FHLBank Topeka

Mortgage Partnership Finance® (MPF®) Program

# Delivery Commitments and Loan Fundings

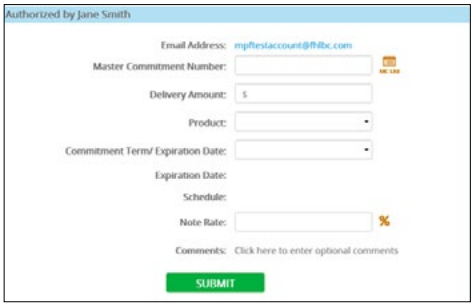
Delivery commitments and loan fundings under the MPF Program involve a few easy steps on our eMPF® transactional website (*www.empf.com*). Selection options are clearly marked. Along the way, transaction confirmations will signify a completed transaction. Follow the steps below for entering into mandatory delivery commitments under the MPF Program's traditional products and subsequently funding your loans.

## Delivery Commitments

After logging into eMPF under your username and password, select the Transactions tab at the top of the screen and then Delivery Commitments (DCs). Create a new DC on the left side of the screen.




Use the MC List option to select your appropriate Master Commitment. Enter the delivery amount in the Delivery Amount field.




### List of Available Master Commitments

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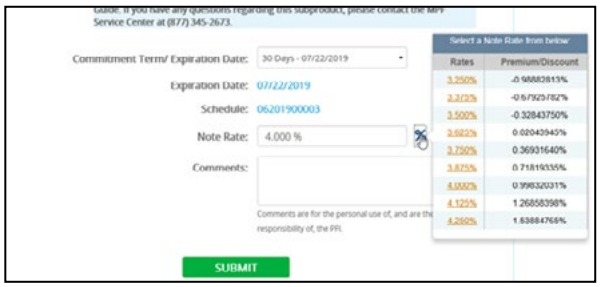
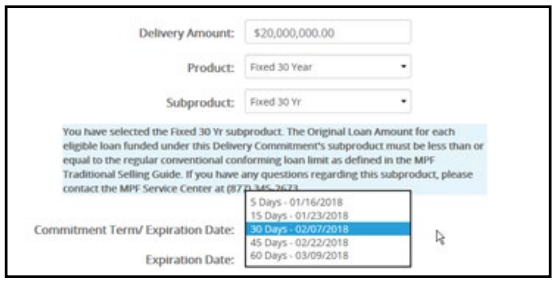
# Delivery Commitments and Loan Fundings

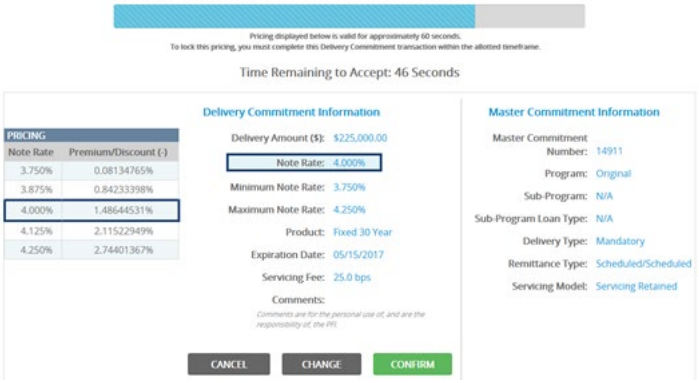
Select product: 15, 20 or 30 year and Subproduct. To select the number of days (# of Days) for the lock, e.g., 5, 15, 30, 45 or 60 calendar days, select the Commitment Term/Expiration Date link. Select the Note Rate from the Note Rates link. Use the Comments area to record the borrower's name and account number or other specifics, as desired. Click Submit to process the Delivery Commitment.




## List of Available Lock Terms and Product Types




The Pricing/Delivery Commitment Review screen will display prior to issuing a binding Delivery Commitment and assigning a Delivery Commitment number.




IMPORTANT
- Review each line item listed for accuracy. Call the MPF Service Center for assistance at 877.345.2673.
- There is a 60-second hold time allotted for review.

To revise the information listed, click the Change button at the bottom of the screen and return to the previous screen. Once the information on this page is correct, select the Confirm button to complete the creation of the Delivery Commitment and to receive a Delivery Commitment Confirmation. You can print this document by selecting the Print tab at the bottom of the screen.

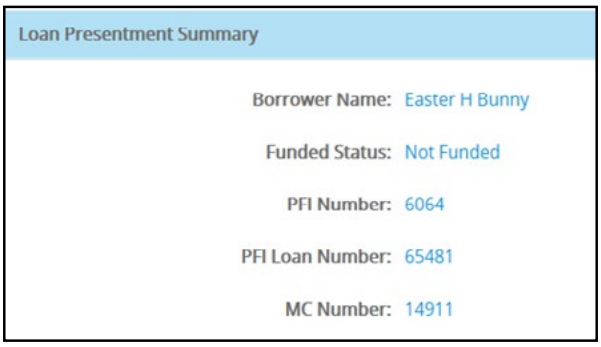
High-balance Loan Option: ***Exhibit N***, located in the MPF Guides, references counties where you are allowed to exceed the standard conforming loan limit. Please reference the MPF Selling Guide for requirements for high-balance loans. The Subproduct of Fixed 30 (20, 15) year High Bal must be selected if the loan amount exceeds the regular conforming loan limit. There is also a separate rate sheet for high-balance loans.

## Loan Fundings

Once a mandatory Delivery Commitment is in place and the loan data has been presented via the Loan Presentment Form (OG3) or the MPF Program's batch processing option, you are able to fund via the eMPF website.

### Funding a loan from the MPF Program Loan Presentment Option

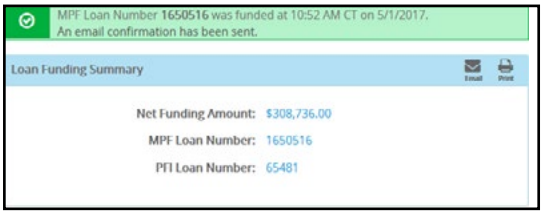
Loan data must be presented successfully using the Loan Presentment option on eMPF, prior to any loan funding.




From the Transactions tab, and Loan Funding option, select the correct Delivery Commitment number from the DC list link and enter your loan number in the PFI Loan Number (your institution's alpha/numeric reference for the loan) field. Click Submit.




Complete the form below from the Loan Information tab and select Fund this loan. You have the option to print or email the funding confirmation from the Funding Confirmation tab.



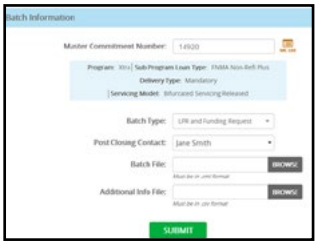







### Funding a loan from the MPF Program Batch Processing Option

The error-free loan batch files can be funded under the LPR and Fund option (see brochure entitled Batch Submission Process for Loan Presentment, for complete batch processing instructions).




After the batch has been submitted a confirmation statement will appear.

A Loan Confirmation report can be viewed and printed from the Reports tab.

### IMPORTANT

- If a loan has been funded, but you need to make data changes, call the MPF Service Center at 877.345.2673.
- All Delivery Commitment and Funding reports are located under the Reports tab.

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# Learn More

If you have any questions about this process, please contact us. For a full list of other helpful guides about the MPF Program, visit our website at *www.fhlbtopeka.com/mpf*, select Operational Guides tab.


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LAST UPDATED NOV. 1, 2021



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