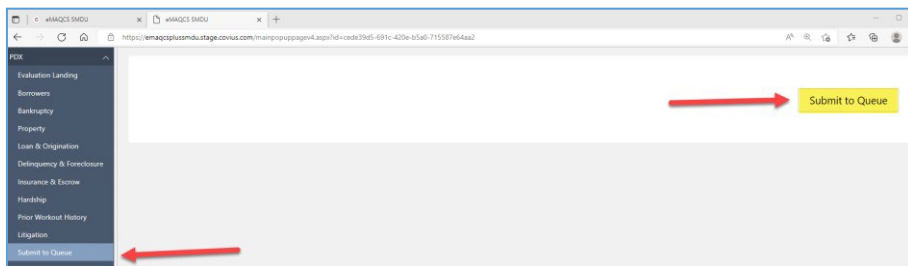
To upload supporting documents into the **Document** queue, drag and drop the file to the document icon. Find the document in its saved location, select the document, and while continuing to hold the mouse button down, drag the document over to the desired blue/white or green file icons and release. The file icon will turn green and a row with the name of the document will populate (as indicated by the yellow highlighted area). This will indicate that the document has been successfully added/uploaded.



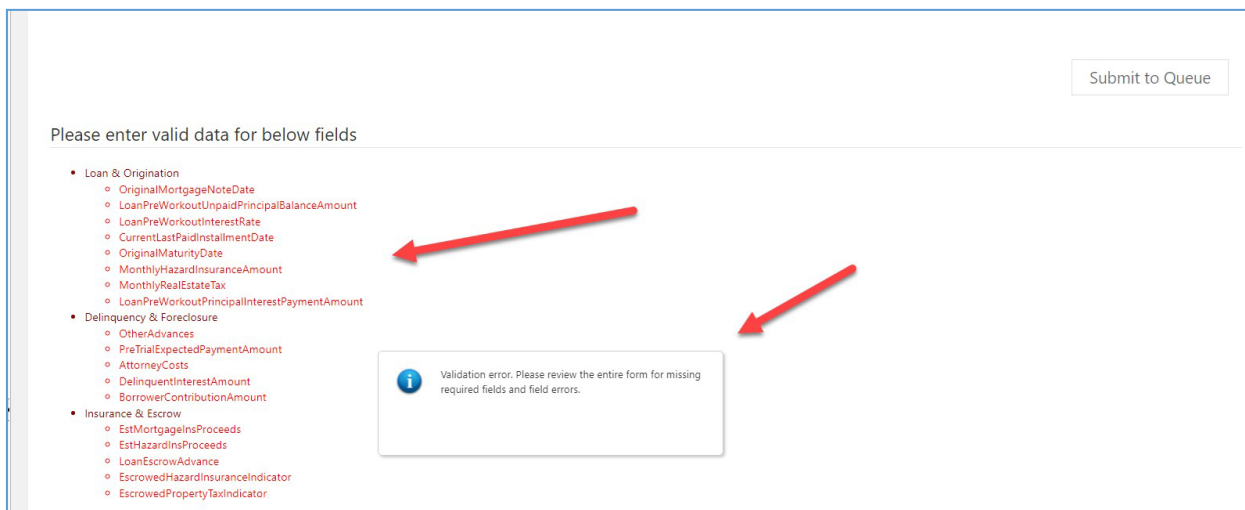
Multiple documents can be uploaded into a single blue/white or green file icon. There are no formal naming convention requirements for uploaded documents however, please note that apostrophes and commas should not be used.

Step 7 – How to Submit the Form Successfully

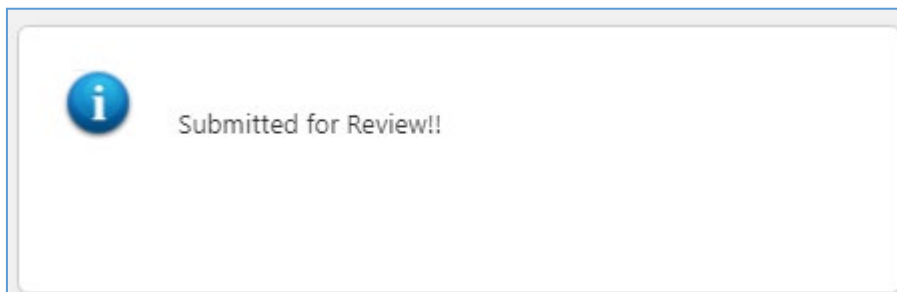
When ready to submit, click on the **Submit to Queue** page and click **Submit to Queue**.



If the form was not successfully submitted, a **Validation Error!!** message will appear and the fields with missing information will be listed. Missing information must be completed/corrected for a request to be successfully submitted. Please review queues and complete the fields with the required appropriate information.



Submitted for Review!! will display when the submission is successful:



MPF Xtra® COVID-19 Payment Deferral (PDX) Request – Instructions

To confirm submission status, return to the main screen and select SMDU Forms. Enter the MPF loan number for the submitted loan (similar to Steps 1 & 2). A status of **Draft** (as shown in yellow), indicates that the form is still a draft and has not been submitted. A status of **Submitted** (shown in green), indicates that the form has been successfully submitted. A system-generated email will also be generated to confirm the submission.

System Message: Please see the MPF Announcement 2021-50 effective August 1st, <https://www.fhlbmf.com/about-us/news/details/2021/07/01/mpf-announcement-2021-50>

SMDU Forms

Loan Number:

Submit New Form

--Selected Form--

	Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
View Delete	PDX	Evaluate - Covid-19 Payment Deferral	Draft	Service	01/18/2023		
View Delete	FlexND	Evaluate - Flex Exception Modification	Submitted	Service	01/18/2023		

Wed 1/18/2023 11:57 AM

appstest@covius.com

Form Submission Confirmed for MPF Loan Number: [redacted]

To: Twarog, Lori

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Submission confirmed!

MPF Loan Number: [redacted]

We received the Form Name **Evaluate - Flex Exception Modification** for the above referenced loan. Your loan will be assigned to an analyst for review. You can review any details related to this submission in eMAQCS plus®. Any additional documentation that is requested in order to complete your review will need to be added to the Document tab of the original form submission in eMAQCS plus®. Please ensure that this request meets any applicable regulatory requirements and deadlines.

If you have any questions or concerns, please do not hesitate to contact us.

Thank you for participating in the MPF Program.

MPF® Default Management
FHLBank Chicago | MPF® Operations | www.fhlbc.com
877-FHLB-MPF (877-345-2673 option 3)

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