



Use Past Pricing to Determine your Future

MPF® PRICING COMPARISON SHOWS IF YOU'RE MISSING AN OPPORTUNITY

Want a risk-free way to see if the Mortgage Partnership Finance® (MPF) Program is the right choice? Provide your MPF Bank with conventional and/or government data from past loan sales, and we will show you what price you would have received under the MPF Program. Simply extract your data and send it to us in an Excel spreadsheet using the template below. We will work up the numbers and be back in touch with a comparison. Email your completed Excel file to chris.endicott@fhlbtopeka.com.

TEMPLATE FILE LIST

Field names are bolded. Options for text entries are contained in quotes (" "). Please follow the format provided below for numeric entries.

1. **Loan Number** – text and/or numeric
2. **FundedAmount** – loan amount at funding, in dollars, e.g., \$75,000
3. **LoanPurposeDescr** – e.g., "Purchase", "Cash Out - Refinance", "Rate Term - Refinance"
4. **ProductCode** – "FX15", "FX20", "FX30", "GL15" or "GL30"
5. **Loan Type** – "Conv", "FHA/VA Streamline", "VA", "USDA Section 502" or "FHA"
6. **NumberofMonths** – numeric: 180, 240 or 360
7. **InterestRate** – e.g., 3.375
8. **Lock Date** – mm/dd/yyyy
9. **Lock Term** – numeric: in calendar days
10. **Servicing** – "Released" or "Retained"
11. **Remittance Type** – "S/S" (Scheduled/Scheduled), "A/A" (Actual/Actual Multiple Remittance) or "A/A SR" (Actual/Actual Single Remittance)
12. **Price** - include all additions and subtractions such as loan level price adjustments and servicing-released premiums; list price in the following format: 1.0297719375 or 1.0069612188
13. **FICOScore** – numeric: borrower's FICO score at funding; convert Thin File or No File to 619
14. **FundingDate** – mm/dd/yyyy
- * 15. **LoanToValue** – e.g., 0.578, 0.683, 0.898, etc.
- * 16. **TotalLoanToValue** – e.g., 0.899, 0.873, 0.729, etc.
- * 17. **SubordinatedFinancing** – numeric: 0 for no and -1 for yes
- * 18. **TotalEndingBalance** – in dollars, e.g., \$50,000
- * 19. **FHLBAHPLoans** – numeric: 0 for no, not an FHLBank AHP or MyCommunityMortgage loan or -1 for yes, loan had AHP or MCM funds
20. **Property State** - two-letter abbreviation code for the loan's property state, e.g., KS, NE, OK, CO, etc.

* These fields are not required for government loan submissions.

(continued on back)

TEMPLATE FILE LIST *(continued)*

For an estimate of a loan level credit enhancement amount per loan, please provide these additional fields:

21. **Occupancy Status** – “Primary Residence” or “Second Home”
22. **Property Type** – “SFRorPUD”; “MH”; “Condo”; “ThreeToFourUnit”; “TwoUnit” -
23. **Doc Type** – “5”; “6”; “8”; “20” – **see code explanation below
24. **Original Balance** - numeric: example 999999.99
25. **Zip Code** – numeric: example 66614
26. **Total Monthly Income** – numeric: example 4000
27. **PITI Payment Amount** – numeric: example 99999.99
28. **Self Employed Borrower** – “TRUE”; “FALSE”
29. **Total Other Debt** – numeric: example 9999999
30. **DTI** – numeric: example 99.999
31. **PMI Company** – “No MI”; “Radian”; “Genworth”; “Arch”; “MGIC”; “Essent”; “NMI”

** 5 - <= 11 mos. income verify; 6 - 12-23 mos. income verify; 8 - >= 24 months Income verify; 20 - Tax Transcripts w/24 mos. income verification

In order to process your pricing comparison quickly and efficiently, please keep the following tips in mind:

- You may combine both conventional and government in one file.
- Use only loans sold up to one year prior.
- Follow the template list closely for best results.
- Include only 1-4 family residential loans; omit investment properties.
- High Balance Loans in high cost areas should be excluded.

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