

## MPF® eAdvantage Codes and Definitions

<b>1</b>	Investor fees (Loan Level Price Adjustments) for MPF Xtra® loans.
<b>Agent Fee</b>	Price paid for a loan based on the rate sheet.
<b>CE Reduction Fee</b>	A fee charged for an unscheduled credit enhancement (CE) realignment on a Master Commitment (MC). This process deducts paid-off or liquidated loans from the MC, resetting the CE amount. This realignment could lower the amount of risk reported on a call report.
<b>Colonial SRP Premiums</b>	Funds paid by Colonial for servicing rights.
<b>Custody</b>	Fees charged by the MPF Document Custodian for late document delivery or incorrect information (i.e. uncertified loan fees or exception fees).
<b>Interim Interest</b>	Interim or odd days interest collected by the PFI, payable to MPF based on the MPF purchase date. When a loan is sold to MPF with less than 30 days to the first payment date, this will result in a credit to the PFI.
<b>Loan Funding</b>	The principal portion of a loan funded by MPF. If there are no payments or principal adjustments applied, this amount would equal the loan amount on the note. There could be one entry for multiple loans; refer to the funding confirmation for a break down.
<b>Loan Lo</b>	Loan Loss credit for a repurchase/recapture.
<b>Loss Reimbursement</b>	A reimbursement from Fannie Mae for losses incurred due to default/loss mitigation.
<b>Net CE Credit Enhancement</b>	Funds paid monthly by MPF to the PFI for sharing in the credit risk of loans sold into the MPF Traditional program.
<b>Pairoff Fee (typically a six digit number)</b>	A fee assessed against a PFI when the aggregate principal balance of mortgage loans purchased under a Delivery Commitment falls below the tolerance specified. The six-digit number represents the DC number.
<b>Premium Pricing Recapture</b>	With respect to any mortgage loan that pays off within 120 days from the whole loan purchase date or the MBS issue date, the investor, in their sole discretion, may require reimbursement by the lender for any premium paid in connection with the purchase of a mortgage loan.
<b>Recapture / ecapture / recapt</b>	When a loss is experienced on a MPF Traditional 125 loan, a portion is covered by the First Loss Account (FLA). FHLB then recaptures those funds paid by withholding the CE fee until the amount paid from the FLA is reimbursed.
<b>Refund LLPA for Repurchase</b>	The servicer may retain or refund the Loan Level Pricing Adjustments for repurchases.
<b>Rep Int or Rep Pre</b>	The investor, in their sole discretion, may require reimbursement by the lender for any premium paid in connection with the purchase of a mortgage loan.
<b>Stock-Activity Repurchase / Purchase</b>	Under the Bank's Capital Plan, a member is required to purchase and maintain a certain level of activity based stock in order to obtain advances and engage in other business transactions. This Activity Based Stock Requirement (ABSR) is determined by the Bank's Board of Directors and may be adjusted from time to time.
<b>Duplicate Price Adjustments</b>	If an MPF Xtra best efforts loan is recommitted on another best efforts or mandatory delivery commitment within 30 days of original loan fall-out, it will receive a duplicate price adjustment (DPA). A DPA will be charged if the pair-off price at the time of original loan fall-out is higher than the price at the time of recommitment.
<b>MPF Xtra Wire Fee</b>	The MPF Xtra product requires P&I funds to be remitted daily to MPF via the Federal Home Loan Bank of Chicago (FHLBC). This charge represents the incoming wire fees. Note: PFIs can ACH P&I payments for no charge.