

FHLBank Update

Reminder: MPF® Delinquent Mortgage and COVID-19 Forbearance Status Report Delinquency Codes and Due Dates

The Mortgage Partnership Finance® (MPF) Program would like to remind Participating Financial Institutions (PFIs) and Servicers that delinquent mortgage loans (including those loans that are delinquent by 30 days or more as of the last day of the preceding month or any loan in forbearance due to COVID-19) must be reported monthly using the format in the Delinquent Mortgage Report (Exhibit B). COVID-19 forbearance loans should be reported with a delinquency status code of 9 and a delinquency reason code of 22. PFIs and Servicers must also enter the loss mitigation approval date and the loss mitigation estimated completion date for COVID-19 loans.

For MPF Traditional loans, PFIs and Servicers are reminded that once a loan is reported with a COVID-19 loan reason and status code, such codes should not be modified until the loan becomes current through: full reinstatement, completed repayment, or approval of a deferral plan. Once the loan becomes current, PFIs and Servicers should no longer report it on Exhibit B (Delinquent Mortgage & Bankruptcy Status Report).

As a reminder, 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.

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

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