

MORTGAGE PARTNERSHIP FINANCE® (MPF®) PROGRAM

Loan Presentation Process

You have two choices in submitting loan data under the MPF Program: loan presentation or batch processing upload. Featured below are instructions for submitting your loan data information easily through the loan presentation process.

Overview of Loan Presentation

Mortgages sold under the MPF Program traditional products must be underwritten in accordance with the standards specified in the MPF Underwriting Guide.

MPF Guides are available to you on **AllRegs®**. From the MPF Program website - www.fhlbmpf.com, click on **Online Guides**.



Next the mortgage will be submitted for loan presentation – which is essentially providing loan level data to us before the mortgage is sold. Always refer to the MPF guides for complete details regarding any MPF Program process, including loan presentation.

Two Choices for Loan Presentation Data Submission

Submission by fax - You can submit a Loan Presentation Request, **Form OG3**, to the MPF Provider, by fax to the MPF Service Center (reference Chapter 111 of the MPF Servicing Guide for MPF Service Center contact information). The form is located under the Forms and Exhibits section of the MPF Origination Guide. Instructions for completing the form are located directly below the form.

A Form OG3 is accepted by fax each business day from 8:30 a.m. to 3:30 p.m., Central Time. It's best to follow up

Form OG3 (example form) and Form OG2 (example instructions) are shown at left.

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LOAN PRESENTMENT PROCESS

with a phone call (877.345.2673) or email (MPFServiceCenter@fhbc.com) to the MPF Service Center to confirm receipt of the fax. If you are submitting a loan type that requires manual intervention (e.g., AHP or high balance loans), call the Service Center for processing tips. Leave plenty of time for the process to complete prior to the 3:30 p.m. CT deadline.

Submission through the eMPF® website – Individual loan level data can also be submitted electronically via the eMPF website, (www.fhblmpf.com; click on eMPF and then the **Visit the eMPF Website** link). Note – you will need a username and password to access eMPF. Referencing the 1003 and 1008 forms, individual loan data is manually entered and then electronically submitted through a data entry form located on the eMPF website under the **Transactions** tab and the **Loan Presentment** option.

A Loan Presentment Request received via the eMPF website will be accepted seven days per week, including holidays, between 6 a.m. and 8 p.m., Central Time, except when system maintenance is necessary and the eMPF website is not be available.

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Confirmation of Data

For each conventional loan, the MPF Provider will then evaluate the information submitted using the MPF credit enhancement rating system and will determine a loan level credit enhancement amount and percentage.

The loan presentment data and, if applicable, the loan level credit enhancement amount will be confirmed with you electronically or via email of a Loan Presentment Report (*Exhibit D*). If submission is by fax, confirmation will be returned via email to the PFI within 24 hours of submission or on the next business day, whichever is later.

Forms and Exhibits – Exhibit D		mpf Mortgage Partnership Finance	
Federal Home Loan Bank of Loan Presentment Report as of			
PFI Number	:	PFI Loan Number	:
PFI Name	:	Submitted By	:
Borrower Information			
Borrower Name	:	Co-Borrower Name	:
Ethnicity	:	Ethnicity	:
Race/National Origin	:	Race/National Origin	:
Gender	:	Gender	:
Age	:	Age	:
Date of Birth	:	Date of Birth	:
Monthly Income	:	Monthly Income	:
Social Security Number	:	Social Security Number	:
FICO Score	:	FICO Score	:
FICO Score Source	:	FICO Score Source	:
Next Generation FICO	:	First Time Home Buyer	:
Self Employed	:		:
Loan Statistics			
Loan Origination Source	:	Special Housing Goals Loan	:
Loan Plan Type	:	MERS MIN	:
Occupancy	:	Loan Purpose	:
Loan Type	:	Loan Features	:
Term (months)	:	Product Type	:
Original Loan Amount	:	Note Rate	:
Rate	:	Escrowed Value	:

Exhibit D (example form)

Data Changes - Loan presentment data must be resubmitted if any of the data change after the prior submission.

Loan Level Credit Enhancement Expiration

The Loan Level Credit Enhancement amount for a mortgage determined by the MPF credit enhancement rating system will expire 90 calendar days after you have submitted the loan presentment data. The loan level credit enhancement amount expiration is subject to MPF credit enhancement rating system limitations such as upgrades, modifications or enhancements to MPF methodology and changes in data element requirements

Loan Presentment Training

An explanation of the loan presentment process is part of the MPF Users training webinar you will attend as you go through the PFI approval process. Our MPF Trainer will guide you through the loan data submission requirements using a live model for demonstration purposes.



LEARN MORE

If you have any questions about this process, please contact us.

MPF SERVICE CENTER

MPFServiceCenter@fhlbc.com

877.463.6673

FHLBANK TOPEKA MPF DEPARTMENT

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For a full list of other helpful guides about the MPF Program, visit our website at www.fhlbtopeka.com/mpf, select **Operational Guides** under **Related Resources**.



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