

# Annual Eligibility Certification

Overview of Forms OG1 and OG2

January 2021



# About this Material

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These materials should not be used in place of the applicable MPF Guides.

The official versions of all MPF Guides are available at [www.fhlbmpf.com](http://www.fhlbmpf.com) or via AllRegs®.

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# Agenda

- Overview of Forms OG1 and OG2
- What's different?
- Completing Form OG1
- Uploading supplemental documentation
- Completing Form OG2
- Notifications
- Summary
- Resources



# Forms OG1 and OG2 are Now Available

- Forms OG1 and OG2 are found on the eMPF® Website.
- Information being collected is based on **2020** activity.
- Form OG1, Form OG2 and all supporting documentation must be submitted by Friday, January 29, 2021.
- Forms OG1 and OG2 will not pre-populate and both require the input of current information.
- Both the questions and supplemental documentation requirements have been streamlined!

# Forms OG1 and OG2 are Found on the eMPF® Website

The screenshot displays the eMPF website interface. At the top, the logo "mpf Mortgage Partnership Finance™" is on the left, and navigation links "PROFILE", "MESSAGES 7", "CONTACT US", "4003-41165", and "LOG OUT" are on the right. Below the header is a main navigation bar with tabs: "HOME", "PRICING", "TRANSACTIONS", "EXHIBITS", "REPORTS", "RESOURCES", and "UPLOAD". The "EXHIBITS" tab is highlighted with a yellow arrow pointing to it. A dropdown menu is open under "EXHIBITS", listing "Selling", "Document Custody", "Servicing", "Annual Eligibility Certification (OG1)", and "MPF Fidelity / E&O Worksheet OG2". The "OG1" and "OG2" items are highlighted in green. Below the navigation bar, the "Welcome" section is visible. To the right, a "TIP OF THE DAY" box contains a lightbulb icon and text. Below the welcome section, there are two boxes: "MOST RECENT LOAN PRESENTMENTS" and "RECENTLY VIEWED REPORTS", both showing "No information available." At the bottom, there are two sections: "EXTERNAL LINKS" and "QUICK LINKS". The "EXTERNAL LINKS" section lists "eMAQCS", "MPF Direct Portal", "MPF Xtra UC DP", and "MPF Webinar Calendar". The "QUICK LINKS" section lists "Annual Eligibility Certification (OG1)", "MPF Fidelity/ E&O Worksheet (OG2)", and "eMPF Tutorial". A yellow arrow points from the "EXTERNAL LINKS" section to the "QUICK LINKS" section.

**mpf** Mortgage Partnership Finance™

PROFILE MESSAGES 7 CONTACT US 4003-41165 LOG OUT

HOME PRICING TRANSACTIONS **EXHIBITS** REPORTS RESOURCES UPLOAD

Welcome

**EXHIBITS**

- Selling
- Document Custody
- Servicing
- Annual Eligibility Certification (OG1)**
- MPF Fidelity / E&O Worksheet OG2**

**TIP OF THE DAY**

**MOST RECENT LOAN PRESENTMENTS**

No information available.

**RECENTLY VIEWED REPORTS**

No information available.

**EXTERNAL LINKS**

- eMAQCS
- MPF Direct Portal
- MPF Xtra UC DP
- MPF Webinar Calendar

**QUICK LINKS**

- Annual Eligibility Certification (OG1)
- MPF Fidelity/ E&O Worksheet (OG2)
- eMPF Tutorial

# Completing Form OG1

# Enter Your Information

## Annual Certification OG1 Form

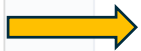
Status : Not Submitted



### Annual Eligibility Certification (OG1)

Mandatory Fields are marked with \*

The completion of the MPF Participating Financial Institution (PFI) Annual Eligibility Certification ("Form OG1" or the "Eligibility Certification") is mandatory.



Required Submission Date: 1/31/2021

Calendar Year Ended: 12/31/2020

PFI Name: Old National Bank

PFI Number: 4003

Primary Address:\*

1 Main St



City: \*

Evansville

State: \*

IN

Zip Code: \*

47708

Primary Telephone Number: \*

(111) 111 - 1111

# Confirm Your PFI Status

## PFI Status

Your status as a PFI has been determined to be: **Servicer**, as defined below. I certify this is our status as a PFI.

☐ Yes ☐ No

### SELLER



During the calendar year covered by this certification, the PFI: (a) sold one or more Mortgages under the MPF Program; AND (b) has not serviced, utilized a Subservicer, or designated an Affiliate Servicer to service, any Mortgage sold under the MPF Program.

### SERVICER



During the calendar year covered by this certification, the PFI (a) did not sell any Mortgages under the MPF Program; AND (b) either serviced, utilized a Subservicer or designated an Affiliate Servicer to service, at least one Mortgage sold under the MPF Program.

### SELLER/SERVICER



During the calendar year covered by this certification, the PFI: sold (a) one or more Mortgages under the MPF Program; AND (b) either serviced, utilized a Subservicer or designated an Affiliate Servicer to service, at least one Mortgage sold under the MPF Program.

### INACTIVE



During the calendar year covered by this certification and up to the date of this Eligibility Certification, the PFI (a) has not sold any Mortgages under the MPF Program; AND (b) has not serviced, utilized a Subservicer or designated an Affiliate Servicer to service, any Mortgage sold under the MPF Program.

SAVE

Please direct any questions regarding this Eligibility Certification process to your MPF Bank representative.



# Did your PFI status change in 2020 or is the pre-filled PFI status incorrect?

## PFI Status

Your status as a PFI has been determined to be: **Servicer**, as defined below. I certify this is our status as a PFI.

☐ Yes ☒ No



You have indicated that your organization's pre-filled PFI status is incorrect. Your options are: click "CANCEL" and you will be returned to Form OG-1. The pre-filled PFI status and corresponding responses will be retained at this time. Exit Form OG-1 and contact your MPF Bank for assistance. If you click "OK" all pre-populated responses will be permanently deleted. Your MPF Bank will be informed and further direction will be provided.


CANCEL

OK


# Systems- Loan Originations

**Loan Origination System/ Loan Servicing System**

Does the PFI use a loan origination system (LOS) that it obtained from a vendor? If so please provide the name of the LOS vendor, name of LOS system and version of LOS. \*

 ☒ Yes ☐ No

Please provide the name of the vendor, the name of the LOS and the version of the LOS used:

  \*

If **No** is selected, a comment box will not open.

# Systems- Loan Servicing

Does the PFI as Servicer, or where applicable, any of the PFI's designated Servicer or Subservicer use a loan servicing system (LSS) that it obtained from a vendor? If so, please provide the name of the LSS vendor, the name of the LSS and the version of the LSS.\*

☒ Yes ☐ No

Please provide the name of the vendor, the name of the LSS and the version of the LSS used:

Black Knight MSP

\*

If **No** is selected, a comment box will not open.

# Note About Certifications and Answering Upcoming Questions

Note: Unless otherwise specified, all obligations referred and certified to are deemed to have been performed during the calendar year covered by this Eligibility Certification and in accordance with applicable requirements of the Guides, defined as the MPF® Program Guide, all MPF Product specific selling and servicing guides, manuals, and related forms, exhibits, collectively. Any terms not defined in the Eligibility Certification shall have the meaning given in the MPF Guide Glossary. The singular "Guide" refers to the specific guide in which the term is used. The Guides may be found at [http://www.allregs.com/tpl/public/mpf\\_tll.aspx](http://www.allregs.com/tpl/public/mpf_tll.aspx).

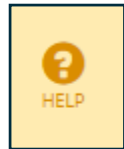
For the following questions, if the answer to any certification is "No" please explain in the space provided when and to whom at your MPF Bank the PFI previously reported the non-applicability item and why it does not apply to the PFI. If any certification is not applicable please explain on an attachment.

If you answer **NO** to any of the questions that follow, a comment box will appear and an explanation must be provided.

# Section A: Compliance with Laws

## Section A. Selling and/or Servicing- Compliance with Applicable Law, MPF Program Requirements and MPF Product Specific Requirements

a. Being in compliance with all Applicable Laws, including but not limited to: i. Being properly licensed and in good standing with regulators in the jurisdictions in which it conducts business and not having been subject to any consent decrees or other regulatory remediation. ii. Unless express consent was provided by the MPF Bank, only selling Mortgage Loans into the MPF Program that are secured by property located in areas where Standard and Poor's does not define mortgages to be "Unratable". (See Guide Exhibit A-Anti-Predatory Lending Category.) iii. Having effective compliance procedures in place to ensure compliance with all Applicable Laws (see MPF Program Guide Chapter 7) and monitoring federal laws, rules and regulations and the laws, rules and regulations of each state or locality in which the PFI does business, and take the necessary steps to comply with any changes in the Applicable Laws. \*



☐ Yes ☐ No

## Section A (Part b): Compliance with Requirements

b. Maintaining their eligibility status and being in compliance with all MPF Program requirements, including and not limited to: i. If the PFI is a Seller and/or Servicer for Government Loans, being in good standing with the applicable Government Agency and has not had an origination and/or servicing audit which resulted in a non-compliance or deficiency finding during the Applicable Time Period. ii. If the PFI is a Seller and/or Servicer for investors other than the MPF Bank, such as Fannie Mae and Freddie Mac, being in good standing with the applicable investor/enterprise and has not had an origination and/or servicing audit which resulted in a non-compliance or deficiency finding during the Applicable Time Period. iii. Having no principals and/or officers that are or have been the subject of a government debarment, exclusion or sanction within the past ten years. iv. Reporting to its MPF Bank any materially adverse changes to its business operations and/or structure or financial condition including changes in the PFI's legal structure, organization, status, ownership, business activities, source(s) of Mortgage (such as acquiring mortgages from third parties), Servicing and/or Servicing Rights of MPF Mortgage Loans, adding or changing Subservicers, or any other changes involving the PFI. (see MPF Program Guide Chapter 3.4.1) and v. Having in place and maintaining sufficient APL policies and procedures that ensure compliance with the applicable MPF Bank APL requirements. vi. Maintaining an in-house quality control program that: a. is deemed effective and in which findings are reported senior management within the time frame(s) specified in Chapters 8.10.1 and 8.10.2 of the MPF Program Guide and appropriate resolution action is taken; and b. follows sampling methodology in compliance with the requirements of Chapter 8 of the MPF Program Guide. vii. If delivering and/or servicing MPF Loans that are registered in MERS, complying with all requirements of its MERS Membership Agreement. \*

☐ Yes ☐ No

## Section A (Part c): Compliance with MPF Product Requirements

c. Being in compliance with all applicable MPF product specific requirements, including but not limited to: i. Underwriting and delivering loans that are compliant with QM/ATR, as applicable. ii. Ensuring that all MPF Mortgage Loans that are being delivered and/or serviced by the PFI maintain the first lien position. iii. If delivering and/or servicing Government Loans, ensuring that Government Mortgage Loans are not subject to indemnification agreements nor any restrictions for origination and/or servicing benchmarks or tolerances imposed by the applicable Government Agency. iv. Reporting credit information to all four (4) credit reporting bureaus (Experian, Equifax, Innovis & TransUnion). \*



☐ Yes ☐ No

# HMDA Reporting

## Legal Entity Identifier (LEI) - HMDA Reporting

Does the PFI/Servicer collect and report HMDA data?\* If answering yes, please provide your Legal Entity Identifier Number (LEI) in the comment box below.



☒ Yes ☐ No



Please provide your Legal Entity Identifier Number (LEI)

12345678912345678901|

\*



# Anti-Predatory Lending Software

## Anti-Predatory Lending (APL) Software

The PFI certifies that during the calendar year covered by this Eligibility Certification and up to the date of this certification:

It uses a commercially available APL compliance/screening software program?  
If yes, please provide the name of the software program in the box below.



☒ Yes ☐ No \*



Please provide the name of your software program \*

Lending Pro

# Section B: Documents

## Section B. Documents

Please select all applicable documents that you will be uploading for the 2020 Annual Eligibility Certification.

- ☐ 1. For any “No” responses in Section A, provide a document detailing the reason for the response and, if applicable, attach any supporting documentation
- ☐ 2. If you utilized a Servicer, Subservicer or Affiliate Servicer during the Applicable Time Period that this AEC applies to, please provide a document that lists the following information for each: a. Identify if they are a Servicer, Subservicer or Affiliate Servicer b. Name c. Mailing Address d. Telephone number e. Execution and termination dates of the most recent agreement f. The name of the vendor and name and version of loan servicing system (LSS) used to service Mortgages g. Customer facing address and phone number

Supply documentation for any “No” answers.

Supply information about any Servicer, Subservicer or Affiliate Servicer utilized during 2020.

## Section B: Supplemental Documentation

- ☐ 3. Certificates of Insurance (COI) in effect as of December 31 of the Applicable Time Period, or if a COI is not available, policies or insurance declarations for both Fidelity Bond Insurance and Error & Omissions Insurance for mortgage coverage as referenced in Form OG2. The following information must be highlighted, if applicable, in the documents that are submitted for both Fidelity and Errors & Omissions (E&O) insurance: a. Name and contact information of insurer b. Coverage amounts c. Deductible Amounts d. Where the applicable MPF Bank is listed as additional insured or loss payee (if provision can be obtained) e. Type of E&O loss coverage ( aggregate loss or per mortgage loss)
- ☐ 4. Any exam or audit mortgage operations, origination or servicing related non-compliance or deficiency findings as referenced in A(1)(a)(i) and/or (2)(b)(i) above (if privileged, provide a summary of the non-compliance or deficiency identified) and summary of how the findings were addressed and corrected from any of the following: a. State or Federal Regulator b. Government Agency (including VA, HUD, FHA, or RHA) c. Fannie Mae and Freddie Mac d. Other mortgage loan investors

Supply insurance information in effect as of December 31, 2020.

If an exam or audit in 2020 identified any non-compliance issues or deficiencies, provide a summary of what was found and how they were addressed/corrected.

## Section B: Supplemental Documentation

- ☐ 5. Most recent monthly QC Summary Report provided to the senior management for both pre-closing and post-closing reviews, including detailed information on the most severe defects, trend analysis, (for post-closing) target defect rate compared to actual defect rate, senior and applicable department management responses and any corrective action plans, if applicable, as required by the MPF Guides.

**Sellers Only:** Supply your most recent Quality Control Summary Report.

## Section B: Supplemental Documentation

- ☐ 6. If, during the Applicable Time period that the AEC applies to, substantive revisions have been made to your in-house QC Plan that have not been approved by your MPF Bank, please provide a redlined version of the QC Plan highlighting the substantive revisions.
- ☐ 7. Any other document or information specifically requested by the MPF Bank or the MPF Provider.

**Sellers Only:** Did you make substantial changes to your in-house QC plan that have yet to be approved by your MPF Bank?

Any specific requests not already listed.

# Agreement and Certification

## Agreement

By executing and submitting this Eligibility Certification, I hereby agree that the statements and certifications set forth above and below are true and correct. I represent and certify that I am authorized to execute and submit this Eligibility Certification on behalf of the PFI pursuant to the requirements of the Guides.

**X** By executing and submitting this Annual Eligibility Certification, the documents required under Section B, and any other information or documentation that the MPF Bank requires, the undersigned hereby certifies under penalties of perjury that the statements, certifications and documentation provided in relation to this Annual Eligibility Certification are accurate, true and correct. I understand that the MPF Bank will be relying upon the information contained in this Annual Eligibility Certification and the supporting documents and any misrepresentation or omission may constitute a civil or criminal violation and may be cause for suspension or termination as a Seller and/or Servicer by the MPF Bank. I further represent that I am authorized to execute and submit this Annual Eligibility Certification on behalf of the PFI pursuant to the requirements of the Guides.

# Save and Submit

This form OG2 must be submitted and executed on behalf of a PFI or Servicer by an individual authorized to do so pursuant to the requirements of the MPF Guides.

<b>Printed Name:*</b>	<b>Title:*</b>
<input type="text" value="Roberta Authorized-Person"/>	<input type="text" value="SVP, Mortgage Operations"/>
<b>PFI Name:</b>	<b>PFI Number:</b>
<input type="text" value="AEC Test PFI"/>	<input type="text" value="4003"/>
<b>Date:</b>	<b>Authorized Officer Email Address:*</b>
<input type="text" value="01/04/2021"/>	<input type="text" value="robertaap@nosuchplace.com"/>
<b>Phone:*</b>	
<input type="text" value="111-111-1111"/>	

Please direct any questions regarding this worksheet to your MPF Bank representative.

First click SAVE to check for any omissions.

If you would like to save or print a copy before submitting, return to the beginning of Form OGI (as seen on the next slide).

# Save and/or Print

## Annual Certification OG1 Form

Status : Not Submitted



Annual Eligibility Certification (OG1)

Mandatory Fields are marked with \*

12/22/2020 - EMPF Application

### Annual Certification OG1 Form

Status : Not Submitted

**Annual Eligibility Certification (OG1)** Mandatory Fields are marked with \*

The completion of the MPF Participating Financial Institution (PFI) Annual Eligibility Certification ("Form OG1" or the "Eligibility Certification") is mandatory.

<b>Required Submission Date:</b> 1/31/2021	<b>Primary Address:*</b> 1 Main St
<b>Calendar Year Ended:</b> 12/31/2020	<b>City: *</b> <b>State: *</b> Evansville IN
<b>PFI Name:</b> Old National Bank	<b>Zip Code: *</b> 47708
<b>PFI Number:</b> 4003	<b>Primary Telephone Number: *</b> (111) 111

**PFI Status**  
Your status as a PFI has been determined to be: **Servicer**, as defined below. I certify this is our status as a PFI.  
☒ Yes ☐ No

<b>SELLER</b> During the calendar year covered by this certification, the PFI: (a) sold one or more Mortgages under the MPF Program; AND (b) has not	<b>SERVICER</b> During the calendar year covered by this certification, the PFI: (a) did not sell any Mortgages under the MPF Program; AND (b) either
---	--

<https://emfp-q001.emfp.com/emfp/eligibility/form> 1/13

Print 13 sheets of paper

Destination: Adobe PDF

Pages: All

Layout: Portrait

Color: Color

More settings

Print Cancel

Return to the beginning of the document to save as a PDF or print.



# Submit

This form OG2 must be submitted and executed on behalf of a PFI or Servicer by an individual authorized to do so pursuant to the requirements of the MPF Guides.

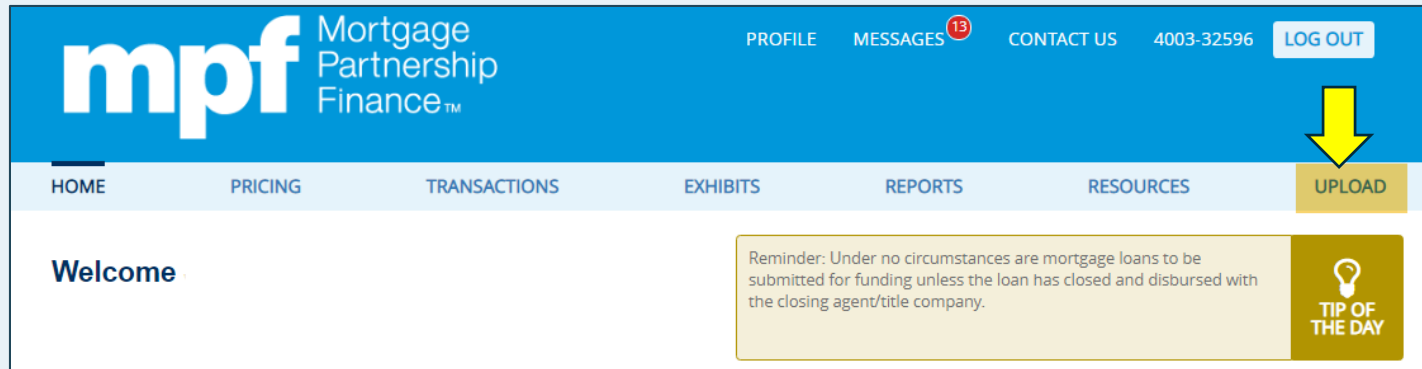
<b>Printed Name:*</b>	<b>Title:*</b>
<input type="text" value="Roberta Authorized-Person"/>	<input type="text" value="SVP, Mortgage Operations"/>
<b>PFI Name:</b>	<b>PFI Number:</b>
<input type="text" value="AEC Test PFI"/>	<input type="text" value="4003"/>
<b>Date:</b>	<b>Authorized Officer Email Address:*</b>
<input type="text" value="01/04/2021"/>	<input type="text" value="robertaap@nosuchplace.com"/>
<b>Phone:*</b>	
<input type="text" value="111-111-1111"/>	

Please direct any questions regarding this worksheet to your MPF Bank representative.

Once you have saved and retained a copy of Form OG1, you may click SUBMIT.

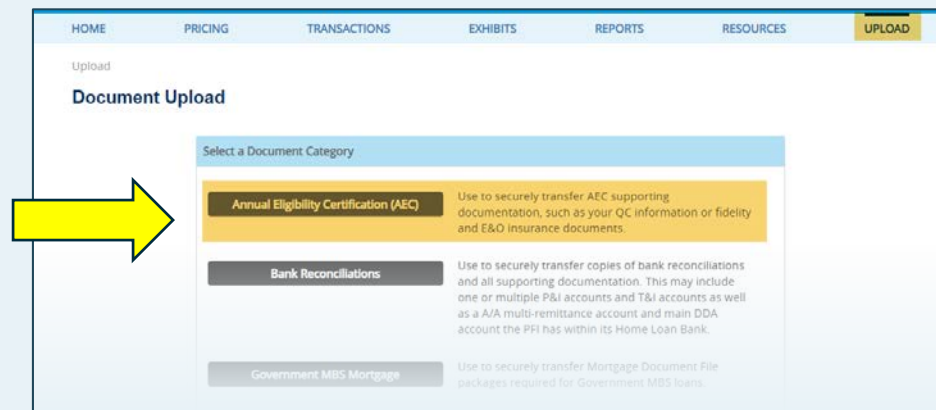
# How to Upload Supplemental Documentation

# Supplemental Information Upload

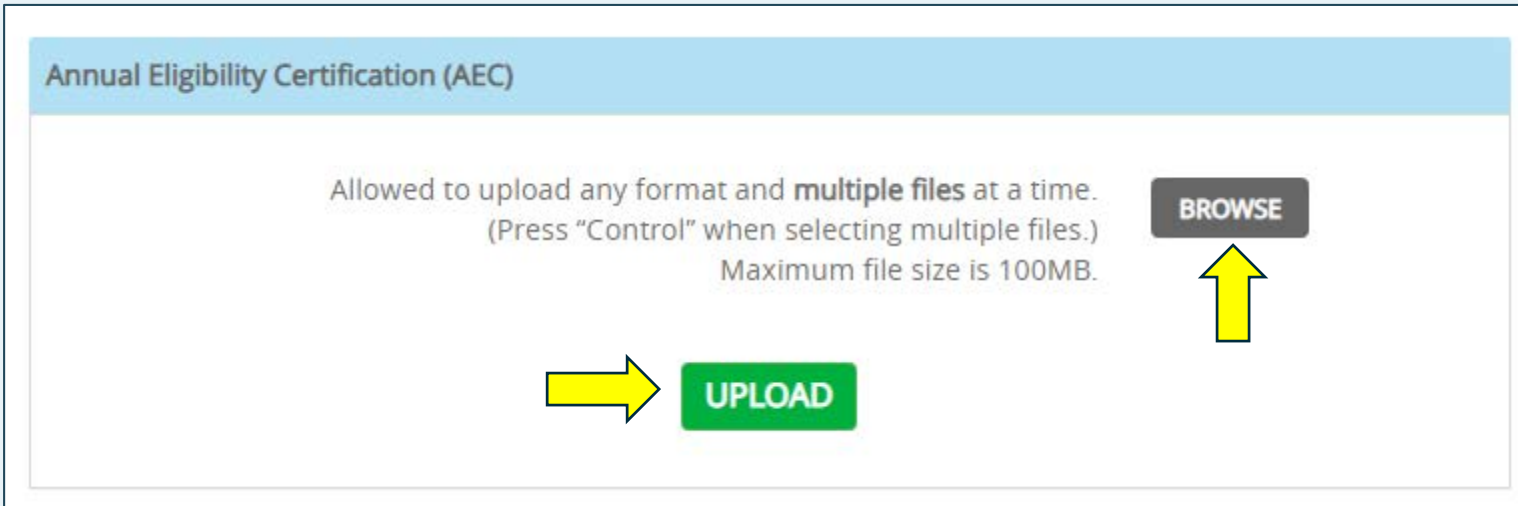


From the home screen, select **UPLOAD**

Next, select  
**Annual Eligibility  
Certification (AEC)**



# Browse for Your File(s) and Upload



The screenshot shows a web interface for the 'Annual Eligibility Certification (AEC)'. It features a light blue header with the title. Below the header, there is instructional text: 'Allowed to upload any format and **multiple files** at a time. (Press "Control" when selecting multiple files.) Maximum file size is 100MB.' To the right of this text is a dark grey button labeled 'BROWSE'. Below the text is a green button labeled 'UPLOAD', with a yellow arrow pointing to it from the left. Another yellow arrow points up to the 'BROWSE' button from below.

Annual Eligibility Certification (AEC)

Allowed to upload any format and **multiple files** at a time.  
(Press "Control" when selecting multiple files.)  
Maximum file size is 100MB.

BROWSE

UPLOAD

- A file name is not required.
- If possible, limit your upload to one file.
- Most of the common file format types are acceptable.
- Select BROWSE to find your file(s).
- Click UPLOAD

# Completing Form OG2

# Fidelity and Errors and Omissions Coverage

## MPF Fidelity / E&O Worksheet OG2

Status : Not Submitted



Mandatory Fields are marked with \*

### Section 1

Note: Unless otherwise specified, all obligations referred and certified to are deemed to have been performed during the calendar year covered by this Eligibility Certification and in accordance with applicable requirements of the Guides, defined as the MPF® Program Guide, all MPF Product specific selling and servicing guides, manuals, and related forms, exhibits, collectively. Any terms not defined in the Eligibility Certification shall have the meaning given in the MPF® Guide Glossary. The singular "Guide" refers to the specific guide in which the term is used . The Guides may be found at: [http://www.allregs.com/tpl/public/mpf\\_tll.aspx](http://www.allregs.com/tpl/public/mpf_tll.aspx). The completion of the MPF® Fidelity and Errors & Omissions (E&O) Insurance Worksheet (Form OG2) is mandatory.

**Required Return Date:** 1/31/2021

**Calendar Year Ended:** 12/31/2020

**PFI Name:** Old National Bank

**PFI Number:** 4003

# Servicing Portfolio

## Section 2

### 1. Base Determination - Compute using definition below:



a. The total portfolio of all first-lien 1-4 single family and multi-family residential mortgage loans (MPF Program loans and non-MPF Program loans) serviced by the PFI for itself and others, ("Base"), including all residential mortgage loans serviced on the PFI's behalf by a Subservicer and/or a designated Affiliate Servicer as of December 31 of the Applicable Time Period:

Servicing Portfolio \$ (BASE)\*

\$547,500,250

b) Does the Base consist of residential 1-4 family properties only?\* \*



(If Yes, the minimum limit of E&O Insurance coverage is capped at \$10 million)

☐ Yes ☐ No

- Multi-family residential mortgage loans are properties like an apartment building where the entire building is used for residential purposes (no retail or commercial activity on the property).
- The balance should include any **first lien** home equity lines of credit and home equity loans.

# Fidelity Insurance

## 2. Fidelity Insurance Coverage\* \*



Minimum Fidelity Insurance: (NOTE: If Base in Section A.1.a above is: • < \$100 million: minimum required insurance limit is: \$300,000 • ≤ \$500 million: minimum required insurance limit is: \$300,000 + 0.150% of Base over \$100 million • ≤ \$1 billion: minimum required insurance limit is: \$900,000 + 0.125% of Base over \$500 million • > \$1 billion: minimum required insurance limit is: \$1,525,000 + 0.100% of Base over \$1 billion)

a) Minimum fidelity insurance

959,375

b) Actual fidelity insurance

\$ 1,500,000

- The minimum amount of required fidelity insurance will populate. This number is based upon the servicing portfolio figure you provided.
- Insert your actual fidelity insurance coverage amount. It should be equal to or greater than the defaulted minimum.




# Errors and Omissions Coverage

### 3. E&O Insurance Coverage\* \*


?

HELP

The E&O insurance policy provides for coverage per:

☐ Aggregate Loss ☒ Mortgage

A) If coverage per Mortgage, what is the highest unpaid principal balance for a residential Mortgage that the PFI or Servicer has in its portfolio?



- Select the appropriate E&O coverage type.
- If **Aggregate** is selected, the box below **will remain grayed-out**.
- If **Mortgage** is selected you must insert the unpaid principal balance of the largest residential loan in your portfolio.

# Enter Actual Amounts for Coverages and Deductibles

<p>b) Minimum E&amp;O Insurance (NOTE: If Base in Section A.1.a above consists of residential 1-4 family properties only, the minimum limit of E&amp;O insurance coverage may be capped at \$10 million, otherwise minimum E&amp;O insurance coverage must be at least equal to minimum required fidelity insurance coverage -See 2.a above):</p> <input type="text" value="959,375"/>	<p>c) Actual E&amp;O Insurance:*</p> <input type="text" value="1,500,000"/>
<p>4.a) Maximum fidelity deductible (NOTE: *must be greater of \$100,000 or 5% of the actual amount of fidelity insurance in force.):</p> <input type="text" value="100,000"/>	<p>b) Actual fidelity deductible:</p> <input type="text" value="50,000"/>
<p>5.a) Maximum E&amp;O deductible (NOTE: If coverage is: (1) per Mortgage Loan: maximum deductible for each Mortgage Loan cannot exceed 5% of the insurer's liability per Mortgage Loan. (2) per aggregate loss maximum deductible is the greater of \$100,000 or 5% of actual amount of insurance in force.):</p> <input type="text" value="100,000"/>	<p>b) Actual E&amp;O deductible:</p> <input type="text" value="50,000"/>

Enter your actual amount of E&O coverage

Enter your actual fidelity coverage deductible

Enter your actual E&O coverage deductible

# Questions About Coverage

## Section 3

a. The PFI or Servicer is has its own policy, and is not covered under its parent's fidelity insurance or E&O insurance policy, or the PFI/Servicer uses its parent's fidelity insurance and/or E&O insurance policy and the minimum limit of liability coverage is based on the Base amount for the consolidated parent entity and all parent related institutions.

☐ Yes ☐ No \*

b. The PFI's E&O insurance policy has no sublimits on the insurer's liability or has sublimits that meet the MPF Program requirements (i.e. are policy provides for full liability on property insurance losses, and sublimits equal at least 15% of the liability that applies for property insurance).

☐ Yes ☐ No \*



# Questions about Coverage

c. No officer or director (including its principal owner) of the PFI has been removed from the fidelity bond coverage within the past ten (10) years.

☐ Yes ☐ No \*



d. The fidelity Insurance and E&O insurance policies, including coverage and deductible amounts, comply with all requirements of the Guides including those not specifically addressed in this Annual Eligibility Certification Form.

☐ Yes ☐ No \*



# Insurance Agency Information

**e. (Optional)** It is helpful if the PFI provides the MPF Bank with the insurance agency's name and contact information in order to obtain clarification and information regarding the PFI's fidelity and E&O insurance coverage. Providing this insurance agent information does not relieve the PFI of its obligation to provide the requested information and documentation to its MPF Bank.

Name:

Contact Name:

Address:

Telephone Number:

City:

State:

Zip Code:

- Please provide your insurance agency information.
- It is optional, but can save time if anything requires clarification in the future.

# Acknowledgment

## Section 4

I hereby represent and warrant that all information contained in this form OG2 and all supporting documents is complete and accurate.

I understand that the MPF Bank will be relying upon the information contained in this Form OG2 and all supporting documents and any misrepresentation or omission may constitute a civil or criminal violation and may be cause for suspension or termination as an Originator or Servicer by the MPF Bank.

Following the submission of the form OG2, please forward a copy of your institution's current Fidelity Bond and E&O Insurance certificates or declarations pages. The following information must be highlighted, if applicable, in the documents that are submitted for both Fidelity and Errors and Omission insurance: (1) Coverage amounts as required under the Guides, (2) Where the applicable MPF Bank is listed as additional insured or loss payee, (3) Type of loss coverage ( aggregate loss or per mortgage loss), (4) Deductible amount as required under the Guides







☒ By executing and submitting this form OG2, I hereby agree that the statements and certifications set forth above are true and correct. I represent and certify that I am authorized to execute and submit this Eligibility Certification on behalf of the PFI pursuant to the requirements of the Guides.

# Acknowledgment

This form OG2 must be submitted and executed on behalf of a PFI or Servicer by an individual authorized to do so pursuant to the requirements of the MPF Guides.

<b>Printed Name:*</b>	<b>Title:*</b>
<input type="text" value="Roberta Authorized-Person"/>	<input type="text" value="SVP Mortgage Operations"/>
<b>PFI Name:</b>	<b>PFI Number:</b>
<input type="text" value="Old National Bank"/>	<input type="text" value="4003"/>
<b>Date:</b>	<b>Authorized Officer Email Address:*</b>
<input type="text" value="12/22/2020"/>	<input type="text" value="robertaap@nosuchplace.com"/>
<b>Phone:*</b>	
<input type="text" value="111-111-1111"/>	



Please direct any questions regarding this worksheet to your MPF Bank representative.

- Click SAVE before submitting to check for any missing information.
- To print or save a copy, return to the top of Form OG2 and click on the print icon (as seen earlier for Form OG1).
- Click SUBMIT when finished.

# Notifications

## Automated email notifications will be sent out during the submission process

- An **Accept** email indicates the form(s) are completed and the necessary documentation has been received.  
“Accept” does not mean approved, just that everything to be reviewed has been successfully received.
- A **Reject** email indicates that either the form(s) is not completed properly and/or required documentation is missing  
The email will state that you will be contacted and will provide an email address to respond to, if needed.
- A **Certification Complete** email indicates that the forms and documents have been reviewed and certification is complete.

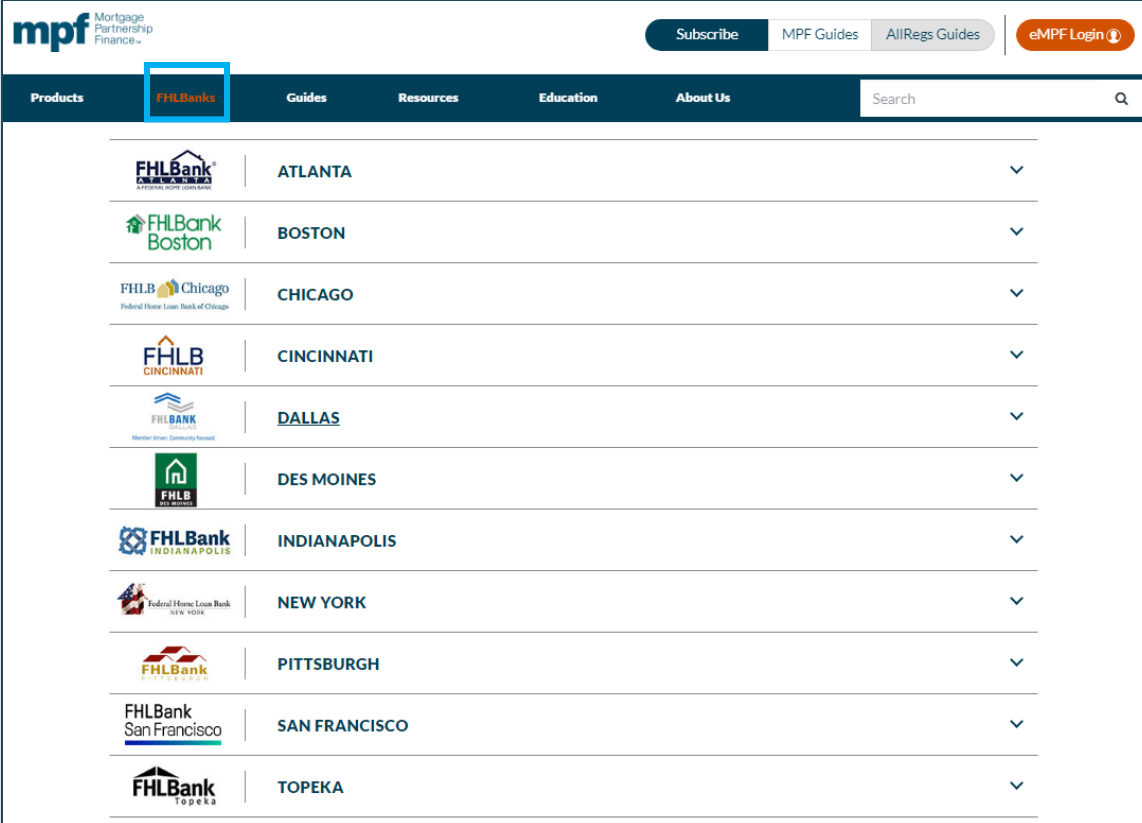


# Helpful Information












- Both Forms OG1 and OG2 must be submitted electronically, paper forms are not permitted.
- Any supplemental documentation must be uploaded through the eMPF Website.
- **All Form OG1 and OG2 submissions along with any required supplemental documentation is due by January 29, 2021.**

# Resources

Contact information for each Federal Home Loan Bank is found on the MPF Program website



The screenshot shows the MPF Program website with the 'FHLBanks' link highlighted in the navigation menu. Below the navigation bar is a table listing ten Federal Home Loan Banks, each with its logo, name, and a dropdown arrow for more information.

	ATLANTA	▼
	BOSTON	▼
	CHICAGO	▼
	CINCINNATI	▼
	DALLAS	▼
	DES MOINES	▼
	INDIANAPOLIS	▼
	NEW YORK	▼
	PITTSBURGH	▼
	SAN FRANCISCO	▼
	TOPEKA	▼

[www.fhlbmpf.com](http://www.fhlbmpf.com)

# Resources

If you have any further questions about your annual certification, you may also contact the MPF Service Center.

## **MPF Service Center**

Email - [MPF-Help@FHLBC.com](mailto:MPF-Help@FHLBC.com)

Hours - 8:30 am to 4:30 pm CST

Phone: (877) 345-2673