

# Mortgage Insurance Claims Portal

Mortgage Insurance Company User Guide





# Table of Contents

- Overview ..... 2
  - Logging into the Mortgage Insurance Claims Portal ..... 2
- Mortgage Insurance Company Functions ..... 3
  - Action Icons ..... 4
  - Landing Page Overview ..... 4
  - Dashboard ..... 6
    - Pending Doc Requests ..... 6
  - Loan Pipeline ..... 7
    - Filter Criteria/Loans List ..... 8
  - Doc Requests ..... 8
  - Repository ..... 11
    - Apply Filters ..... 11
    - Repository Functions ..... 12
  - Messages ..... 12
    - Message Access ..... 12
    - Messages via Main Menu ..... 12
    - Messages via Dashboard Widget ..... 14
    - Messages via Loan Pipeline ..... 14
  - Servicer Appeals ..... 16
    - Servicer Appeals Access ..... 16
  - Servicer Appeals ..... 16
  - Actions ..... 17
  - Review and Add Messages ..... 18
  - Add Note ..... 19
  - Add a New Message ..... 20
  - Export ..... 21
  - Reports ..... 22
    - Pro Rata ..... 22
    - Doc Status Repo ..... 24



## Overview

The Mortgage Insurance Claims Portal (MICP) is a component of the Decision Ready Solutions (DRS) platform. MICP allows participating mortgage insurance (MI) companies, servicers, and Fannie Mae to communicate in real time, at the loan level, regarding MI claim issues. MICP is a single repository for commentary and documentation related to loan liquidation, validation of MI coverage, and review of loans with canceled MI coverage. It allows the servicers to respond to claims that have been validated by the MI companies as having active coverage or if coverage has been cancelled, allowing confirmation if coverage should be enforced.

User permissions govern the access provided to each entity. System views will differ among the MI company, servicer and Fannie Mae users. User roles within each entity will further define permissions within the portal.

For best performance, we recommend opening MICP and all DRS applications in Chrome, with alternative use in Firefox or Edge.

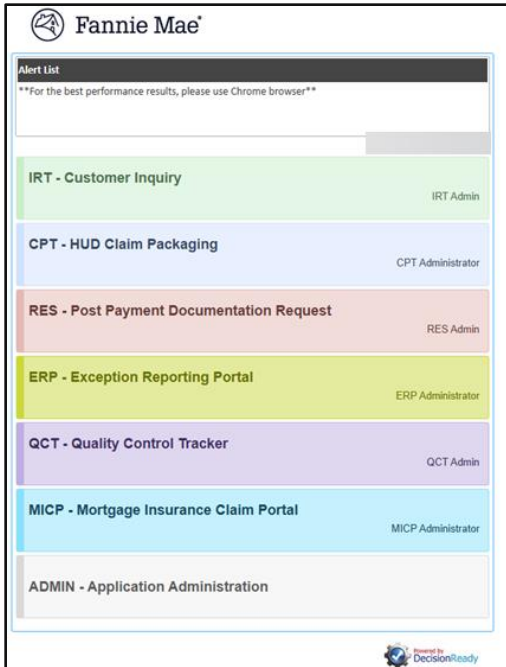
## Logging into the Mortgage Insurance Claims Portal

**NOTE:** For guidance on granting user access in Technology Manager, refer to the [Granting Access via Technology Manager for DRS Applications job aid](#), as applicable.

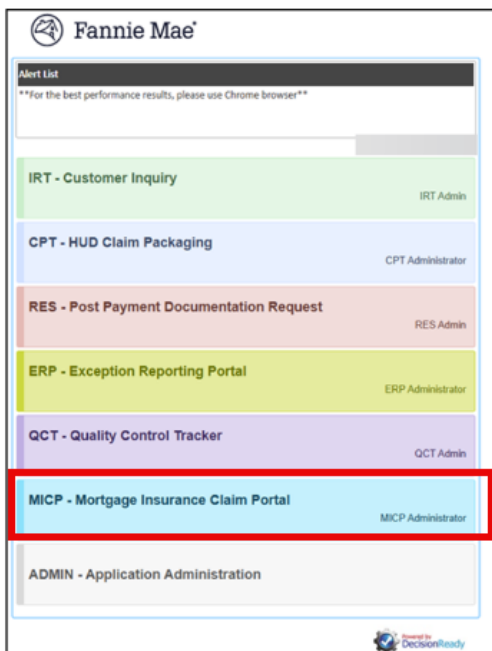
1. Access the [MICP Portal](#).
2. Click **Login to fmsso**.



**NOTE:** Upon authentication via SSO, the user is automatically redirected to the DRS listings screen. This screen displays only the DRS applications that the user is authorized to access.



3. Click **MICP – Mortgage Insurance Claim Portal** from the list of applications.



## Mortgage Insurance Company Functions

Functions available to MICO users:

- Submit document requests
- Download documents
- Communicate via secure portal messaging
- View claim snapshot and loan data



## Action Icons

A series of symbols appear in the **Actions** column of many of the screens. The definitions of these icons are provided below.

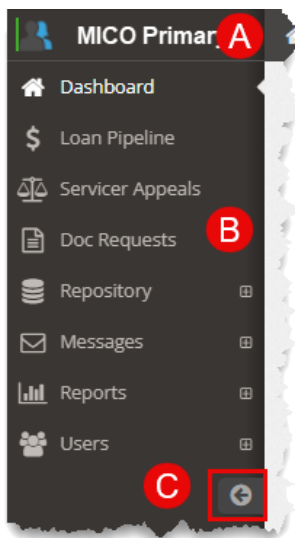
Actions	Definition
	The check mark icon is used to submit a doc request.
	The Document icon indicates when documents may be or already have been attached. A red bubble indicates the number of uploaded documents.
	The Upload icon is used to access the upload feature to submit docs.
	The Add icon is used to add a new doc request.
	Comments are notes entered to give context to claim activities. Comments are for information only, are visible to servicers and MI vendors but do not require a response. This icon is illuminated when comments are present. Click the Comments icon to display or make comments. A blue bubble indicates the number of comments.
	The Communications icon indicates external documentation requests from Fannie Mae or servicers that require a response. This icon is present when communications have occurred. Click to add or view existing communications.
	The History icon reflects when status changes have occurred on a claim. When clicked, a historical log of all transactions is displayed.
	The Pencil/Paper icon is used when submitting a reason for no documentation.
	Save.

## Landing Page Overview

When the login process is complete, the portal will open to the landing page which defaults to the Dashboard screen. The main menu will be displayed along the left side of the screen.

The main menu options are defined as follows:

- A. User profile name
- B. Main menu
- C. Button to collapse the menu to icons only



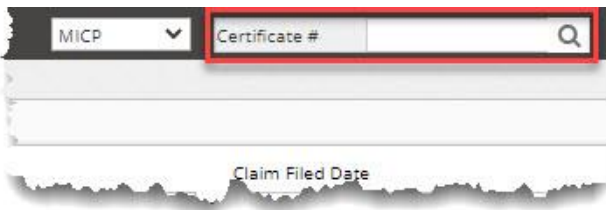


Additional menu items are displayed in the upper right corner of the screen.

The MICP drop-down allows users with access to multiple DRS applications to toggle between the systems without logging in and out.



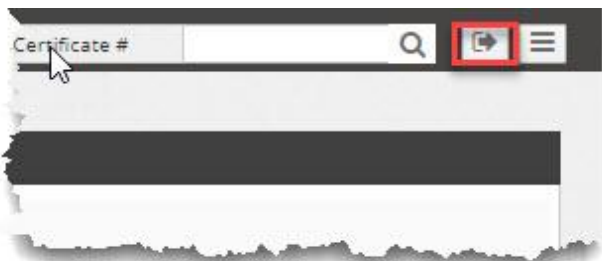
The user may forego the Dashboard view and enter the MI Certificate directly into the search bar.



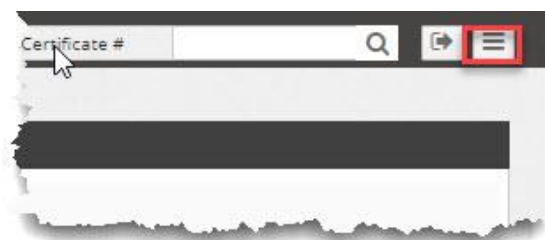
The user will be directed to that loan detail. Click the blue **MI Cert Number** to view additional claim details.

MI Cert #	Serv Loan #	Init Claim File Dt	Init Claim Status	Suppl Claim Status	Loan Status	Lpt Type	Lpt Date	State	Servicer	Init Ind	Suppl Ind	Open Doc Req	Closed Doc Req	Actions
					MI Preg - Ready for Claim	DIL	06/02/2020	PA		✓				
					MI Preg - Ready for Claim	Other	09/17/2020	TX		✓				
					MI Preg - Ready		01/02/2020	FL						

Use the back arrow button to sign out of the MICP application.



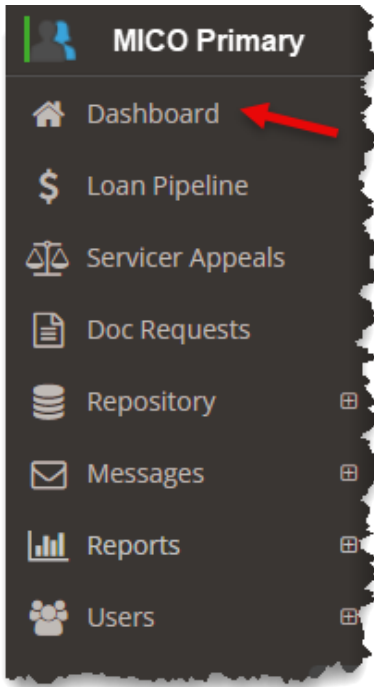
Use the Hamburger icon ( three parallel lines) icon to collapse the entire menu on the left panel to view the dashboard in full-screen mode.





## Dashboard

When the login process is complete, the portal will open to the landing page. The portal's default landing page is the **Dashboard**.



The Dashboard consists of **Pending Doc Requests** and **Open Messages by Status**.

**Pending Doc Requests**

Pre Filing	Post Filing
<a href="#">32</a>	<a href="#">68</a>

**Open Messages by Status**

MICO	New	Pending MICO Response	Pending Fannie Mae/Servicer Acknowledgment	Pending Fannie Mae/Servicer Response	Copied	Completed	Total
GENERAL ELECTRIC MORTGAGE INSURANCE CORPORATION	1	14	11	9	6		41
<b>Total Messages</b>	1	14	11	9	6		41

## Pending Doc Requests

The Pending Doc Requests module reflects loans in the **Pre** and **Post Filing** status. The numbers reflected in blue in each section are hyperlinks to the lists of loans in each status.




1. Click the blue hyperlink to open each status and category. The **Loan List** will display.

**Pending Doc Requests**

MGIC	
Pre Filing	Post Filing
<a href="#">41</a>	<a href="#">1</a>



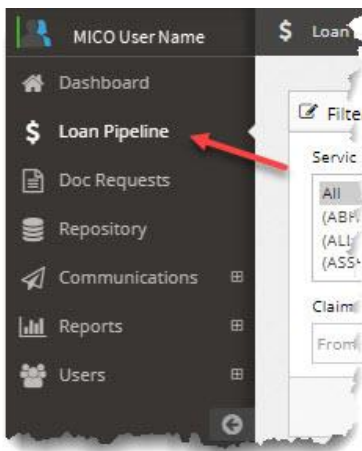
2. Click the blue **MI Cert #** to open to Loan Details OR
3. Utilize the **Action** icons to view or attach documents OR send messages. Icons with a red bubble indicate the number of uploaded documents.

FNMA Loan #	MI Co	MI Cert #	Svcr Name	Serv Loan #	Load Date	Lqd 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	
123456789	MICO	123456789	SERVICER NAME	123456789	10/26/2023	TPS	MI Prep - Ready for Claim	12/08/2023									✓		12/07/2023		
					10/30/2023	TPS	MI Prep - Ready for Claim	12/14/2023									✓		12/07/2023		
					11/04/2023	TPS	MI Prep - Ready for Claim	12/19/2023									✓		12/07/2023		
							MI Prep - Ready for Claim														

## Loan Pipeline

The **Loan Pipeline** menu options allow the user to filter criteria, to drill down to a specific population.

Select **Loan Pipeline** from the **Main Menu** on the left side of the screen.







## Filter Criteria/Loans List

The user may filter the **Loans List** display by utilizing any or all of the filtering dropdowns.

1. Make selections from the dropdowns and select **Filter**.
2. Click the blue **MI Cert #** hyperlink to view the MI claim details **OR**
3. Click the **Action** icons to view messages or attach documentation. Icons with a red bubble indicate the number of attachments associated with that claim. MICOs can acknowledge communications here and attach new documents from the Doc Requests tab.

The screenshot shows the 'Loan Pipeline' interface. At the top, there are dropdowns for 'MICP' and 'Certificate #'. Below this is the 'Filter Criteria' section, which includes several dropdown menus for 'Liquidation Type', 'Claim Type', 'Loan Status', 'Initial Claim Status', and 'Supp Claim Status'. There are also date pickers for 'Liquidation Date', 'Load Date', 'Claim File Date', and 'Claim Eligibility Date', and a search box for 'Servicer'. A red box highlights the filter criteria section, with a red circle '1' next to the 'Supp Claim Status' dropdown. Below the filter criteria is a blue 'Filter' button. The main area is the 'Loans List' table, which has a search bar and a table with columns: FNMA Loan #, MI Co, MI Cert #, Svcr Name, Serv Loan #, Load Date, Lqd Type, Loan Status, Init Claim Due Dt, Init Claim File Dt, Init Claim Status, Settlement Date, Settlement Type, Suppl Claim Due Dt, Supp Claim File Dt, Supp Decision Dt, Init Ind, Suppl Ind, Last Updated Date, Assigned To, and Actions. A red box highlights the 'MI Cert #' column, with a red circle '2' next to the value '123456789'. Another red box highlights the 'Actions' column, with a red circle '3' next to the icons. The table contains two rows of data.

FNMA Loan #	MI Co	MI Cert #	Svcr Name	Serv Loan #	Load Date	Lqd Type	Loan Status	Init Claim Due Dt	Init Claim File Dt	Init Claim Status	Settlement Date	Settlement Type	Suppl Claim Due Dt	Supp Claim File Dt	Supp Decision Dt	Init Ind	Suppl Ind	Last Updated Date	Assigned To	Actions
123456789	MICO	123456789	SERVICER NAME	123456789	10/19/2022	REO	Auto Recon Complete	11/30/2022	11/30/2022	Perfect	03/22/2023	Option				✓		01/10/2024		
					07/20/2023	REO	Recon Complete	08/29/2023	08/29/2023	Perfect	11/08/2023	Option				✓		01/09/2024		

## Doc Requests

The **Doc Requests** module provides the user with filtering options to drill down the Doc Request Lists (New or In-Progress) and provide acknowledgment.

The screenshot shows the 'MICO Primary' navigation menu. The menu items are: Dashboard, Loan Pipeline, Servicer Appeals, Doc Requests (highlighted with a red arrow), Repository, Messages, Reports, and Users.



The user may filter the **Doc Request List** display by utilizing the various filtering criteria options, then click **Filter**.

Click the **Action** icons to view comments or attached documents. Numbers above the comment or attachment **Action** icons indicate the number of attachments associated with that item.

1. Select Filter Criteria.
2. Click **Filter**. The filtered **Doc Request List** will display.
3. Select the box in the far-left corner to select all items in the Doc Request List **OR**
4. Select individual check boxes in the list.
5. Examine the **Due Date** and **Potential Doc Denial Date** columns to determine the timeliness of the response.
6. Reference the **Actions** column to view messages and attachments.

The screenshot shows the 'Doc Requests' interface. At the top, there are search fields for 'MICP' and 'Certificate #'. Below that is a 'Filter Criteria' section with four input fields: 'MI Cert #', 'Svcr Loan Number', 'Servicer' (set to 'All'), and 'Claim Filed Date' (with 'From' and 'To' sub-fields). A blue 'Filter' button is at the bottom right of this section. Below the filter is a 'Doc Request List' table with columns: 'MI Cert #', 'Doc Req Id', 'Doc Category', 'Svcr LN #', 'FNMA LN #', 'Name', 'Description', 'Status', 'Doc Req Date', 'Due Date', 'Potential Doc Denial Date', and 'Actions'. The table contains five rows of data. Red callout boxes with numbers 1 through 6 point to the filter criteria, the Filter button, the 'Select All' checkbox, individual row checkboxes, the 'Due Date' and 'Potential Doc Denial Date' columns, and the 'Actions' column respectively.

MI Cert #	Doc Req Id	Doc Category	Svcr LN #	FNMA LN #	Name	Description	Status	Doc Req Date	Due Date	Potential Doc Denial Date	Actions
	<input checked="" type="checkbox"/>	154	Servicing File	2505	Proof of Funds/Proceeds	Proof of Third Party Sale or Redemption proceeds [	Auto Closed	08/09/2021	08/14/2021		
	<input type="checkbox"/>	155	Servicing File	2504	Final Bidding Instructions	Auction Bidding Instructions that lead to the borr	Auto Closed	08/09/2021	08/14/2021		
	<input type="checkbox"/>	156	Servicing File	2100	Pay History	Full mortgage payment history (Life of Loan) to ve	Auto Closed	08/09/2021	08/14/2021		
	<input type="checkbox"/>	157	Servicing File	2300	Explanation of Credits or Deductions	Credits/Deductions (premium refunds, hazard or MI)	Auto Closed	08/09/2021	08/14/2021		

1. Select the checkbox to indicate which doc(s) to take action on. Check the top box to address all requests.

The screenshot shows a 'Doc Request List: In-Progress' window. It has a search bar for 'Servicer Loan #' and 'MI Cert #'. Below is a table with columns 'Doc Req Id' and 'Doc Category'. The first row has a checked checkbox, and the second row has an unchecked checkbox. Red callout boxes with numbers 1 and 2 point to the 'Select All' checkbox and an individual row checkbox respectively.


Doc Req Id	Doc Category
<input checked="" type="checkbox"/>	1176 Servicing File
<input type="checkbox"/>	1177 Servicing File
<input type="checkbox"/>	1190 Loan Origination & Closing F

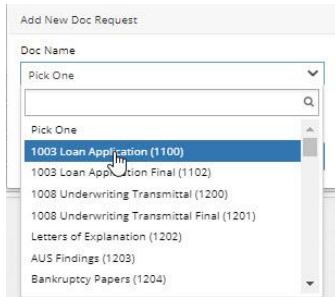
2. Utilize the **Action** icons to leave/review comments or request/add/review attached documents on a particular loan claim or a series of claims. All **Action** icon functions are defined in the [Action Icons](#) table.

The screenshot shows a table with columns 'Doc Req Date', 'Due Date', 'Due In', and 'Actions'. The 'Actions' column contains comment and document icons. Red callout boxes with numbers 1 and 2 point to the 'Actions' column header and the comment icon respectively.

Doc Req Date	Due Date	Due In	Actions
11/18/2020	11/23/2020	-88	
11/18/2020	11/23/2020	-88	
11/18/2020	11/23/2020	-88	



- Click the **Add** icon  to add a new document request. Enter keywords to search and select a document type from the drop-down and attach the associated document. Ensure at least one request line-item check box is checked and click the **Submit** button.




Add New Doc Request

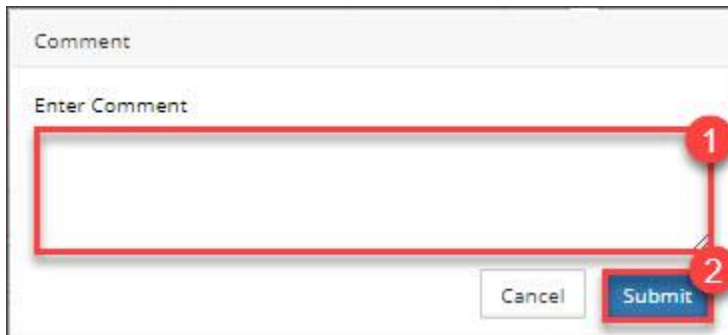
Doc Name

Pick One

Pick One

- 1003 Loan Application (1100)
- 1003 Loan Application Final (1102)
- 1008 Underwriting Transmittal (1200)
- 1008 Underwriting Transmittal Final (1201)
- Letters of Explanation (1202)
- AUS Findings (1203)
- Bankruptcy Papers (1204)

- Click the **Comment** icon  to attach a new comment to the loan. Ensure at least one request line-item check box is checked.
  - Enter comment in the comment text box.
  - Click **Submit**. A message will display, notifying that the document was uploaded successfully.

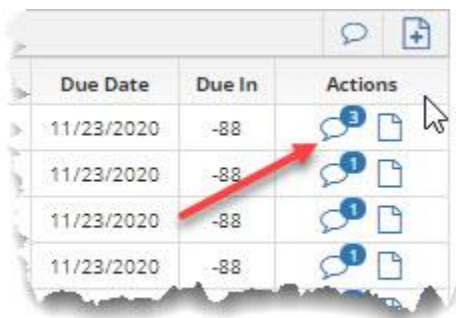


Comment

Enter Comment

Cancel Submit

A blue bubble with a number will indicate the number of comments associated with that line.

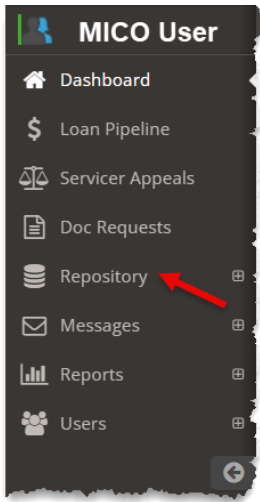


Due Date	Due In	Actions
11/23/2020	-88	3
11/23/2020	-88	1
11/23/2020	-88	1
11/23/2020	-88	1



## Repository

The Repository module is a central location which stores communications from all parties on claim files. The Repository provides filtering options to drill down to specific data and date timeframes.



## Apply Filters

Utilize the drop-down menus and range criteria to filter results.

1. Select from various filter criteria.
2. Click **Filter**. The filtered **Loan List** will display. The columns can be further sorted using the arrows at the top of each column.

Repository / Repository

MICP Certificate #

Filter Criteria Export Results

Liquidation Type: All, DIL, Other, PFS

Service: All

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

Initial Claim Status: All, New, InProgress, Filing Queued

Supp Claim Status: All, New, InProgress, Filing Queued

Liquidation Date: From - To

Claim Filed Date: From - To

Claim Eligibility Date: From - To

Reset Filter

Loan List Export Loan Info

Fannie Mae #	Cert #	Service	Svr Loan #	Loan Status	Claim Eligibility Dt	Initial Claim Due Dt	Initial Claim File Dt	Initial Claim Status	Supp Claim Due Dt	Supp File Dt	Supp Claim Status	Supp Decision Dt	Last Updated By	Last Updated Dt
123456789				MI Prep - Ready for Claim	11/13/2023	01/02/2024		New						12/07/2023
				MI Prep - Ready for Claim	11/06/2023	12/26/2023		New						12/07/2023



## Repository Functions

1. Review the check boxes in the right corner of the **Loan** module to view the current status of the claim and if there is anything holding it up. In the example above, the claim has cleared the **Pre-MI** and **MI Validation** milestones and is currently in the **MIP Prep** phase.
2. Scroll down to review the **LN Info** module. Click adjacent **Exp/Disb**, **Init**, **Docs**, **Msg** and **Log** tabs to review claim related comments. The LN Info module is the repository of the data being accessed via the **Action** icons.

The screenshot shows a loan record with the following details:

- Loan Status: Loan - Closed - No Claim
- Checkboxes (top right):  Pre-MI,  MI Validation,  MI Prep,  Closed
- Fields: FNMA Loan #, MICO, MI Cvrgr % (25.000%), LIQ Type (REO), LPI DT (03/01/2023), Property State (PA), MI Cert, Servicer, Svcr LN #, DLQ UPB Rpt (1,430.01), LIQ DT (12/05/2023), UPB @ ORIG (61,650.00), Re-Add Count (0)
- Tabbed interface: **LN Info** (selected), Exp/Disb, Docs, Msg, Log
- Mgr Ovr: N
- MI Coverage Info: EDI Servicer ID, Acting Servicer Name, Acting Servicer ID
- Factor Info: Factor State Cluster Number (4), Derived Timeline Days (279), Property Type (1 Unit)

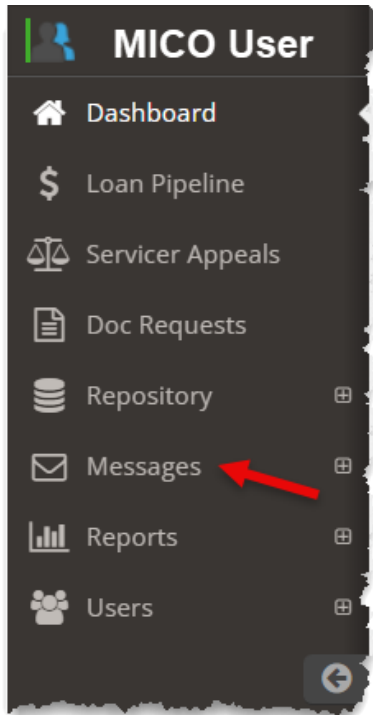
## Messages

### 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 main menu on the left side of the screen. Click the **+** to view options.





## Open Messages

**Open Messages** contains the list of all loan correspondence that has NOT yet been resolved and marked as “Completed”. Set the filter options to **All** and click **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

MICP Certificate #

Filter Criteria

Message Status: All  
Message Category: All  
Servicer: All  
Liquidation Type: All  
Loan Status: All

Message Created Date: From - To

Reset Filter

Message List

Total Message Result: 3

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 to filter to a manageable population.

Messages / Completed

MICP Certificate #

Filter Criteria

Message Status: Completed  
Message Category: All  
Servicer: All  
Liquidation Type: All  
Loan Status: All

Message Completed Date: From - To

Reset Filter



## Messages via Dashboard Widget

The MICP dashboard now hosts an **Open Messages by Status** display.

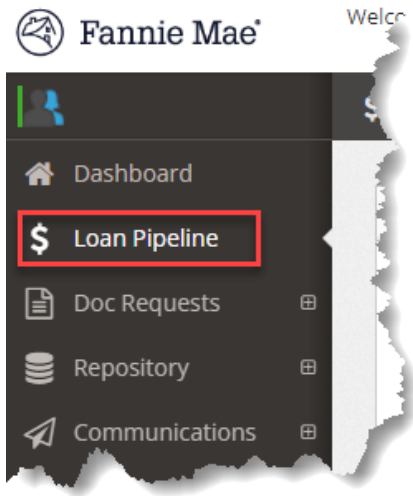
This display parses Messages into various statuses. Each blue number is a hyperlink that will direct the user to the population of messages associated with each status.

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		

## Messages via Loan Pipeline

1. Select Loan Pipeline from the Main Menu





- Use filtering criteria to drill down to a specific loan or population of loans. Click the blue MI Cert # hyperlink to display loan details.

Loan Pipeline

MICP Certificate #

Filter Criteria

Liquidation Type: All, DIL, Other, PFS

Claim Type: All, Initial, Supplemental

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

Initial Claim Status: All, New, InProgress, Filing Queued

Supp Claim Status: All, New, InProgress, Filing Queued

Liquidation Date: From - To

Load Date: From - To

Claim File Date: From - To

Claim Eligibility Date: From - To

Servicer: [Search] [X]

Settlement Type: All

Filter

Loans List

FNMA Loan #	MI Co	MI Cert #	Svr Name	Serv Loan #	Load Date	Lqd Type	Loan Status	Init Claim Due Dt	Init Claim File Dt	Init Claim Status	Settlement Date	Settlement Type	Supp Claim Due Dt	Supp Claim File Dt	Supp Decision Dt	Init Ind	Supp Ind	Last Updated Date	Assigned To	Actions
		88765432	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 Velez	[Icon]
			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	[Icon]
			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	[Icon]
			Claim				Claim					Option No						06/20/2023	Richard	[Icon]

- Click the **Msg** tab. The new messages will be displayed in a red bubble in the corner of the tab.

Loan Pipeline / Workstation

MICP Certificate #

Claim Snapshot (Standard)

Claim Type	Claims Status	DT Started	Claim AMT	Expt Procds	# Rpts	Open Due Req	Claims Elig Dt	Claim Due Dt	DT Filed	Des Dt	Prcs Dt	Assigned	Last Upd Dt	Last Upd By	Agng
Initial	Approved	02/15/2023	129,832.61	32,456.16	1	0	02/08/2023	03/30/2023	03/30/2023	06/02/2023	04/04/2023	Assigned	05/28/2023	System	221
Supplemental	Acknowledged	06/02/2023	5,619.62	1,404.91	2	0		06/27/2023	06/27/2023				06/28/2023	System	115

Loan - Suppl Accepted

FNMA Loan # [Redacted] MI Cert # 88765432

MICO [Redacted] Servicer [Redacted]

MI Cvg % 25.000% Svr LN # [Redacted]

LQ Type TPS LQ DT 10/01/2021

SLQ UPR Rpt 117,101.56 LQ DT 02/09/2023

Property State IJC UPR @ DRG 126,892.00

Msg

ID	Category	Status	Audience	Created Dt	Created By	Last Upd Dt	Follow Up Dt	Message	Actions
112	Claim Followed	New	MICO	05/20/2023	Natalie	05/20/2023		06/29/2023 01:58 PM - Natalie [Redacted] (FNMA) ANOTHER TEST NR	[Icon]
110	Validation	Pending MICO Response	MICO	08/20/2023	Natalie	08/21/2023		06/21/2023 09:51 AM - Robin [Redacted] (FNMA) sept 21st	[Icon]
								06/28/2023 01:57 PM - Natalie [Redacted] (FNMA) Test to MICO NR	[Icon]
113	Validation							05/09/2023 02:55 PM - [Redacted] (STG) (STG INSURANCE CO.) Test	[Icon]

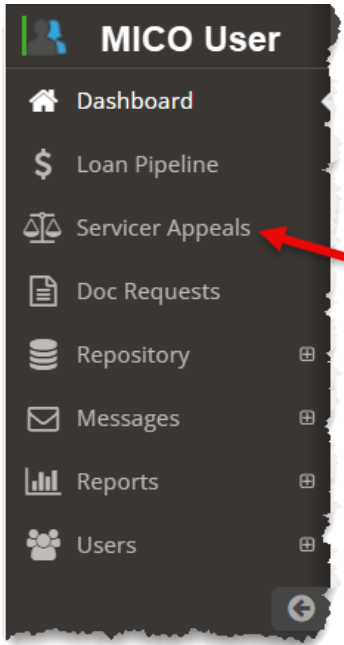




## Servicer Appeals

### Servicer Appeals Access

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



## Servicer Appeals

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 this 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.

The screenshot shows the Servicer Appeals Loans List screen. The table has the following columns: 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, and Actions. The first row shows a loan with FNMA Loan # 9999999, MI Cert # 9999999, Svcr Name SERVICER NAME, Serv Loan # 9999999, MI Cov % 12.00, Bill Reason Intent to Bill, Settlement Type Canceled in Error, Bill Date 11/03/2023, Initial Bill Amt \$33,246.64, Initial Appeal Date 11/03/2023, Current Appeal Date 11/03/2023, Lqd Type TPS, Loan Status Appeal to MICO, Last Update Date 11/06/2023, and Actions with a red notification icon and an envelope icon.


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	Actions
9999999	9999999	SERVICER NAME	9999999	12.00	Intent to Bill	Canceled in Error	11/03/2023	\$33,246.64	11/03/2023	11/03/2023	TPS	Appeal to MICO	11/06/2023	
				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	Canceled in Error	10/26/2023	\$78,916.56	10/26/2023	10/26/2023	REO	Appeal to	10/26/2023	





## Actions

The Actions column contains the Messages and Document icons.

id	Lqd Type	Loan Status	Last Update Date	Actions
23	TPS	Appeal to MICO	11/06/2023	 
23	REO	Appeal to MICO	11/01/2023	 
23	REO	Appeal to MICO	10/26/2023	 







The **Documents** icon  takes the user to a repository of documentation that has been attached to the claim.

1. Click the **Documents** icon  in the **Action** column.
2. Click the **Download** icon  to view the attachments that have been posted on the claim OR

View Documents

Doc Name:

Document:  No files selected.

Source	Uploader Type	Doc Name	Doc Type	Upload Date	Upload By	Actions
Servicer Appeal	External	test - Doc uploaded - Appeal Tab		11/03/2023		 
Servicer Appeal	External	2nd Doc - FNMA created		11/03/2023		 

3. Attach new documentation.
  - A. Enter the document name.
  - B. Click **Select File** and browse for the desired document.
  - C. Click **Open** to attach.

View Documents

Doc Name:

Document:  No files selected.

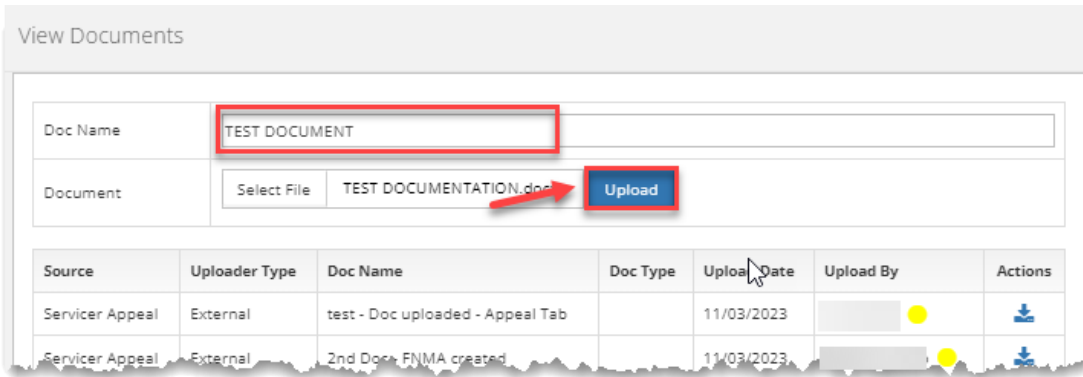
Open

File name:

All Files (\*.\*)



4. Click **Upload**.

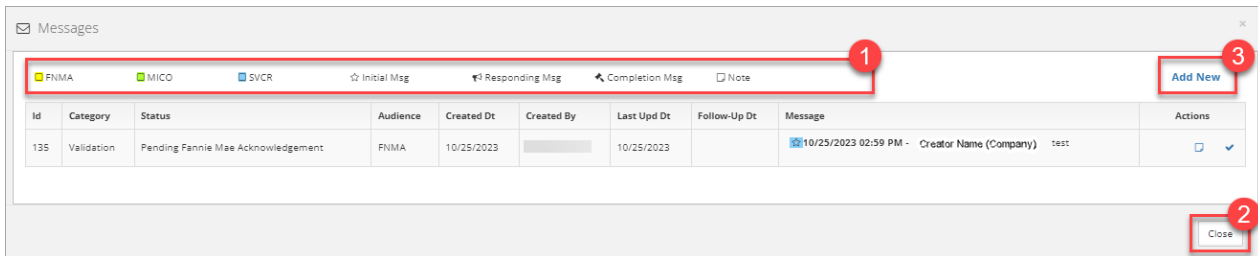


## Review and Add Messages

The **Messages** icon reflects interactions between the MI company, the Servicer and Fannie Mae. Users can view existing correspondence or initiate a new message. If there are messages to view, they will be represented by a red bubble above the icon and a number reflecting how many messages are associated with the claim. Click the **Messages** icon to review.

Loan Status	Last Update Date	Actions
Appeal to MICO	11/06/2023	<sup>2</sup> <sup>1</sup>
Appeal to MICO	11/01/2023	
Appeal to MICO	10/26/2023	


1. Use the key at the top of the message pop-up box to determine if a message was sent by Fannie Mae, the MI company or the Servicer and if it was an initial message, a response or a notification of completion.
2. Click **Close** to collapse the pop-up box.
3. Click the icon in the **Actions** column to add a note OR click **Add New** to initiate a new message.

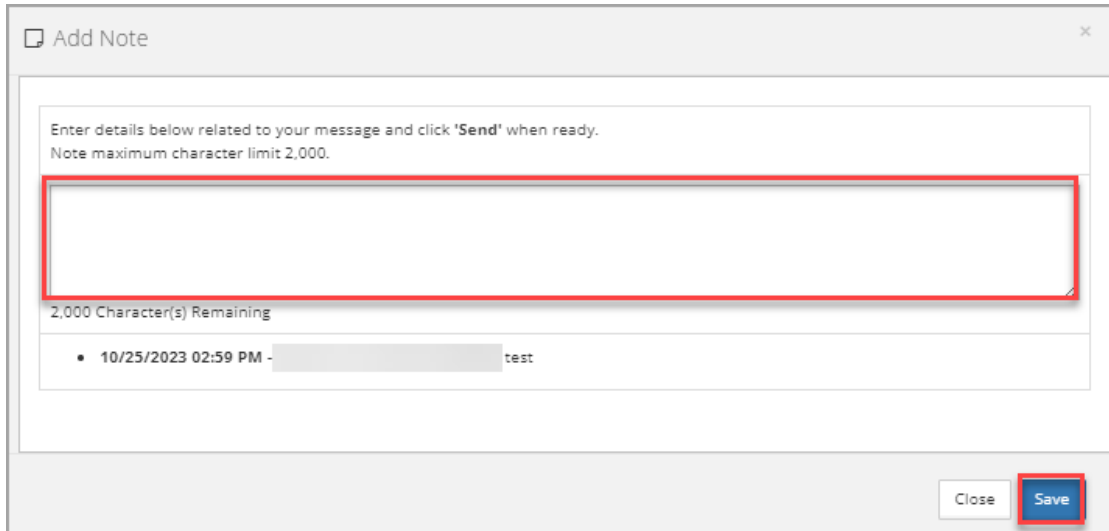




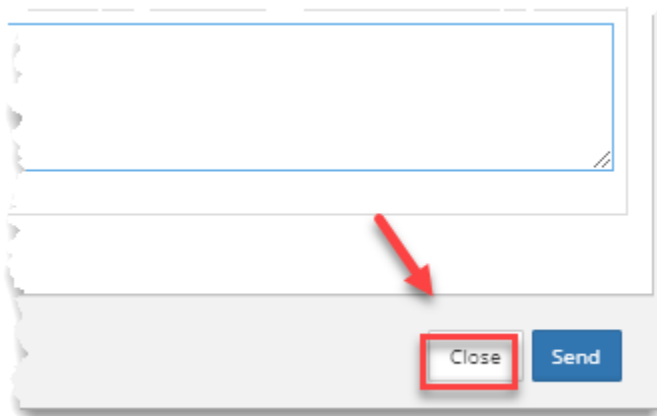
## Add Note

The Notes feature allows users to provide pertinent information related to the message for all parties to view.

1. Click the  icon in the **Actions** column. The pop-up box will display. This field is limited to 2,000 characters.
2. Enter the note content.
3. Click **Save**.



4. Click **Close** to exit without sending.





## Add a New Message

Users can initiate a new message by clicking **Add New** in the top-right corner of the pop-up box. A new messaging pop-up box will open.

1. Select intended audience.

The screenshot shows the 'Add New' pop-up box. The 'Intended Audience' dropdown menu is open, displaying 'Pick One', 'Fannie Mae', and 'MICO'. 'Fannie Mae' is highlighted with a blue background and a red border. Below the dropdown, there is a text input field for the message content, with a character limit of 2,000.

2. Select category.

The screenshot shows the 'Add New' pop-up box. The 'Category' dropdown menu is open, displaying a list of categories: 'Pick One', 'Validation', 'Doc Request Follow-up', 'Denials', 'Recessions', 'Correction File', 'Missing 259 Receipt', 'Claim Follow-up', 'Acquisition Review', 'ALO Review', 'Appeal', 'Reconciliation', 'Supplemental Claim Follow-up', and 'General Questions'. 'Appeal' is highlighted with a blue background and a red border. Below the dropdown, there is a text input field for the message content, with a character limit of 2,000.

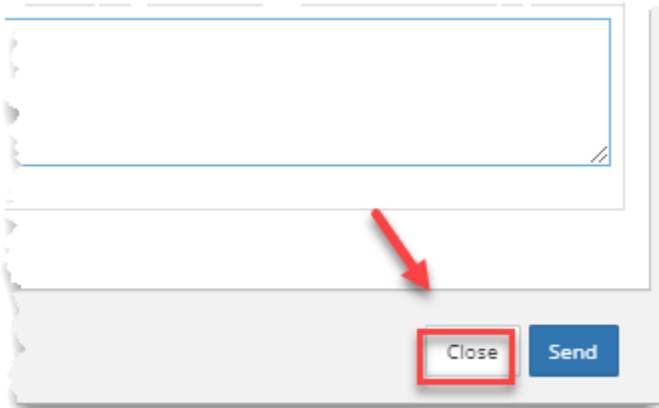
3. Enter message details. The field is limited to 2,000 characters.

4. Click **Send**.

The screenshot shows the 'Add New' pop-up box. The 'Intended Audience' dropdown menu is set to 'Fannie Mae' and the 'Category' dropdown menu is set to 'Appeal'. Below these, there is a text input field for the message content, with a character limit of 2,000. The field is currently empty, and the character count is 1,961. A red arrow points to the 'Send' button at the bottom right of the pop-up box.



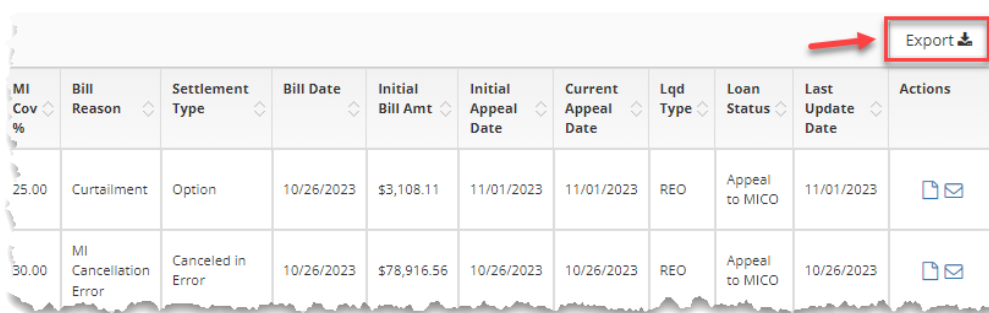
5. Click **Close** to exit without sending.



## Export

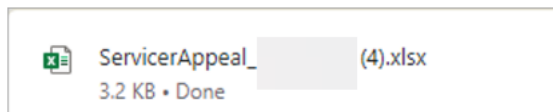
MI company users can export their loan list using the **Export** button on the Loan List page.

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.



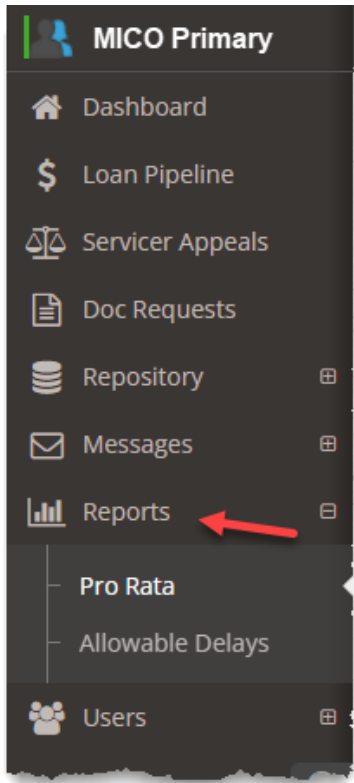
2. Click the link to open the spreadsheet.

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	9999999	A1 Bank	999999999	25	Curtailment	Option	10/26/2023	3108.11	11/01/2023	11/01/2023	REO	Appeal to MICO	11/01/2023
999999999	9999999	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



## Reports

The Reports module provides MICO users with status reports to monitor claims and provide decisions on MI claim files.



## Pro Rata

### Pro Rata Status Definitions

Pro Rata Status	Definition
<b>MICO Review</b>	The calculated Pro Rata share and related information has been sent to the MICO for review.
<b>FNMA Rvw - In Prog - Rejected</b>	The calculated Pro Rata share has been rejected by the MICO and is waiting on further actions from Fannie Mae.
<b>Approved</b>	The calculated Pro Rata share has been approved by the MICO and is ready for FNMA to send the payment.

1. Utilize the filter options to display the desired results. A **Report Name** and **Pro Rata Status** must be selected to filter.



2. Click **Filter**. The Loan List will display.

Filter Criteria

Report Name: All, Q1 2024, Q4 2023

ProRata Status: All, MICO Review, FNMA Rvw - In Prog - Rejected, Approved

Reset Filter

Loan List

Cert #	MICO	Fannie Mae #	Report Name	Last Updated Dt	Pro Rata Status	MI PCT	MI Cash	
123456789	MICO	123456789	Q4 2023	01/09/2024	MICO Review	25.500%	\$76.34	+
			Q4 2023	01/09/2024	MICO Review	66.940%	\$200.83	+

3. Click the + icon at the end of the selected loan to expand the loan settlement details. Multiple lines can be opened at a time.
4. Review the Pro Rata data.
5. Select the Accept (thumbs up) or Reject (thumbs down) icon to complete the decision.

Loan List

Cert #	MICO	Fannie Mae #	Report Name	Last Updated Dt	Pro Rata Status	MI PCT	MI Cash	
123456789	MICO	123456789	Q4 2023	01/09/2024	MICO Review	25.500%	\$76.34	-
Net Sale Proceeds*	Fannie Mae Loss*	Total Loss*	Reconciled Cash*	Total Claim Amt *	MI Cash*	MI Loss*	MI PCT(%)*	Actions
801.00	33365.50	44754.33	300.00	45555.33	76.34	11388.83	25.500%	👍 👎
			Q4 2023	01/09/2024	MICO Review	66.940%	\$200.83	+

6. Enter a comment for the decision in the comment pop-up box and click **Submit**.

Approve

Approve Comment

Approval comment here

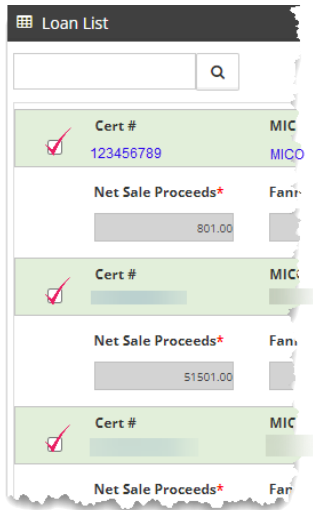
Close Submit

Loans can also be reviewed and decided in bulk.



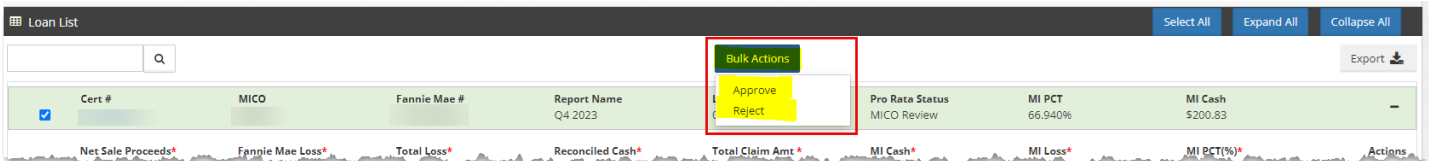


7. Select the loans to be included in the decisioning.



The Bulk Actions icon will become available at the top of the Loan List.

8. Click the **Bulk Actions** icon and select **Approve** or **Reject** to decision the Pro Rata share.



## Doc Status Repo

1. Use Filter Criteria to drill down to a specific population.
2. Click Filter.

