

# FHLBank Update

## MPF® Delinquent Mortgage and COVID-19 Forbearance Status Report Reminders

The Mortgage Partnership Finance® (MPF) Program would like to remind Participating Financial Institutions (PFIs) and Servicers that delinquent mortgage loans (i.e., loans that are 30 days or more delinquent as of the last day of the preceding month – including when such loans are in forbearance due to COVID-19 – or any loan in active Bankruptcy regardless of current status) must be reported monthly using the format in the Delinquent Mortgage Report (Exhibit B). COVID-19 forbearance loans should be reported with Delinquency Status code of 9 and Delinquency Reason code of 22. PFIs must also enter the Loss Mitigation approval date and the Loss Mitigation estimated completion date for COVID-19 loans.

The Delinquent Mortgage Report is required to be uploaded to eMAQCS® Plus by the following dates and times:

- **MPF Traditional** – by 5 p.m. Eastern time on the fifth business day of each month
- **MPF Government MBS** – by 5 p.m. Eastern time on the first business day of each month
- **MPF Xtra®** – by noon Eastern time on the second business day of each month

A penalty may be assessed for any late or incomplete reports.

Please note, eMAQCS Plus will reject any Delinquent Mortgage Report (Exhibit B) that does not meet the format requirements as provided in the [applicable MPF Servicing Guide](#). For additional details and requirements, please view [MPF Announcement 2020-33](#) and reference the Exhibit B: Delinquent Mortgage Report – Excel Template posted on the [MPF website](#).

If you have any questions, please contact the FHLBank Pittsburgh MPF Program team at 800-288-3400, option 3, or [pghmpf@fhlb-pgh.com](mailto:pghmpf@fhlb-pgh.com).

*“MPF,” “Mortgage Partnership Finance,” “eMAQCS” and “MPF Xtra” are registered trademarks of the Federal Home Loan Bank of Chicago.*

