

## Annual Eligibility Certification (AEC) Supporting Documentation Checklist

In addition to completing your OG1 and OG2 forms, you may begin uploading your supporting documentation into the [eMPF® website](#) beginning January 2, 2024.

Use this checklist to determine all required supporting documentation. Submit documentation within eMPF by uploading either single or multiple files at a time. Following each upload, you will see a message stating the document was successfully uploaded.

IF YOUR INSTITUTION SOLD ONE OR MORE LOANS TO THE MPF® PROGRAM IN 2023, THE FOLLOWING ARE REQUIRED TO BE SUBMITTED:

- Certificates, policies or insurance declarations for both Fidelity Bond Insurance and Error and Omissions Insurance for mortgage coverage.
  - Please ensure the coverage amounts and deductibles on your insurance documents reconcile with the amounts entered in the OG2 form.
  - The following information must be highlighted in the insurance documentation for both Fidelity Bond and Errors and Omissions insurance:
    - Coverage amounts
    - FHLB Des Moines listed as additional insured or loss payee
    - Type of loss coverage (aggregate loss or per mortgage loss)
    - Deductible amount
- Any exam/audit finding or deficiency related to mortgage operations, origination or servicing non-compliance (if privileged, provide a summary of the finding or deficiency identified) and provide a summary of how the findings were addressed and corrected from any of the following:
  - State or Federal Regulator, Government Agency (including VA, HUD, FHA, RHA), Fannie Mae and Freddie Mac or other mortgage loan investors.
- Most recent monthly QC summary provided to senior management. The **summary report** should include **results** from both **pre-closing** and **post-closing** reviews, detailing information on the most severe defects, trend analysis, target vs. actual defect rate, senior and applicable department management responses, and any corrective action plans if application as required in the MPF Guides.
- Redlined version of in-house QC Plan highlighting substantive revisions made during the year the AEC applies to. If there are no substantive revisions, a redlined version is not required.
- Detailed action plan undertaken or to be undertaken to remediate non-compliance with any MPF Program requirement, including:
  - What the non-compliance was and when it was detected
  - How the non-compliance was or is being resolved
  - When the non-compliance was or is expected to be resolved

**MORTGAGE PARTNERSHIP FINANCE**  
**FEDERAL HOME LOAN BANK OF DES MOINES**

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IF YOUR INSTITUTION DID NOT SELL A LOAN TO THE MPF PROGRAM IN 2023, SUBMIT THE ITEMS BELOW:

- Certificates, policies or insurance declarations for both Fidelity Bond Insurance and Error and Omissions Insurance for mortgage coverage.
  - Please ensure the coverage amounts and deductibles on your insurance documents reconcile with the amounts entered in the OG2 form.
  - The following information must be highlighted in the insurance documentation for both Fidelity Bond and Errors and Omissions insurance:
    - Coverage amounts
    - Where the applicable MPF Bank is listed as additional insured or loss payee
    - Type of loss coverage (aggregate loss or per mortgage loss)
    - Deductible amount