
MPF® Pricing Tip Sheet

MPF Xtra (Pass through product to Fannie Mae)

- Available as servicing retained or released
- Conventional, fixed rate only loan program
- Indicative pricing quoted in calendar days
- MPF agent fee (base price) is quoted in consideration of par being 100
 - i.e. An agent fee of 1.236 would be added to par for a price equivalent of 101.236 bps
 - i.e. A negative agent fee would be subtracted from par (i.e. $100 - 1.236 = 98.764$ bps)
- Live price quotes available via the eMPF website prior to completing loan lock
- Standard agency Loan Level Price Adjustments (LLPAs) apply
- High balance mortgage loan options available – refer to the high cost area worksheet to identify the Counties approved for this by the agencies
- Both mandatory and best efforts pricing available
- Enhanced Pricing Schedules for low balance and high balance loan amounts for 15 and 30 yr. products

MPF Direct (Jumbo product passed through to Redwood Trust)

- Available only as servicing released (non-solicit/non-compete agreement)
- Fixed rate and ARM loan programs
- Best effort indicative pricing is quoted in calendar days
- Base price includes the Service Release Premium (SRP)
- Live pricing available via Redwood Trust's MPF Direct Portal
- Redwood Trust LLPA Grid includes both *positive* and negative adjustments to price

MPF Traditional (Held on FHLBank San Francisco balance sheet)

- Available as both servicing retained or released
- Mandatory delivery
- Available for both conventional and government loan types
- Fixed rate only loan program
- Daily pricing is quoted in calendar days
- MPF agent fee (base price) is quoted in consideration of par being 100
 - i.e. An agent fee of 1.236 would be added to par for a price equivalent of 101.236 bps
 - i.e. A negative agent fee would be subtracted from par (i.e. $100 - 1.236 = 98.764$ bps)
- When selling servicing released, the SRP grids are published separately

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- LLPAs do not apply
 - In the rate sheet "FX" refers to conventional loan types and "GL" refers to government loan types

Pricing Engines

Pricing can be activated within the following pricing engines upon FHLB approval as a Participating Financial Institution (PFI) and a PFI number has been assigned.

Available vendors are:

- Compass Analytics
 - sales@compass-analytics.com
 - 415-462-7500
- Ellie Mae®
 - sales@elliemae.com
 - 888-955-9100
- LoanScorecard
 - sales@LoanScorecard.com
 - 800-617-0892
- Mortech
 - sales@mortech.com
 - 855-298-9327
- Optimal Blue
 - salesleader@optimalblue.com
 - 972-781-0200