MPF Traditional Loan Modification Interest Rate

Exhibit EE

Instructions Page

Purpose

Servicers of MPF Traditional Conventional Mortgage Loans must refer to this exhibit when determining new modified loan terms when evaluating a Borrower for a Conventional Mortgage Loan Modification in accordance with MPF Traditional Servicing Guide Chapter 9.

Preparation

- **When:** Servicers must refer to this exhibit when determining the applicable loan modification interest rate. The interest rate used to determine the final modification terms must be the same fixed interest rate that was used when determining eligibility for the Trial Period Plan and calculating the Trial Period Plan payment.

- **Who:** This exhibit should be used by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes when evaluating a Borrower for a mortgage loan modification.

- **How:** Servicers must use the current MPF Traditional Loan Modification Interest Rate as indicated in table below when evaluating a Borrower for a conventional mortgage loan modification.

Additional Guidance

Please contact the MPF Service Center by using one of the following options for any questions or assistance:

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

Helpful Hints

- The MPF Traditional Loan Modification Interest Rate is subject to periodic adjustments based on an evaluation of prevailing market rates.

- The following table provides the current MPF Traditional Loan Modification Interest Rate as well as historical adjustments.

MPF Traditional Loan Modification Interest Rate

Effective Date for all Borrowers evaluated	Interest Rate
on/after November 15, 2024 but prior to December 13, 2024	6.625%
on/after December 13, 2024 but prior to January 15, 2025	6.875%
on/after January 15, 2025 but prior to February 14, 2025	6.750%
on/after February 14, 2025 but prior to Mach 14, 2025	7.000%
on/after March 14, 2025 but prior to April 14, 2025	6.875%
on/after April 14, 2025 but prior to June 13, 2025	6.750%
on/after June 13, 2025 but prior to August 14, 2025	6.875%
on/after August 14, 2025 but prior to September 15, 2025	6.750%
on/after September 15, 2025 but prior to October 15, 2025	6.625%
on/after October 15, 2025 but prior to November 17, 2025	6.375%
on/after November 17, 2025 but prior to February 13, 2026	6.250%
on/after February 13, 2026 but prior to April 14, 2026	6.125%
on /after April 14, 2026 but prior to May 14,2026	6.250%
on/after May 14, 2026 but prior to June 12 2026	6.375%
on/after June 12, 2026 but prior to August 14, 2026	6.500%
on/after August 14, 2026 but prior to September 15, 2026	6.625%
on/after September 15, 2026 but prior to October 15, 2026	6.750%
on/after October 15, 2026 but prior to November 16, 2026	6.875%
on/after November 16, 2026*	7.375%

*Current MPF Traditional Loan Modification Interest Rate.

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