



Mortgage Insurance Claims Portal

MI Company Appeals Enhancement - MICO JOB AID

v. 2.0





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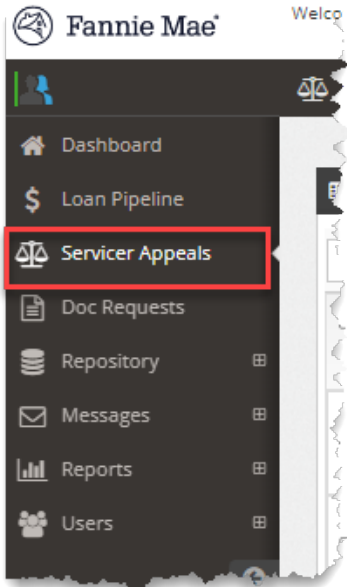
Overview

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

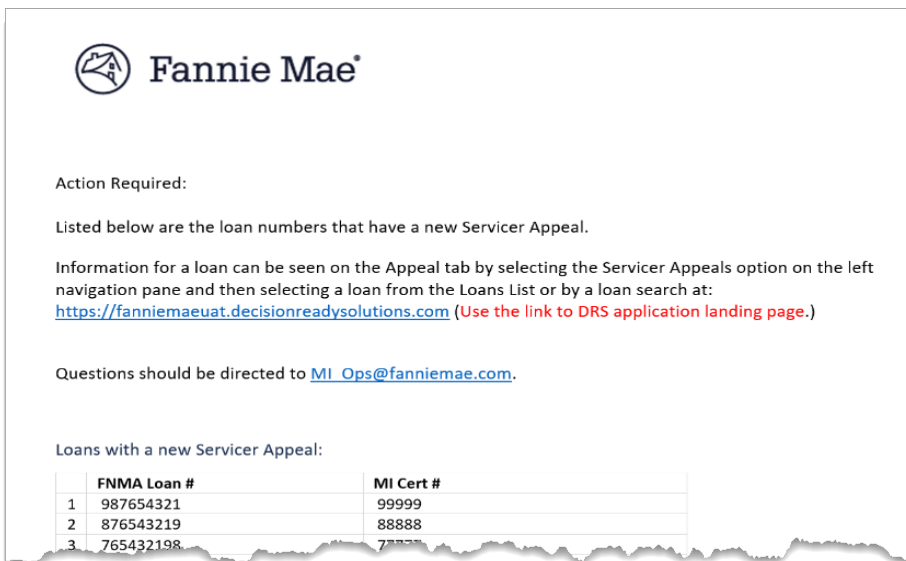
Servicer Appeals Access

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.

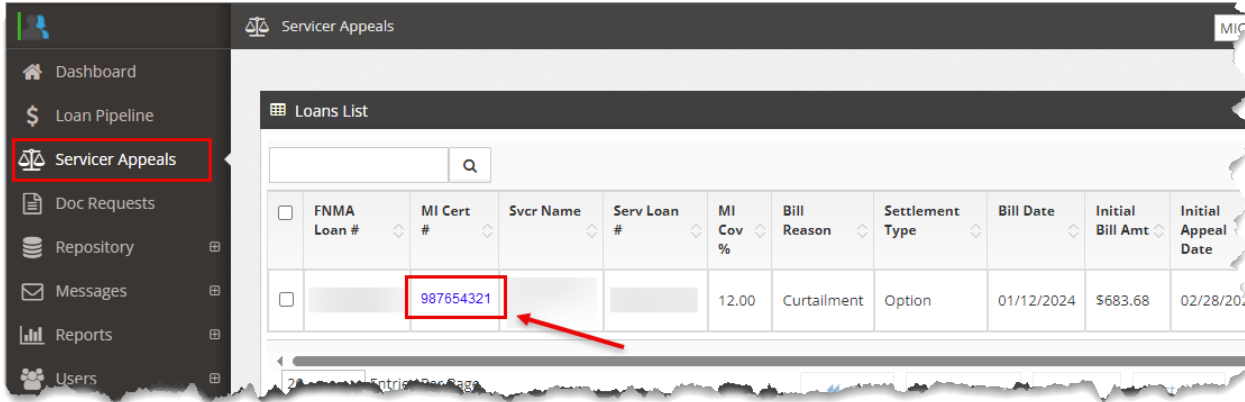




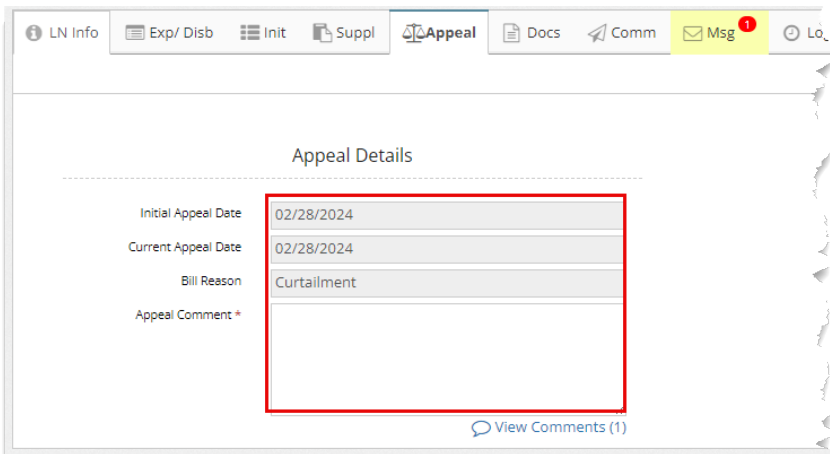
The **Servicer Appeals** tab displays the **Loan List** screen containing all loans with an active appeal in process. The MI Cert # column contains hyperlinks to the Workstation screen for the loan which includes appeal details and links to additional loan information.

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

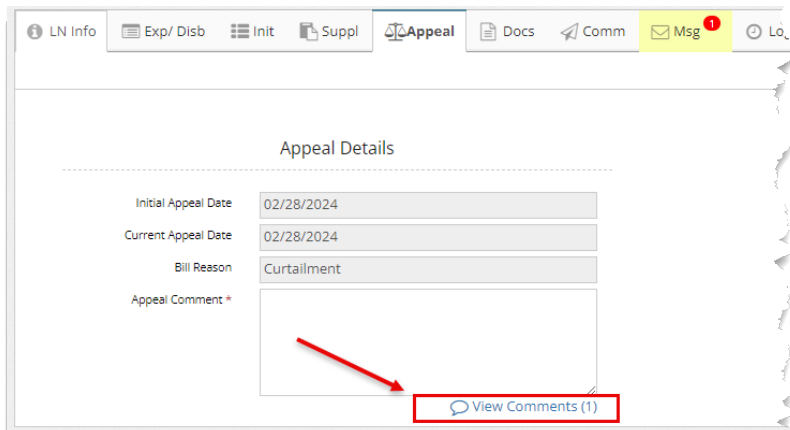
1. Click the blue **MI Cert number** hyperlink to open the loan and display appeal details.



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



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





Service Appeals / Workstation

MICP Certificate #

Claim Snapshot (Standard)

| Source | Additional Info | Created Date | Created By | Comment Type | Comment |
|----------------|-----------------|--------------|-------------|-----------------|--------------------------------|
| Appeal Comment | Curtailment | 02/28/2024 | Fred Parker | Servicer Appeal | Test case on 2.28.24 at 1:15pm |

Close

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

Suppl **Appeal** Docs Comm Msg 1 Log

Details

Fannie Mae Welcome

Service Appeals / Workstation

View Documents

| Source | Uploader Type | Doc Name | Doc Type | Upload Date | Upload By | Actions |
|-----------------|---------------|----------|----------|-------------|-----------|---------|
| Servicer Appeal | External | test | | 03/13/2024 | | |

Close



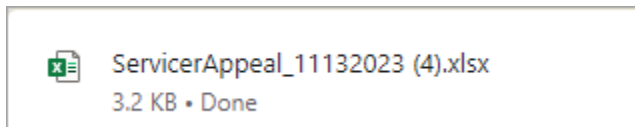
Export

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.

| 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 | |

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.

| A | B | C | D | E | F | G | H | I | J | K | L | M | N |
|-------------|-----------|-------------|-------------|----------|-----------------------|-------------------|------------|------------------|---------------------|---------------------|----------|----------------|------------------|
| 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 |
| 999999999 | 99999999 | A1 Bank | 99999999 | 25 | Curtailment | Option | 10/26/2023 | 3108.11 | 11/01/2023 | 11/01/2023 | REO | Appeal to MICO | 11/01/2023 |
| 999999999 | 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 |
| | | | | | | | | | | | | | |