

Mortgage Insurance Disclosure



Exhibit E-X

Instructions Page

Purpose

PFIs delivering MPF Xtra® loans must use the Mortgage Insurance Disclosure (“Disclosure”) to instruct the applicable mortgage insurer to release requested data to Fannie Mae in accordance with MPF Xtra Selling Guide Chapter 9.

Preparation

- **When:** The PFI must complete the Disclosure at the outset of the relationship with each mortgage insurer.
- **Who:** The Disclosure must be completed by an employee of the PFI who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete the Disclosure and has authority to certify to the truthfulness and accuracy of the information on the Disclosure.
- **How:** The Disclosure may be completed in PDF format, with the exception of the signature which must be ink signed.

Submission

- **When:** The PFI must submit the Disclosure at the outset of the relationship with the insurer.
- **How:** The PFI must submit the Disclosure to the mortgage insurer using the mortgage insurer contact information on Fannie Mae's [website](#).

The PFI should retain a copy of the completed form for their own records.

Additional Guidance

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

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

Helpful Hints

- The mortgage insurer is not responsible for the accuracy of the data provided to it by the PFI for loans delivered under the MPF Xtra product.

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Mortgage Insurance Disclosure

Mortgage Insurance Disclosure

Date: _____

To (MI Company name): _____

MI Company Address: _____

The undersigned Financial Institution originating or servicing mortgage loans now or hereafter owned or guaranteed by Fannie Mae, or that may be owned or guaranteed by Fannie Mae, ("Fannie Mae Loans"), on behalf of itself and its subsidiaries, affiliates and their respective successors (including any servicer to whom servicing of such loans may be transferred), hereby instructs the mortgage guaranty insurance company identified above and its affiliated insurance companies (collectively and individually, "MI Company") to provide to Fannie Mae mortgage insurance coverage information, data and materials concerning any or all Fannie Mae Loans insured by, or that may be insured by, MI Company and originated and/or serviced by Financial Institution, upon request by Fannie Mae (collectively, "Information").

These instructions are being made in accordance with Fannie Mae's requirements and shall be effective as of the date set forth above or, if left blank, the date that these instructions are received by MI Company. These instructions are irrevocable for so long as such Fannie Mae Loans are insured by MI Company and are owned or guaranteed by Fannie Mae.

Disclosure of Information by MI Company to Fannie Mae pursuant to these instructions shall not require any notice to or further consent of the Financial Institution and shall be deemed to be made in compliance with and permitted by the terms of any confidentiality obligations, mortgage guaranty insurance policies, or other agreements now or hereafter in effect between the Financial Institution and MI Company. In addition, the MI Company need not confirm with the Financial Institution that loans for which Fannie Mae requests data are Fannie Mae Loans.

The Financial Institution agrees to hold harmless and indemnify MI Company, its successors and assigns, against any and all claims, and related costs and expenses, resulting from the MI Company's disclosure of Information to Fannie Mae pursuant to these instructions.

Financial Institution's Name: _____

Financial Institution's Address: _____

Financial Institution's Master Policy Number (issued by MI Company): _____

Authorized Signature of
Officer/Principal _____

Printed Name of Officer/Principal: _____

Title of Officer/Principal: _____