



# Mortgage Insurance Claims Portal

Messages Enhancement - MICO JOB AID

Version 1.0

September 2023



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## Overview

Effective September 29<sup>th</sup>, 2023, Fannie Mae will introduce messaging functionality to the Mortgage Insurance Claims Platform (MICP). This new functionality is designed to replace the existing Communication function. This will be accomplished in a phased approach where loans with existing communication exchanges will reflect both the Messages and Communications options. Users will be able to respond to existing Communications but will not be able to create new communications on those loans. Loans without existing communication exchanges will only reflect the Messages option. The Communications option will be phased out in an upcoming release. This document will only address the new Messages feature.

## Message Status Icon Legend

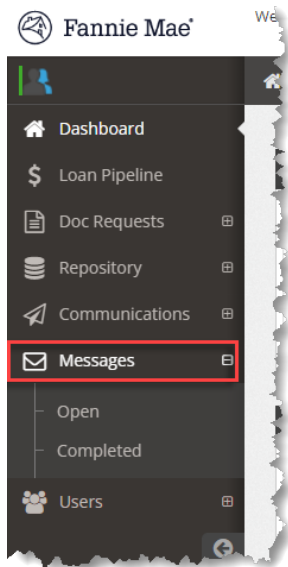
Icon	Definition
	New Fannie Mae Initial Message
	New servicer Initial Message
	New MICO Initial Message
	Fannie Mae Note added
	Servicer Note added
	MICO Note added
	Fannie Mae Responding Message
	MICO Responding Message
	Servicer Responding Message
	Complete

## Message Access

There are a few ways to access messages in MICP: from the main menu, the dashboard widget, and the loan pipeline tabs.

### Messages via Main Menu

The Messages option can be found in the menu on the left side of the screen. Click the + to open the options.





## Open Messages

**Open Messages** contains the list of loan correspondence that has NOT yet been resolved and marked as “Completed.” Set the filter options to **All** and **Filter** to display the first 500 unresolved messages. To drill down to a specific population, make selections from the filter options.

If the entire message exceeds the Message field, click the message to expand the field and view the entire message.

Messages / Open

Filter Criteria

Message Status: All (MICO), Pending Fannie Mae Acknowledgement, Pending Servicer Acknowledgement

Message Category: All (Acquisition Review, ALO Review, Appeal)

Servicer: All

Liquidation Type: All (DIL, Other, PFS)

Loan Status: All (Pre-MI New, Pre-MI InProgress, MI Validation Pending)

Message Created Date: From - To

Reset Filter

Message List

Total Message Result: 3

FNMA Ln #: MI Cert #: Servicer Ln #: MICO: Servicer: Loan Status: MI Prep - Ready for Claim Assigned User: Liq Type: REO

Id	Category	Status	Audience	Follow-Up Dt	Message	Actions
124	General Questions	Copied	FNMA		<p>09/22/2023 06:29 AM - Brianna ( ) Hello: LoanCare</p> <p>09/22/2023 06:24 AM - Viju ( ) Hello FM: How are you today? Test: 9.22.23</p>	

## Completed Messages

**Completed Messages** contains the list of loans that have message exchanges that have been resolved and marked **Completed**. To view a specific population of completed Message exchanges, utilize the filters at the top of the page.

 Reminder: Due to the large number of **Completed Messages**, a starting date range is required in order to filter to a manageable population.

Messages / Completed

Filter Criteria

Message Status: Completed

Message Category: All (Acquisition Review, ALO Review, Appeal)

Servicer: All

Liquidation Type: All (DIL, Other, PFS)

Loan Status: All (Pre-MI New, Pre-MI InProgress, MI Validation Pending)

Message Completed Date: From - To

Reset Filter



## Messages via Dashboard Widget

The MICP dashboard now hosts a **Messages by Status** display.

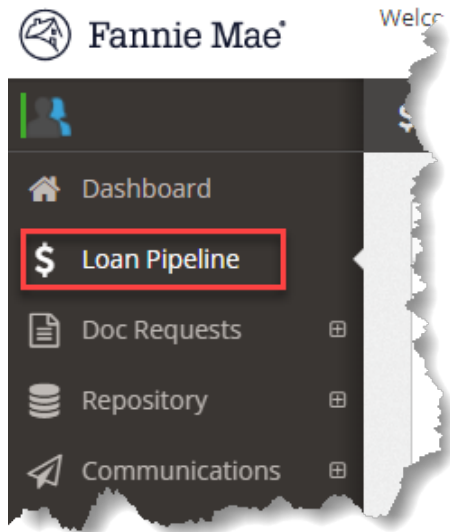
This display parses Messages into various statuses. Each blue number is a hyperlink that will direct the user to the population of messages associated with each status.

Open Messages by Status							
MICO	New	Pending MICO Response	Pending Fannie Mae/Service Acknowledgment	Pending Fannie Mae/Service Response	Copied	Completed	Total
Mortgage Insurance Co	<a href="#">1</a>	<a href="#">2</a>	<a href="#">1</a>	<a href="#">1</a>		<a href="#">1</a>	<a href="#">6</a>
<b>Total Messages</b>	1	2	1	1		1	6

Message List							
Total Message Result: 2							
<span>FNMA</span> <span>MICO</span> <span>SVCR</span> <span>Initial Msg</span> <span>Responding Msg</span> <span>Completion Msg</span> <span>Note</span>							
FNMA Ln #:    MI Cert #:    Servicer Ln #:    MICO:    Servicer:    Loan Status: Suppl Accepted    Assigned User: Robin Velez    Liq Type: TPS							
Id	Category	Status	Audience	Follow-Up Dt	Message	Actions	
110	Validation	Pending MICO Response	MICO		09/21/2023 09:51 AM - Robin (FNMA) JJ sept 21st 09/20/2023 01:57 PM - Natalie (FNMA) Test to MICO NR		
108	Validation	Pending MICO Response	FNMA		09/20/2023 01:59 PM - Natalie (FNMA) responding.. NR 09/20/2023 01:52 PM - Shelly (MORTGAGE INSURANCE CO.) adding note 09/20/2023 01:47 PM - Shelly (MORTGAGE INSURANCE CO.) test NR		

## Message via Loan Pipeline

1. Select Loan Pipeline from the Main Menu





2. Use filter criteria to drill down to a specific loan or population of loans. Click the blue MI Cert # hyperlink to open the loan.

FNMA Loan #	MI Co	MI Cert #	Svr Name	Serv Loan #	Load Date	Lgd Type	Loan Status	Init Claim Due Dt	Init Claim File Dt	Init Claim Status	Settlement Date	Settlement Type	Suppl Claim Due Dt	Suppl Claim File Dt	Suppl Decision Dt	Init Ind	Suppl Ind	Last Updated Date	Assigned To	Actions
		887654932	Mortgage Insurance		02/15/2023	TPS	Suppl Accepted	03/30/2023	03/30/2023	Approved	06/02/2023	Option	06/27/2023	06/27/2023		✓	✓	09/21/2023	Robin Velaz	
			Mortgage Insurance		07/30/2022	REO	Recon Complete	09/10/2022	09/10/2022	Approved	02/10/2023	Option	03/07/2023	03/07/2023	06/05/2023	✓	✓	06/26/2023	Bertha Potts	
			Mortgage Insurance		06/27/2022	PFS	Recon Complete	07/05/2022	07/05/2022	Approved	10/19/2022	Presale	11/13/2022			✓	✓	07/10/2023	Richard Minor	

3. Click the Msg tab. The new message count will be displayed in the corner of the tab.

Claim Type	Claim Status	DT Started	Claim AMT	Expt Procds	# Rpts	Open Doc Req	Claims Elig Dt	Claim Due Dt	DT Filed	Dec Dt	Prct Dt	Assigned	Last Upd Dt	Last Upd By	Aging
Initial	Approved	02/16/2023	129,832.61	32,458.15	1	0	02/08/2023	03/30/2023	03/30/2023	06/02/2023	04/04/2023		05/26/2023	System	221
Supplemental	Acknowledged	06/02/2023	5,619.62	1,404.91	2	0	06/27/2023	06/27/2023	06/27/2023				06/28/2023	System	115

FNMA Loan #	MICO	MI Cvr % 25.000 %	LIQ Type TPS	LPI DT 10/01/2021	Property State MO
MI Cert 38995579	Servicer	Svr Lnr # 409641123	DLQ UPB Rpt 117,101.55	LIQ DT 02/08/2023	UPB @ ORIG 126,850.00
Re-Add Count 0					

Id	Category	Status	Audience	Created Dt	Created By	Last Upd Dt	Follow-Up Dt	Message	Actions
112	Claim Follow-up	New	MICO	09/20/2023	Natalie	09/20/2023		09/20/2023 01:58 PM - Natalie (FNMA) ANOTHER TEST NR	
110	Validation	Pending MICO Response	MICO	09/20/2023	Natalie	09/21/2023		09/21/2023 09:51 AM - Robin (FNMA) sept 21st 09/20/2023 01:57 PM - Natalie (FNMA) Test to MICO NR	

## Action Items


The Actions column, found within the Messages section and on the Msg tab contains icons which are defined in the [Action Item Legend](#) below. These icons are hyperlinks to tasks that will move a message status forward or resolve it and close out the correspondence thread. Steps to complete these tasks are outlined below.

### Action Item Legend

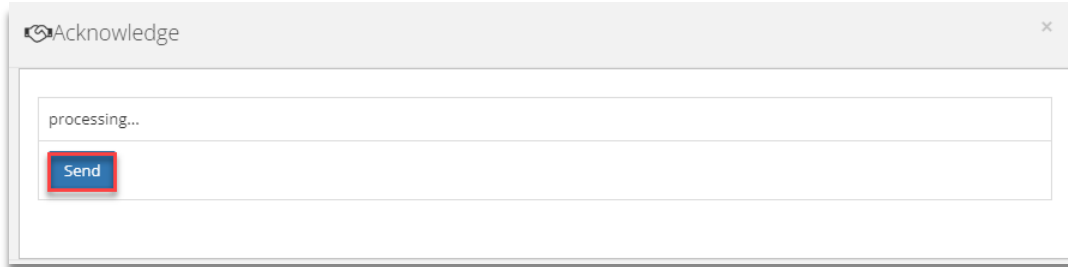
Icon	Definition
	Acknowledge
	Set follow-up date
	Reply and send
	Add a note
	Complete



## Acknowledge


Use the  Action icon to acknowledge the receipt of a message.

1. Click the **Acknowledge** icon in the Actions column.
2. Click **Send**.

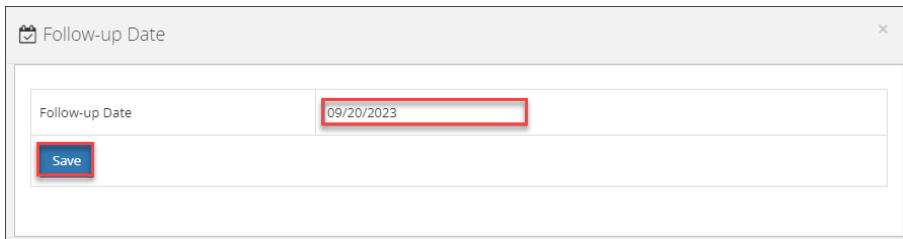


This action will update the status to **Processing** in the recipient's queue.


## Set a follow-up date.

Use the  Action icon to add a follow-up date to a message.

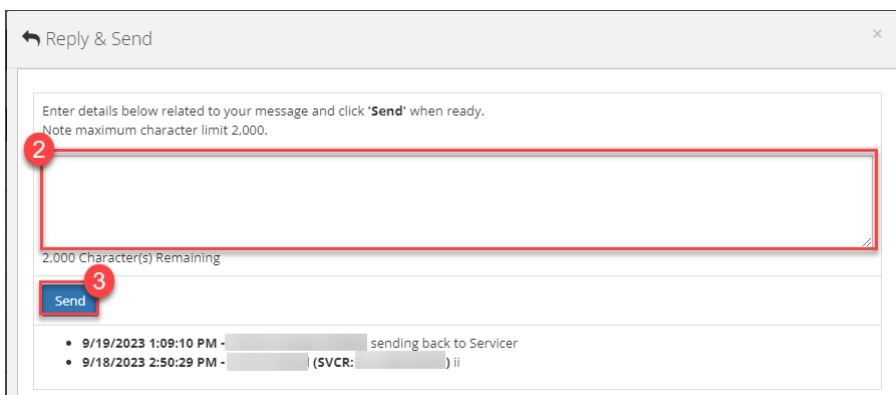
1. Click the Set follow-up date icon in the Action column.
2. Enter the follow-up date.
3. Click **Save**.



## Reply and Send


Use the  Action icon to respond to a message.

1. Click the **Reply and Send** icon in the **Action** column. The message thread will display in the Reply and Send box.
2. Enter comments. (2,000 character limit).
3. Click **Send**.

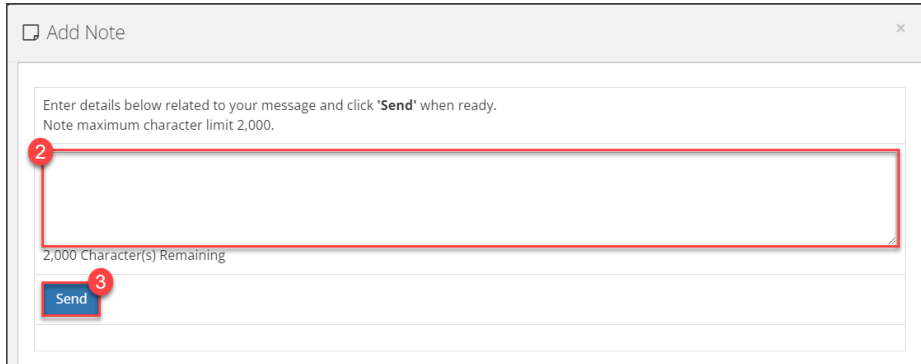





## Add a Note

Use the  Action icon to add a note to a message.

1. Click the **Note** icon in the **Action** column.
2. Enter comments. (2,000 character limit).
3. Click **Send**. The message will appear in the **Message** column at the top of the thread.



## Complete message exchange

Use the  Action icon to add a note to a resolve a Message thread.

1. Click the **Complete** icon in the **Action** column.
2. Click **Yes** to the pop-up box question “Are you sure you want to complete this message?”



## Create New Messages

New messages can be created in MICP. Users can direct correspondence to the Servicer or Fannie Mae. Messages are visible to all parties and all parties can add clarifying notes to messages.

1. Click **Loan Pipeline** from the menu on the left.
2. Use the filters to locate a specific loan or a certain population of loans.
3. Click **Filter**.





4. Click the blue **FNMA Loan #** to select a loan from the results.

5. Click the **Msg** tab. Existing messages will display below.

6. Click the **Add New** link to create a new message.

7. Select the **Intended Audience** from the drop-down.



8. Select the **Category** from the drop-down.

The screenshot shows the 'Add New' form with the following fields and options:

- Intended Audience: Servicer
- Category: Validation (dropdown menu is open, showing options: Validation, Doc Request Follow-up, Denials, Recessions, Correction File, Missing 259 Receipt, Claim Follow-up)
- Enter details below related to your message and click 'Send' when ready. Message maximum character limit 2,000.
- 2,000 Character(s) Remaining
- Send button

9. Enter the message text in the text box. The text box is limited to 2,000 characters.

10. Click **Send**.

The screenshot shows the 'Add New' form with the following fields and options:

- Intended Audience: Servicer
- Category: Validation
- Enter details below related to your message and click 'Send' when ready. Message maximum character limit 2,000.
- 2,000 Character(s) Remaining
- Send button

Red circles with numbers 9 and 10 highlight the message text box and the Send button, respectively.

11. Click **Close** to exit any text box without sending the message.

