

## Purpose

Servicers of conventional MPF Xtra® Product loans must use MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form when submitting a request for an MPF Xtra® Disaster Payment Deferral (PDD) for the borrower.

## Preparation

- **When** – The Servicer must complete the MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form when requesting an MPF Xtra® Disaster Payment Deferral for a borrower.
- **Who** - The MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form must be completed by an employee of the Servicer who has responsibilities that would cause such individual to be knowledgeable of the facts and processes needed to complete the MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form and has authority to certify to the truthfulness and accuracy of the information provided.
- **How** – The MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form Instructions are provided as a job aid and should be used for informational purposes only. To complete the MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form Servicers must access it through eMAQCS®plus.
- **Attachments** – The completed form must include the following documentation:
  1. Payment history dated six (6) months prior to date of disaster that supports the Unpaid Principal Balance (UPB) used to determine the Deferral Terms
  2. Un-signed **Disaster Payment Deferral Agreement**  
<https://singlefamily.fanniemae.com/media/document/docx/payment-deferral-agreement>
  3. Insurer Approval Letter, if applicable. If loan is subject to Mortgage Insurance (MI) and the MI provider is **not** Arch MI, Essent Guaranty, Enact (f/k/a Genworth), MassHousing, MGIC, National Mortgage Insurance, Radian Guaranty, RMIC or United Guaranty please provide evidence of insurer approval
  4. Escrow payment history/summary dated six (6) months prior to date of disaster
  5. Escrow analysis as required by Fannie Mae (FNMA) Servicing Guide Chapter D2-3.2-06

## Submission

- **When** – The Servicer must submit the completed MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form when all supporting documentation is obtained.
- **How** – The official form must be completed and any supporting documentation must be submitted through <https://eMAQCS.covius.com>.
- **To Whom** – The completed form and supporting documentation must be submitted to the MPF® Program. The Servicer should retain a copy of the completed form and supporting documentation for their own records.

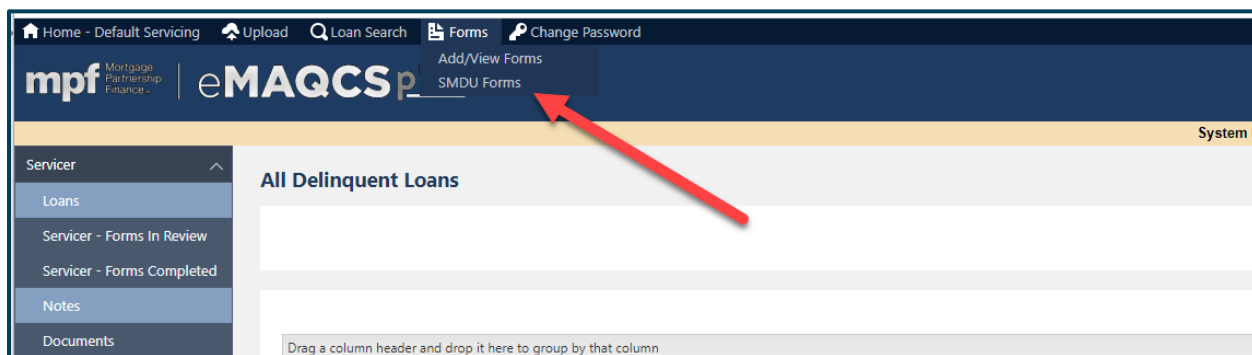
## Additional Guidance

The mortgage loan must:

- have been current or less than two (2) months delinquent at the time the disaster occurred (e.g., disaster occurs on Mar. 20, homeowner has an (LPI) of Jan. 1 when the disaster occurred); and
- be equal to or greater than one month delinquent but less than or equal to 12 months delinquent as of the evaluation date
- out -of-pocket escrow advances paid to third parties, provided they are paid prior to the effective date of the disaster payment deferral; and servicing advances paid to third parties in the ordinary course of business and not retained by the servicer, provided they are paid prior to the Workout Effective Date of the disaster payment deferral, if allowed by state law may be included in the Payment Deferral
- **Please reference the Eligibility Criteria/Hardship Criteria for the Payment Deferral in the [Payment Deferrals Matrix](#)**

## MPF Xtra® Evaluate-Disaster Payment Deferral (PDD) Form Instructions

**Step 1 - Create** a new **Evaluate-Disaster Payment Deferral (PDD)** form in eMAQCS®plus. On the main screen, hover over the **Forms** link at the top of the page. The **SMDU Forms** link should appear in a drop-down list. *Click it.*



**Step 2** - Enter the **MPF loan number** into the box and click *submit*.

The screenshot shows the eMAQCSplus SMDU Forms page. At the top, there is a navigation bar with links: Home - Default Servicing, Upload, Loan Search, Forms, and Change Password. Below the navigation bar, there is a system message: "System Message: Please see the MPF Announcement 2021-50 effective August 1st, https://www.fhlbmf.com/about-us/news/2021/07/01/mpf-announcement-2021-50". The main content area is titled "SMDU Forms". It contains a "Loan Number" input field and a "Submit" button. A red arrow points to the input field with the text "Enter MPF Loan Number Here".

**Step 3** - Click the drop-down arrow in the box titled Select Form. Select the **Evaluate-Disaster Payment Deferral (PDD)** form and click *Create*.

The screenshot shows the eMAQCSplus SMDU Forms page. At the top, there is a navigation bar with links: Home - PFI QC, Home - Default Servicing, Upload, Loan Search, Forms, and Change Password. Below the navigation bar, there is a system message: "System Message: Please see the MPF Announcement 2021-50 effective August 1st, https://www.fhlbmf.com/about-us/news/details/2021/07/01/mpf-announcement-2021-50". The main content area is titled "SMDU Forms". It contains a "Loan Number" input field and a "Submit" button. Below the input field, there is a "Submit New Form" section. It includes a "Select Form" dropdown menu and a "Create" button. A red arrow points to the "Create" button, and another red arrow points to the "Evaluate - Disaster Payment Deferral (PDD)" option in the dropdown menu. Below the dropdown menu, there is a table with columns: Name, Status, Created By, Created Date, Submitted By, and Submitted Date. The table contains one row: "Disaster Payment Deferral", "Evaluated", "Servicer", "01/13/2023", and empty cells for "Submitted By" and "Submitted Date".

The eMAQCS®plus SMDU tab will open a page that lists a series of queues on the left-hand side of the page. Most listed queues include the data fields that are required to complete a Disaster Payment Deferral. The **Documents Queue** is used to supporting documents required for the review. Both the **Evaluation Landing** and **Submit to Queue** screens are informational and do not require input. The **Evaluation Landing** screen provides a brief **Loan Overview** as well as a **Recent Evaluation History** of previously submitted workouts. The **Submit to Queue** screen includes a Submit button that must be clicked in order to submit the review request form to the MPF Provider. This should be done after all information has been enter into the fields and saved.

## Step 4 – Completing the Queues

Select the **Borrowers** queue. The information in the fields with the red frames must be completed by the Servicer.

**“Has Quality Right Party Contact Been Achieved with borrower?”** A **Yes** or **No** answer to this question must be provided. **If the answer to QRPC is “NO”, make sure to indicate that the borrower has been on a forbearance plan in the Prior Workout History queue discussed further in this document.**

**“If the Loan is being assumed, indicate if the assumption qualifies as an exempt transaction.”** If the mortgage loan has not been assumed do not select anything from the drop-down list. If the mortgage loan has been assumed, please indicate **Yes** or **No** based on whether the assumption meets the requirements for an exempt transaction as described in Fannie Mae Servicing Guide Chapter D1-4.1-02.

Access the next two fields by clicking **Add Borrower**. Click the disk icon to save your responses.

**Representative Credit Score:** SMDU requires an input into this field even though a FICO score is not required for a Disaster Payment Deferral evaluation, enter 999 in this field.

**Does borrower currently occupy the property as a primary residence?** Select **Yes** or **No**  
**Has the borrower ever filed for bankruptcy?** Select **Yes** or **No**. Click the disk icon located at the bottom left corner to save your answer.

Click **Save** after all information has been input prior to proceeding to the next queue.

**Prior to proceeding to the next queue, click the Save. The Save button must be clicked in every queue after all information has been entered into each field is retained.**

Next, select the **Bankruptcy** queue. There are no required fields in the **Bankruptcy** queue for a Disaster Payment Deferral option. Nothing in this queue needs to be completed unless the borrower is subject to bankruptcy.

Next select the **Property** queue and complete the required fields.

**Occupancy Status:** Select the applicable option from the drop-down list.

**Current Property Usage:** Select the applicable option from the drop-down list.

**Property Number of Units:** From the dropdown list select the number of units contained in the subject property.

The screenshot shows a web application interface for a PDX (Property Data Exchange) form. On the left is a sidebar menu with options: Evaluation Landing, Borrowers, Bankruptcy, Property (highlighted), Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow, Hardship, Prior Workout History, Litigation, and Submit to Queue. The main content area is titled 'Property' and contains two sections. The left section has three dropdown menus: 'Occupancy Status' set to 'Borrower Occupied', 'Current Property Usage' set to 'Principal Residence', and 'Property Number Of Units' set to '1 unit'. The right section contains several input fields: 'Property Valuation Date' (12/4/2022), 'Property Valuation Type' (AVM), 'Property "As Is" Value' (\$687,600.00), 'Confidence Score' (3), 'Appraisal Age in Days' (0), and 'Property Value At Origination' (\$0.00). A red arrow points from the 'Property' section to a yellow 'Save' button in the top right corner.

Next, select the **Loan & Origination** queue and complete the required fields.

Complete the **Loan & Origination – Loan Details** section:

**Pre Workout UPB (Excludes Existing Forbearance):** Please enter the Unpaid Principal Balance (UPB) prior to the first month included in the Disaster Deferral. For example, if the Disaster Deferral includes months 5/1/2021-10/1/2021 with a Workout Effective Date of 11/1/2021 then then enter the UPB paid through 4/1/2021. This amount should not include any existing forbearance. An existing forbearance is any amount of deferred principal from a prior modification and/or the deferral balance from a COVID 19 Payment Deferral(s), Disaster Payment Deferral(s) or Payment Deferral.

**Last Paid Installment Date:** Enter the Last Paid Installment (LPI) date prior to the first month included in the Disaster Deferral. For example, if the Disaster Payment Deferral includes months 5/1/2021-10/1/2021 with an effective date of 11/1/2021 then then enter the LPI of 4/1/2021.

**Loan Maturity Date:** Enter the date on which the mortgage obligation is scheduled to be paid off, according to the mortgage note or modification agreement.

**Interest Rate:** Enter the interest rate at the time of program eligibility determination according to the mortgage note or modification agreement.

**Date of Original Note:** Enter the date on which the mortgage note was signed.

PDD

↑

Evaluation Landing

Borrowers

Bankruptcy

Property

Loan & Origination

Delinquency & Foreclosure

Insurance & Escrow

Hardship

Prior Workout History

Litigation

Documents

Submit to Queue

Loan & Origination

LOAN DETAILS

Last Total UPB Reported to Fannie Mae

\$158,812.22

🔒

Existing Forbearance

\$0.00

🔒

Pre-Workout UPB (Excludes Existing Forbearance)

\*

Subordinate Financing Unpaid principal Balance

Reported last Paid Installment Date

08/01/2022

🔒

Last Paid Installment Date

📅 \*

Loan Mortgage Type

CONVENTIONAL

🔒

Loan Product Type

FRM

🔒

Loan Maturity Date

📅 \*

Remaining Term

Interest Rate (%)

\*

Next ARM Reset Rate (%)

Next ARM Reset Date

📅

Lifetime Interest Rate Cap for ARM Loan (%)

Final Interest Rate for Step-Rate Loan (%)

Interest Only Indicator

🔒

MBS Pool Identifier

BF0305

🔒

MBS Pool Issue Date

📅

Loan Reclass Date

🔒

ORIGINATION DETAILS

Date of Original Note

📅 \*

Amortization Term at Origination

360

🔒

Complete the **Loan and Origination—Monthly Payment Details** section:

**Monthly Principal & Interest:** The current monthly principal and interest payment.

**Pre-Workout Monthly Mortgage Insurance:** The monthly payment for Mortgage Insurance, enter the pre-deferral Mortgage Insurance. If the loan is not subject to Mortgage Insurance, enter \$0.

**Post-Workout Monthly Mortgage Insurance:** The monthly payment for Mortgage Insurance, enter the post deferral Mortgage Insurance. If the loan is not subject to Mortgage Insurance, enter \$0.

**Monthly Real Estate Taxes:** The amount of the monthly property tax payment for the subject property; enter the post deferral Property Taxes. If the monthly taxes are not escrowed and/or will not be subject to escrow subsequent to the Disaster Payment Deferral, enter \$0.

**Monthly Association Dues/Fees:** At the time of program eligibility determination the monthly payment for association/dues fees (pre/post workout). If the loan is not subject to any monthly association dues or fees, enter \$0.

**Monthly Hazard Insurance:** Monthly payment for Hazard Insurance, enter the post deferral workout amount. If the monthly Hazard Insurance is not escrowed, enter \$0.

**Monthly Flood Insurance:** Monthly payment for Flood Insurance, enter the post deferral workout amount. If not applicable or if the monthly Flood Insurance is not escrowed, enter \$0.

**“Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral?”:** To be used when the mortgage loan is 12 months delinquent, or the Disaster Payment Deferral would cause the mortgage loan to exceed 12 months of cumulative deferred past-due P&I payments. In this circumstance the Disaster Payment Deferral must be completed within the processing month after receipt of the borrower’s full monthly contractual payment due during that month.

***It is important to note that only fields requiring numerical data should be completed using numbers only.*** For example, the **Monthly Principal & Interest** field below will only accept numbers. Additionally, when entering figures into the numeric fields please do not include commas. For example, if the unpaid principal balance is \$1,000 please enter 1000.

**MONTHLY PAYMENT DETAILS**

Monthly Principal & Interest	<input style="width: 90%;" type="text"/>	*
Pre-Workout Monthly Mortgage Insurance	<input style="width: 90%;" type="text"/>	
Post-Workout Monthly Mortgage Insurance	<input style="width: 90%;" type="text"/>	
Monthly Real Estate Taxes	<input style="width: 90%;" type="text"/>	*
Monthly Association Dues/Fees	<input style="width: 90%;" type="text"/>	
Monthly Hazard Insurance	<input style="width: 90%;" type="text"/>	*
Monthly Flood Insurance	<input style="width: 90%;" type="text"/>	
Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral ?	<input style="width: 90%;" type="text" value="--Select From List--"/>	



Complete the **Pre-Workout Amortization Schedule** Section:

Click the paper and pencil icon under the Edit header to open the **Scheduled Monthly Principal Payment**, **Scheduled Monthly Interest**, and **Scheduled Total Monthly Payment** fields for editing.

**PRE-WORKOUT AMORTIZATION SCHEDULE**

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment

**Scheduled Payment Due Date:** The date of the next four contractual payments that begin the month after the last paid installment date entered above. This date will auto-populate starting with the month after the last paid installment date entered above. For example, if the last paid installment date is 5/1/2021 then the dates below would be 6/1/2021, 7/1/2021, 8/1/2021 and 9/1/2021.

**Scheduled Monthly Principal Payment:** The principal portion of the scheduled contractual P&I payment as determined by an amortization schedule for the months that were entered into the **Scheduled Payment Due Date** fields.

**Scheduled Monthly Interest Payment:** The interest portion of the scheduled contractual P&I payment as determined by an amortization schedule for the months that were entered into the **Scheduled Payment Due Date** fields.

**Scheduled Total Monthly Payment:** total scheduled contractual PITIA (Principal, Interest, Taxes, Insurance, and Association Fees) payment as determined through escrow analysis for the months that were entered into the **Scheduled Payment Due Date** fields. If the escrow analysis results in a change in the escrow amount of the PITIA payment over the course of the 4 months entered into the **Pre-Workout Amortization Schedule**, the resulting updated PITIA payments must be reflected in this field. **After entering the information for the Scheduled Monthly Principal Payment, Scheduled Monthly Interest, and Scheduled Total Monthly Payment fields, click the check mark located under the Edit header to save.**

**PRE-WORKOUT AMORTIZATION SCHEDULE**

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
✓				
✗				

Click Save once all required fields in the **Loan & Origination Page** are completed.

**Loan & Origination**

**LOAN DETAILS**

Last Total UPB Reported to Fannie Mae: \$198,812.22

Existing Forbearance: \$0.00

Pre-Workout UPB (Excludes Existing Forbearance): \$198,812.22

Subordinate Financing Unpaid principal Balance:

Reported last Paid installment Date: 08/01/2022

Last Paid Installment Date: 6/1/2022

Loan Mortgage Type: CONVENTIONAL

Loan Product Type: FRM

Loan Maturity Date: 5/1/2040

Remaining Term:

Interest Rate (%): 2.0000

Next ARM Reset Rate (%):

Next ARM Reset Date:

Lifetime Interest Rate Cap for ARM Loan (%):

Final Interest Rate for Step-Rate Loan (%):

Interest Only Indicator:

MBS Pool Identifier: BPO305

MBS Pool Issue Date:

Loan Release Date:

**MONTHLY PAYMENT DETAILS**

Monthly Principal & Interest: \$1,131.19

Pre-Workout Monthly Mortgage Insurance: \$0.00

Post-Workout Monthly Mortgage Insurance: \$0.00

Monthly Real Estate Taxes: \$100.00

Monthly Association Dues/Fees:

Monthly Hazard Insurance: \$100.00

Monthly Flood Insurance:

Will a processing month be used to complete a COVID-19 Payment Deferral, Disaster Payment Deferral or Payment Deferral?: No

**PRE-WORKOUT AMORTIZATION SCHEDULE**

Edit	Scheduled Payment Due Date	Scheduled Monthly Principal Payment	Scheduled Monthly Interest Payment	Scheduled Total Monthly Payment
✗	08-01-2022	\$488.47	\$681.72	\$1,131.19
✗	10-01-2022	\$471.43	\$689.76	\$1,131.19
✗	11-01-2022	\$473.39	\$687.80	\$1,131.19
✗	12-01-2022	\$475.37	\$685.82	\$1,131.19

**ORIGINATION DETAILS**

Date of Original Note: 6/18/2019

**Save**

Next, select the **Delinquency & Foreclosure—Delinquency** queue and complete the required fields.

**Delinquent Interest:** This is the interest portion of all payments that have not been made and are considered delinquent.

**Other Advances:** This is the amount of servicing advances resulting from a delinquency, paid to third parties in the ordinary course of business, and not retained by the Servicer, provided they are paid prior to the Workout Effective Date of the Disaster Payment Deferral, if allowed by state law. **Escrow Advances** and **Attorney Fees/Costs** are not to be included in this amount. If the Servicer did not advance any of these amounts, enter \$0.

**Attorney Fees/Costs:** This is the amount of the estimated legal fees not included in the escrow advances advanced by the Servicer. If the Servicer did not advance any Attorney Fees/Costs, enter \$0.

**Borrower Contribution:** This is any amount the borrower is expected to pay between the evaluation of the Disaster Payment Deferral and the Workout Effective Date of the Deferral. If the borrower is not expected to pay anything between the evaluation and the Workout Effective Date, enter \$0.

**Amount Expected Before Trial Payment:** This is the amount the borrower is expected to pay between the evaluation of a loss mitigation option for a Flex Mod and the start of the workout. This field is associated with a Flex Mod and not a Disaster Payment Deferral, but SMDU requires the field to be completed so that the system can evaluate the loan for a Disaster Payment Deferral. Enter \$0 in this field.

Complete the **Delinquency & Foreclosure—Foreclosure** section.

**Foreclosure Status:** Indicates where the loan is in the foreclosure process. Only complete if applicable. If the loan is not currently subject to foreclosure leave this field blank.

**Projected Foreclosure Sale Date:** If the loan is subject to foreclosure enter the projected or actual date the property went/goes to foreclosure sale. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

**Foreclosure Sale Date Type:** Indicates if a future foreclosure sale date is estimated or scheduled for sale at public auction. Only complete if applicable. If loan is not currently subject to foreclosure leave this field blank.

[Save](#)

**FORECLOSURE**

Foreclosure Risk	Fannie Mae risk <span style="float: right;">🔒</span>
Foreclosure Method	Non-Judicial <span style="float: right;">🔒</span>
Foreclosure Status	--Select From List-- <span style="float: right;">▼</span>
Projected Foreclosure Sale Date	<input type="text"/> <span style="float: right;">📅</span>
Foreclosure Sale Date Type	--Select From List-- <span style="float: right;">▼</span>
Days Prior to Foreclosure Sale	<input type="text"/> <span style="float: right;">🔒</span>
Foreclosure Performance Maximum Days	330 <span style="float: right;">🔒</span>
Redemption Period	180 <span style="float: right;">🔒</span>

Click Save once all required fields in the **Delinquency & Foreclosure Page** are completed.

PDD

- Evaluation Landing
- Borrowers
- Bankruptcy
- Property
- Loan & Origination
- Delinquency & Foreclosure
- Insurance & Escrow
- Hardship
- Prior Workout History
- Litigation
- Documents
- Submit to Queue

**Delinquency & Foreclosure**

**DELINQUENCY**

Delinquent Interest	<input type="text" value="\$3,285.94"/> *
Other Advances	<input type="text" value="\$0.00"/> *
Attorney Fees/Costs	<input type="text" value="\$0.00"/> *
Accrued Late Fee/Penalty	<input type="text"/>
Number Consecutive Payments On Rolling Delinquency	<input type="text"/>
Number of Consecutive months loan delinquency status remained unchanged	<input type="text"/>
Borrower Contribution	<input type="text" value="\$0.00"/> *
Suspense Balance	<input type="text"/>
Amount Expected Before trial Payment	<input type="text" value="\$0.00"/> *
What is borrower(s) SCRA relief status?	--Select From List-- ▼
Loan Liquidation Status	Current <span style="float: right;">🔒</span>

**FORECLOSURE**

Foreclosure Risk	Fannie Mae risk <span style="float: right;">🔒</span>
Foreclosure Method	Judicial <span style="float: right;">🔒</span>
Foreclosure Status	--Select From List-- ▼
Projected Foreclosure Sale Date	<input type="text"/> <span style="float: right;">📅</span>
Foreclosure Sale Date Type	--Select From List-- ▼
Days Prior to Foreclosure Sale	<input type="text"/> <span style="float: right;">🔒</span>
Foreclosure Performance Maximum Days	540 <span style="float: right;">🔒</span>
Redemption Period	0 <span style="float: right;">🔒</span>

Save

Next, select the **Insurance & Escrow—Insurance** queue and complete the required fields.

**Estimated Mortgage Insurance Proceeds:** Indicates the estimated amount of Mortgage Insurance proceeds. SMDU requires amounts in these fields even though they are not required for a Disaster Payment Deferral evaluation. If \$0, enter \$0.

**Estimated Hazard Insurance Proceeds:** Indicates the estimated amount of Hazard Insurance proceeds. SMDU requires amounts in these fields even though they are not required for a Disaster Payment deferral evaluation. If \$0, enter \$0.

Complete the **Insurance & Escrow—Escrow** section.

**Is Escrow Prohibited by Law?** Select **Yes** or **No**

**Will Property Taxes be Escrowed?** Select **Yes** or **No**

**Will Hazard Insurance be Escrowed?** Select **Yes** or **No**

**Will Flood Insurance be Escrowed?** Select **Yes** or **No**

**Will association or HOA dues be Escrowed?** Select **Yes** or **No**

**Select Deferred Escrow Advances:** Indicates any escrow amounts advanced by the Servicer to be included in the Disaster Payment Deferral. If no amounts have been advanced and included in the deferral, enter \$0 in this field.

**Escrow Advances for Capitalization:** Indicates escrow amounts advanced by the Servicer that would be capitalized into the balance for a Flex mod. This field is not required to be completed for a Disaster Payment Deferral, enter \$0 in this field.

**Current Escrow Shortage Monthly Payment:** Indicates the monthly payment associated with the current repayment of an escrow shortage. If \$0, enter \$0

**Future Escrow Shortage Monthly Payment:** This is the monthly payment amount associated with borrower's repayment of an escrow account shortage identified during escrow analysis for the loss mitigation request. If an escrow shortage has not been identified through the escrow analysis, enter \$0 in this field. **Note, the amount of the monthly escrow shortage payment must be the total escrow shortage amount divided by the number of months the shortage is in repayment. The repayment term of the escrow shortage can be up to 5 years (60 months) and no less than 12 months. Documentation of borrower agreement of a repayment period less than 60 months is required. If an escrow shortage has not been identified through escrow analysis, enter \$0 in this field.**

**ESCROW**

Is Escrow Prohibited by law?	<input type="text" value="No"/>	
Will property taxes be Escrowed?	<input type="text" value="No"/>	*
Will Hazard Insurance be Escrowed?	<input type="text" value="No"/>	*
Will Flood Insurance be Escrowed?	<input type="text" value="No"/>	
Will association or HOA dues be escrowed?	--Select From List--	
Deferred Escrow Advances	<input type="text" value="\$381.45"/>	
Escrow Advances for Capitalization	<input type="text" value="\$0.00"/>	*
Current Escrow Shortage Monthly Payment	<input type="text"/>	
Future Escrow Shortage Monthly Payment	<input type="text" value="\$49.63"/>	

Click Save once all required fields in the **Insurance & Escrow Page** are completed.

PDD

- Evaluation Landing
- Borrowers
- Bankruptcy
- Property
- Loan & Origination
- Delinquency & Foreclosure
- Insurance & Escrow**
- Hardship
- Prior Workout History
- Litigation
- Documents
- Submit to Queue

**Insurance & Escrow**

**INSURANCE**

Estimated Mortgage Insurance Proceeds	<input type="text" value="\$0.00"/>	*
Estimated Hazard Insurance Proceeds	<input type="text" value="\$0.00"/>	*

**ESCROW**

Is Escrow Prohibited by law?	<input type="text" value="No"/>	
Will property taxes be Escrowed?	<input type="text" value="No"/>	*
Will Hazard Insurance be Escrowed?	<input type="text" value="No"/>	*
Will Flood Insurance be Escrowed?	<input type="text" value="No"/>	
Will association or HOA dues be escrowed?	<input type="text" value="No"/>	
Deferred Escrow Advances	<input type="text" value="\$500.00"/>	*
Escrow Advances for Capitalization	<input type="text" value="\$0.00"/>	*
Current Escrow Shortage Monthly Payment	<input type="text"/>	
Future Escrow Shortage Monthly Payment	<input type="text" value="\$0.00"/>	

Next, select the **Hardship** queue and complete the required fields.

To enter the hardship reason, hardship start date and hardship end date first click Add New Hardship. A drop-down will appear has the following fields to be completed: **Reason**, **Start Date** and **End Date** as applicable.

**Hardship Reason:** The **Hardship Reason** identifies the reason the borrower is having difficulty making their mortgage payment. Select either **Disaster-FEMA IA** or **Disaster Property Insured Loss**.

**Hardship Start Date:** Identifies the date when the hardship first impacted the borrower's ability to satisfy their mortgage obligation.

**Hardship End Date:** Identifies the end date of the hardship, when the hardship ceased to impact the borrower's ability to satisfy their mortgage obligation. If you are soliciting the borrower for a Disaster Payment Deferral and are unaware of the hardship ending date, leave this field blank. Please note the answer to the question "**Has QRPC been achieved with the borrower**" in the **Borrower** queue must be No. Additionally, an active Forbearance must be added to the **Prior Workout History** queue.

**Click the disk icon below to save the *hardship reason, hardship start date and hardship end date*:**

**Is the borrower hardship related to COVID-19?:** An answer of **Yes** or **No** must be selected from drop-down menu to confirm whether the hardship was due to COVID-19.

**Is the borrower's current hardship related to a separate disaster event that occurred after the borrower previously received a disaster payment deferral?:** Only required to answer this question when the borrower has a prior Disaster Payment Deferral (PDD) and the current financial hardship is related to a separate disaster event than that which resulted in the prior PDD. Select **Yes** if related to a prior disaster for which the borrower received a deferral or select **No** if it is not related to a prior disaster.

Click Save once all required fields in the **Hardship** queue are completed.

The screenshot displays the 'Hardship' queue in the MPF Xtra system. On the left is a navigation menu with options like Evaluation Landing, Borrowers, Bankruptcy, Property, Loan & Origination, Delinquency & Foreclosure, Insurance & Escrow, Hardship (selected), Prior Workout History, Litigation, Documents, Submit to Queue, and Submit to SMDU. The main area shows a table with the following data:

Edit	Reason	Start Date	End Date	Delete
	Disaster - FEMA IA	09-23-2022	12-14-2022	

Below the table, there are two dropdown menus for selecting related events:

- Is borrower hardship related to COVID-19? --Select From List--
- Is borrower's current hardship related to a separate disaster event that occurred after the borrower previously received a Disaster Payment Deferral? --Select From List--

A red arrow points to the 'Save' button in the top right corner of the interface.

Select the **Prior Workout History** queue, if applicable, and complete the required fields.

**Has borrower failed a non-disaster Trial Period Plan within the last 12 months?**

Select **Yes** or **No**

**Did borrower receive a prior Disaster Payment Deferral and within six months of the workout Workout Effective Date become two full months or more delinquent.**

Select **Yes** or **No**

If the answer to the above question regarding the Disaster Payment Deferral is YES, and nothing is displayed in the **Completed & Closed Workouts** section, or if another loss mitigation option including a Disaster Forbearance Plan was completed, but not showing in the **Completed & Closed Workouts** section add the prior workout option.

To add the prior workout click **Add Additional Prior Workout** and enter the **status date**, **status**, **workout type** and **activity type** fields. If in the **Borrower** queue the answer to "Has Quality Right Party Contact been achieved with borrower?" is "NO" and the borrower is being solicited for a Disaster Payment Deferral, add a Disaster Forbearance to the **Prior Workout History** screen (if one isn't already populated).

**Status:** Please select the most recent status of the prior workout from the dropdown list. If the borrower is currently subject to a **Disaster Forbearance**, and the request being submitted is for purposes of **soliciting** the borrower for a Disaster Payment Deferral select **Accepted by Borrower**.

**Workout Type:** Loss mitigation workout previously attempted during the life of the loan. If the borrower is currently subject to a **Disaster Forbearance**, and the request being submitted is for purposes of **soliciting** for a Disaster Payment Deferral select **Forbearance Plan (Standard)**.

**Activity Type:** Current activity status of the prior workout reported by the Servicer. If the borrower is currently subject to a **Disaster Forbearance**, and the request being submitted is for purposes of **soliciting** for a Disaster Payment Deferral select **Active**.



Click Save once all required fields in the **Prior Workout History Page** are complete.

There are no required fields on the **Litigation** page for a Disaster Payment Deferral.

## Step 5 – How to Save the Form in Draft Status.

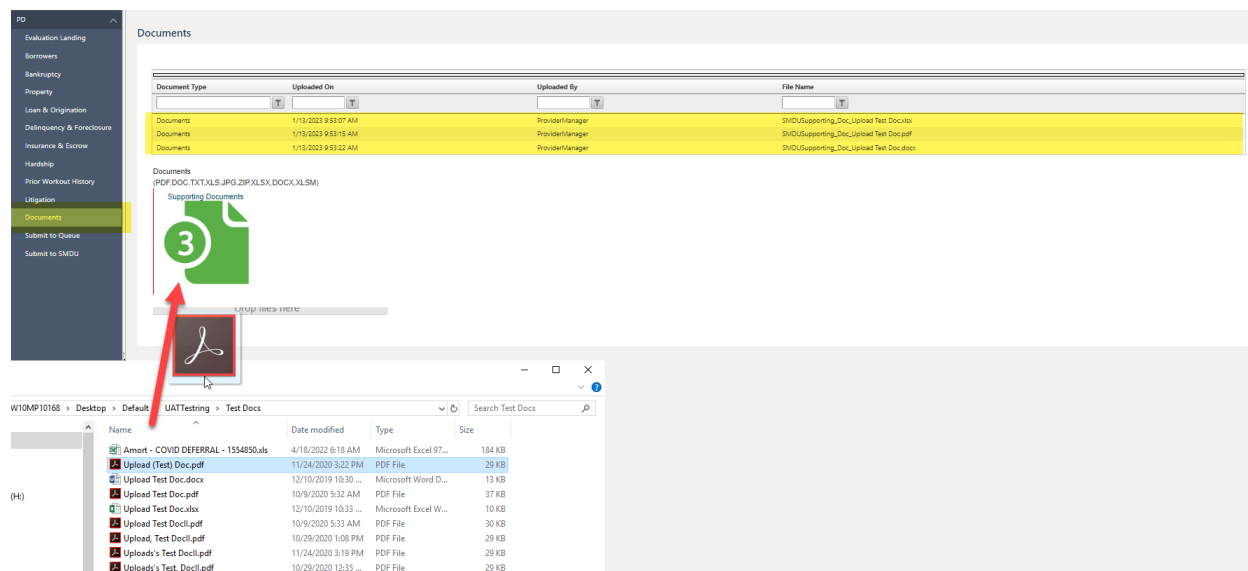
Ensure that the **Save** button was clicked on all of the above-listed queues. The following message should have been displayed after each queue was saved:

**Data was successfully saved to the database**

## Step 6 – How to Attach Supporting Documents to the Form

Once all of the required information has been entered into the above queues, select the **Documents** queue at left.

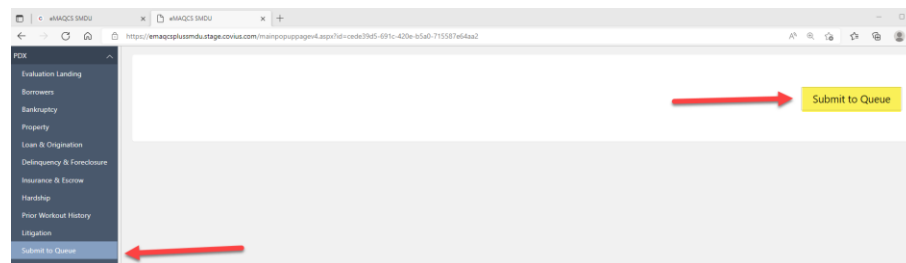
To upload supporting documents into the **Document** queue, drag and drop the file to the document icon. Find the document in its saved location, select the document, and while continuing to hold the mouse button down, drag the document over to the desired blue/white or green file icons and release. The file icon will turn green and a row with the name of the document will populate (as indicated by the yellow highlighted area). This will indicate that the document has been successfully added/uploaded.



Multiple documents can be uploaded into a single blue/white or green file icon. There are no formal naming convention requirements for uploaded documents however, please note that apostrophes and commas should not be used.

## Step 7 – How to Submit the Form Successfully

When ready to submit, click on the **Submit to Queue** page and click **Submit to Queue**.



If the form was not successfully submitted, a **Validation Error!!** message will appear and the fields with missing information will be listed. Missing information must be completed/corrected for a request to be successfully submitted. Please review queues and complete the fields with the required appropriate information.

Submit to Queue

Please enter valid data for below fields

- Loan & Origination
  - OriginalMortgageNoteDate
  - LoanPreWorkoutUnpaidPrincipalBalanceAmount
  - LoanPreWorkoutInterestRate
  - CurrentLastPaidInstallmentDate
  - OriginalMaturityDate
  - MonthlyHazardInsuranceAmount
  - MonthlyRealEstateTax
  - LoanPreWorkoutPrincipalInterestPaymentAmount
- Delinquency & Foreclosure
  - OtherAdvances
  - PreTrialExpectedPaymentAmount
  - AttorneyCosts
  - DelinquentInterestAmount
  - BorrowerContributionAmount
- Insurance & Escrow
  - EstMortgageInsProceeds
  - EstHazardInsProceeds
  - LoanEscrowAdvance
  - EscrowedHazardInsuranceIndicator
  - EscrowedPropertyTaxIndicator

Validation error. Please review the entire form for missing required fields and field errors.

**Submitted for Review!!** will display when the submission is successful:

Submitted for Review!!

To confirm submission status, return to the main screen and select SMDU Forms. Enter the MPF loan number for the submitted loan (similar to Steps 1 & 2). A status of **Draft** (as shown in yellow), indicates that the form is still a draft and has not been submitted. A status of **Submitted** (shown in green), indicates that the form has been successfully submitted. A system-generated email will also be generated to confirm the submission.

Home - PFI QC

Home - Default Servicing

Upload

Loan Search

Forms

Change Password

Services

mpf

eMAQCSplus

System Message: Please see the MPF Announcement 2021-50 effective August 1st, <https://www.fhlb.com/about-us/news/details/20210701mpf-announcement-2021-50>

SMDU Forms

Loan Number

Submit

Submit New Form

Select Form--

Create

Forms

	Form No	Form Name	Status	Created By	Created Date	Submitted By	Submitted Date
View	Delete	PDX	Evaluate - Covid-19 Payment Deferral	Service	01/18/2023		
View	Delete	FlexID	Evaluate - Flex Exception Modification	Service	01/18/2023		

Wed 1/18/2023 11:57 AM

appstest@covius.com

Form Submission Confirmed for MPF Loan Number: [REDACTED]

To: Twarog, Lori

If there are problems with how this message is displayed, click here to view it in a web browser.

Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Submission confirmed!

PFI Loan Number: [REDACTED]

We received the Form Name **Evaluate - Flex Exception Modification** for the above referenced loan. Your loan will be assigned to an analyst for review. You can review any details related to this submission in eMAQCS plus®. Any additional documentation that is requested in order to complete your review will need to be added to the Document tab of the original form submission in eMAQCS plus®. Please ensure that this request meets any applicable regulatory requirements and deadlines.

If you have any questions or concerns, please do not hesitate to contact us.

Thank you for participating in the MPF Program.

MPF® Default Management

FHLBank Chicago| MPF® Operations | [www.fhlbc.com](http://www.fhlbc.com)

877-FHLB-MPF (877-345-2673 option 3)

Mortgage Partnership Finance, "MPF", "eMPF", "MPF Xtra" and "eMAQCS" are registered trademarks of the Federal Home Loan Bank of Chicago. The "MPF Mortgage Partnership Finance" logo is a trademark of the Federal Home Loan Bank of Chicago