

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 4, 2021.

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 2020, THE FOLLOWING ARE REQUIRED TO BE SUBMITTED:

- If you utilized a servicer, (excluding CMC, Colonial, Nationstar, or Redwood Trust), subservicer or affiliate servicer, provide a document with the following:
 - Institution name and identify if a servicer, subservicer or affiliate servicer
 - Mailing address and phone number
 - Execution and termination dates of the most recent agreement (applicable if using a subservicer or affiliate subservicer)
 - Name of vendor and version of loan servicing system (LSS)
 - Customer facing address and phone number
- 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, if applicable, in the documents that are submitted for both Fidelity Bond and Errors and Omission 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
- 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 Report provided to the senior management for both pre-closing and post-closing reviews, including detailed 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 applicable as required in the Guides.
- In-house QC Plan highlighting substantive revisions made during the period that the AEC applies to. (Provide redlined version or detailed description of changes made). If there are no substantive revisions, a copy is not required to be submitted.

- 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

IF YOUR INSTITUTION DID NOT SELL A LOAN TO THE MPF PROGRAM IN 2020, SUBMIT THE ITEMS BELOW:

- If you utilized a servicer, subservicer or affiliate servicer, provide a document with the following:
 - Institution name and identify if they are a servicer, subservicer or affiliate servicer
 - Mailing address and phone number
 - Execution and termination dates of the most recent agreement (applicable if using a subservicer or affiliate subservicer)
 - Name of vendor and version of loan servicing system (LSS)
 - Customer facing address and phone number
- 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, if applicable, in the documents that are submitted for both Fidelity Bond and Errors and Omission insurance:
 - Coverage amounts
 - Where the applicable MPF Bank is listed as additional insured or loss payee
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 - Deductible amount