

# **Mortgage Insurance Claims Portal**

MI Company Appeals Enhancement - MICO JOB AID

v. 2.0



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### **Overview**

Fannie Mae has introduced appeals functionality through the Mortgage Insurance Claims Portal (MICP). This functionality allows the servicer to appeal Mortgage Insurance billings through the portal and receive real-time responses.

### **Servicer Appeals**

#### **Servicer Appeals Access**

Servicer Appeals is accessed via the Main Menu on the left side of the screen.



#### **Servicer Appeals**

The MI company is notified of an active servicer appeal via an email sent to all active MICP users within their organization.





The **Servicer Appeals** tab displays the **Loan List** screen containing all loans with an active appeal in process. The MI Cert # column contains hyperlinks to the Workstation screen for the loan which includes appeal details and links to additional loan information.

MICO users cannot change any information but are able to view all current information and attached documentation.

1. Click the blue **MI Cert number** hyperlink to open the loan and display appeal details.

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倄 Dashboard											1
\$ Loan Pipeline	▦	Loans List									
රාර්ර Servicer Appeals			Q								-
Doc Requests		FNMA	MI Cert	Svcr Name	Serv Loan	МІ	Bill	Settlement	Bill Date	Initial	Initial
曼 Repository 🛛 🖽		Loan # 🗘	# 🗘		# 🗇	Cov 🗘 %	Reason 🗘	Туре 🗘		Bill Amt 🛇	Appeal Date
Messages 🛛 🖽			987654321			12.00	Curtailment	Option	01/12/2024	\$683.68	02/28/202
📶 Reports 🛛 🖽				-							
🐸 Users 🛛 🗎			- Doo Rago	والمعامدتين		-	and an all of the	and the second		V.	t name

2. Click the Appeal tab on the Workstation and review the appeal details.

1 LN Info	Exp/ Disb	🔳 Init	🕒 Suppl	<u>کآ</u> کAppeal	Docs		🖂 Msg 1	🕘 Lò
								1
		ł	Appeal Det	ails				1
	Initial Appeal D	ate 02/	28/2024					ž
	Current Appeal D	ate 02/	28/2024					4
	Bill Reas	son Cur	tailment					
	Appeal Commer	nt *						3
								1
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				2	) View Comn	nents (1)		

3. Click the comment bubble to review additional details associated with the appeal.

1 LN Info	🔲 Exp/ Disb	📰 Init	🖪 Suppl	Appeal	Docs		⊠ Msg <sup>1</sup>	🕘 Lò,
		,	Appeal Det	ails				
	Initial Appeal Di	ate 02/	28/2024					4
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					MICP	✓ Certificate #	Q 🕑 🗏
Claim Snapshot (Stand	ard)						_
Claim Type Claim		- "	•	<b></b>			Last Upd By Aging
Initial Appro	Source	Additional Info	Created Date	Created By	Comment Type	Comment	23 System 552
Supplemental Ackne	Appeal Comment	Curtailment	02/28/2024	Fred Parker	Servicer Appeal	Test case on 2.28.24 at 1:15pm	<u>}</u> 4 177
Loan - Appeal to MI							n 📮 Appeal 🗧
FNMA Loan # MI Cert Re-Add Count						Close	erty State OH ' <b>B @ ORIG</b> 64,800.00

4. Click the **Docs** icon to view the attached documentation.



🖲 Fannie Mae' 🗕	Welcome							1	МІСР
🛆 Servicer Appeals / 🛚 🕅	View Documents							Q	
Claim Snapshot (Stan	Source	Uploader Type	Doc Name	<b>Doc Type</b>	Upload Date	Upload By	Actions		-
Claim Type Claim S	Servicer Appeal	External	test		03/13/2024		*	Last Upd By	Aging
Initial Approvi								System	552
Supplemental Acknow							Close	_	177
Loan - Appeal to MICO		Pre-Mi	MI Validation	MI Prep	Claim Filing	Suppi Prep 🗹 Su	ppl Filing 🚺 Reco	Appeal	-
FNMA Loan #	місо	PMIC	MI Cvrg % 12.0		LIQ Type REC	D LPI DT 06/0		erty State OH	

### Export

MI company users can export their loan list using the **Export** button on the Loan List page.

1. Click the Export button in the upper-right corner.

)										Export 🕹
MI Cov 🗘 %	Bill Reason 🗘	Settlement Type	Bill Date	Initial Bill Amt 🗇	Initial Appeal 🗘 Date	Current Appeal 🗘 Date	Lqd Type 🗘	Loan Status 🗘	Last Update 🗘 Date	Actions
25.00	Curtailment	Option	10/26/2023	\$3,108.11	11/01/2023	11/01/2023	REO	Appeal to MICO	11/01/2023	
30.00	MI Cancellation Error	Canceled in Error	10/26/2023	\$78,916.56	10/26/2023	10/26/2023	REO	Appeal to MICO	10/26/2023	<u>C</u> M

A pop-up box with a link to the exported spreadsheet will appear at the top-right or bottom of the screen.



#### 2. Click the link to open the spreadsheet.

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FNMA Loan #	MI Cert #	Svcr Name	Serv Loan #	MI Cov %	Bill Reason	Settlement Type	Bill Date	Initial Bill Amt	Initial Appeal Date	Current Appeal Date	Lqd Type	Loan Status	Last Update Date
99999999999	999999999	A1 Bank	9999999999	25	Curtailment	Option	10/26/2023	3108.11	11/01/2023	11/01/2023	REO	Appeal to MICO	11/01/2023
99999999999	99999999	A to Z Bank	999999	30	MI Cancellation Error	Canceled in Error	10/26/2023	78916.56	10/26/2023	10/26/2023	REO	Appeal to MICO	10/26/2023
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