

# Mortgage Insurance Claims Portal

## Mortgage Insurance Company User Guide

Version 3.0

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# Table of Contents

- Overview ..... 2
- Login ..... 2
  - First Time User Login ..... 2
  - Forgot Username..... 3
  - Forgot Password ..... 4
- Mortgage Insurance Company Primary Role ..... 6
  - Action Icons ..... 6
  - Landing Page Overview..... 7
  - Dashboard ..... 9
    - Pending Doc Requests ..... 9
  - Loan Pipeline..... 10
    - Filter Criteria/Loans List..... 11
  - Doc Requests..... 11
  - Repository ..... 14
    - Apply Filters..... 14
    - Repository Functions ..... 15
- Messages ..... 15
  - Message Access ..... 15
  - Messages via Main Menu ..... 15
  - Messages via Dashboard Widget ..... 17
  - Messages via Loan Pipeline ..... 17
- Servicer Appeals..... 19
  - Servicer Appeals Access..... 19
- Servicer Appeals..... 19
- Actions ..... 20
- Review and Add Messages ..... 21
- Add Note..... 22
- Add a New Message..... 23
- Export ..... 24
- Reports ..... 25
  - Pro Rata ..... 25
  - Doc Status Repo ..... 27
- Users ..... 28
  - Active Users ..... 29
  - Inactive Users ..... 30



## Overview

Mortgage Insurance Claims Portal (MICP) is a component of the Decision Ready Solutions (DRS) platform. MICP allows mortgage insurers, servicers and Fannie Mae to communicate in real time, at the loan level, regarding mortgage insurance 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 between MI company, servicer and Fannie Mae user. User roles within each entity will further define permissions within the portal.

For best performance, we recommend opening the DRS suite of applications in Chrome, Firefox or Edge.

## Login

### First Time User Login

New users have been provided with an MICP Username and Password to login for the first time. If the user already has an active login for another DRS product, access to MICP will be added to their existing profile. A password set up is not required. The user will simply select MICP from the DRS menu after login.

If the user is new to DRS products, take the following steps to log in for the first time.

Enter the following address into the browser access bar or click the link to be directed to the MICP.

<https://micp.decisionreadysolutions.com>

1. Enter the **Username** and **temporary password** provided.
2. Click **Submit**.

 **Fannie Mae**

About Mortgage Production & Tracking Technology

Vendor Registration

Forgot My Password/Username

Technical Support

## Mortgage Production & Tracking Technology

*SIMPLIFYING YOUR MORTGAGE NEEDS*

WARNING: Unauthorized access to this system is prohibited and may be prosecuted by law. Sharing the contents of this system with any unauthorized party is strictly prohibited. By accessing this system you agree your actions may be monitored.

User Name: JR-Analyst

Password: .....

Submit

Powered by DecisionReady



3. Follow the prompts and set a new password using the criteria listed on the **Set New Password** page.

**You are required to change your password.**

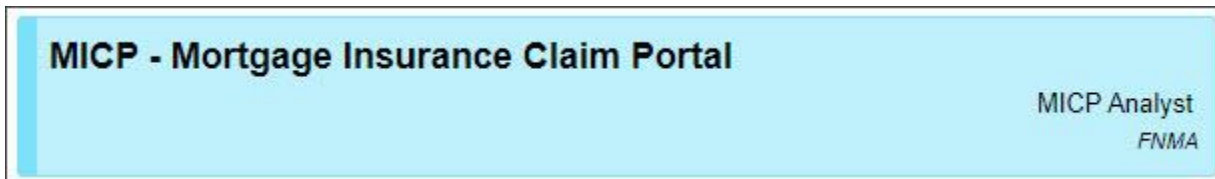
**Password Requirements:**

The password must have a minimum length of 8 characters.  
 Password maximum length is 30 characters.  
 The password cannot be the same as the userid.  
 The password must have at least one alpha, one numeric, and one special character.  
 The password cannot match simple words like welcome, account, proper names, dictionary words, database name, or user id

New password

Re-type new password

4. Click the blue MICP – Mortgage Insurance Claim portal bar to open the portal.



## Forgot Username

To retrieve a forgotten username:

1. Click **Forgot My Password/Username** on the left side of the Login screen. (This will only reset login criteria IF the user has successfully logged in within the last 90 days AND has not been deactivated by an Administrator. If user has been deactivated, the user must contact the Administrator to be reactivated).



2. Select the **Username** radial button to open the **Request Username** box.
3. Enter the email address associated with the account.



4. Click Submit.

**Forgot My Password/Username**

Help with  Password  Username **2**

**Request Username**

Please enter the following information. If all information is valid under an active users profile, system shall send an email to the email address on file that contains the username.

Email Address  **3**

**4**

5. The username will be sent to the email address on file. Allow several minutes for the reset to process and email to be delivered. This may take a few moments.
6. Login using the credentials provided in the email.

## Forgot Password

To reset a forgotten password:

1. Click **Forgot My Password/Username** from the menu on the left side of the Login screen



Fannie Mae®





2. Click the **Password** radial button to receive prompts to change the password.
3. Enter the username.
4. Enter the email address associated with the account.
5. Click **Submit** one time. Clicking more than once will result in multiple requests.

A message will display notifying the user that the password has been reset and a new temporary password has been sent to the user.

6. Click the red **X** to exit the screen. Be careful not to click **Submit** again. This will send subsequent password resets canceling the initial request.
7. Login using the new credentials provided. The user will be prompted to change the password at the first login.
8. Follow the prompts and set a new password using the criteria listed on the **Set New Password** page.












## Mortgage Insurance Company Primary Role

Access is role-based and determines workflow and approval authority. Mortgage Insurance Company (MICO) user roles and authority are as follows:

Role	Permissions
MI Primary	<ul style="list-style-type: none"> <li>System administrative duties.</li> <li>Create, correct and decision MI Claim files.</li> <li>Fulfill requests for documentation from servicers or Fannie Mae.</li> <li>Review MI claim files.</li> <li>Update communications with Fannie Mae regarding MI claim files</li> </ul>
MI Secondary	<p>Access to functions available to MICO users.</p> <ul style="list-style-type: none"> <li>Submit document requests.</li> <li>Download documents.</li> <li>Send/receive messages through the portal.</li> <li>View claim snapshot data and loan data.</li> </ul>

## 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.
	Communications are external documentation from Fannie Mae or the servicer that require a response. This icon is present when communications have been made. Click to add a communication 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 and paper icon is used when submitting a reason for no documentation.
	Save.

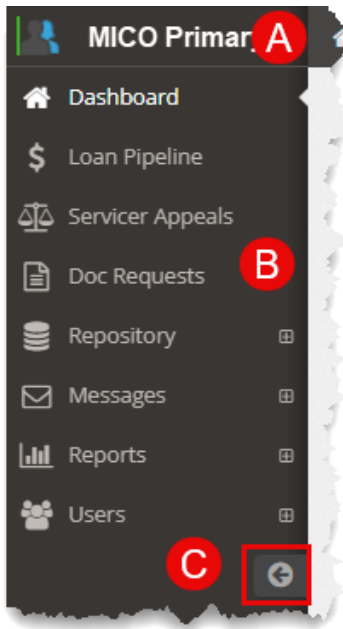


## Landing Page Overview

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 just icons



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

The MICP drop-down allows users who subscribe to more than one DRS application to toggle between the systems without logging in and out.



The user may elect to forego the Dashboard options and enter the MI Certificate number directly into the Certificate number 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	Lqf Type	Lqf Date	State	Service	Init Ind	Suppl Ind	Open Doc Req	Closed Doc Req	Actions
<a href="#">MI Cert #</a>					MI Prep - Ready for Claim	DIL	06/02/2020	PA		✓				
<a href="#">MI Cert #</a>					MI Prep - Ready for Claim	Other	09/17/2020	TX		✓				
<a href="#">MI Cert #</a>					MI Prep - Ready for Claim		03/09/2020	FL						

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



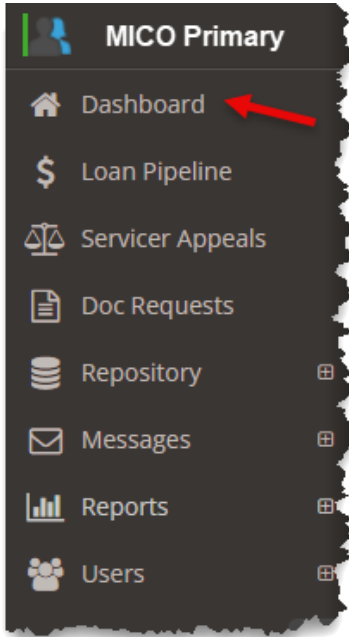
Use the three lines icon to the right to collapse the entire menu on the left hand panel to view the dashboard in full-screen mode.





## 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



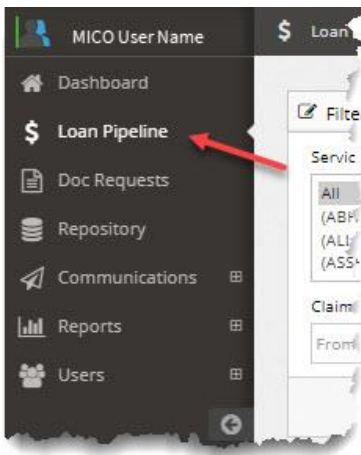
- Utilize the **Action** icons to view or attach documents OR send messages. Icons with a red bubble indicate the number of uploaded documents.

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 drop-downs.

1. Make selections from the drop-downs 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 search fields for 'MICP' and 'Certificate #'. Below this is the 'Filter Criteria' section, which includes several drop-down 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', along with a 'Servicer' search field. A red box highlights the filter criteria section, with a red '1' next to the 'Supp Claim Status' dropdown. Below the filters 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 #' field in the first row, with a red '2' next to it. Another red box highlights the 'Actions' column for the first row, with a red '3' next to it. 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		[Action icons]
					07/20/2023	REO	Recon Complete	08/29/2023	08/29/2023	Perfect	11/08/2023	Option				✓		01/09/2024		[Action icons]

## 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 filters for 'MICP' and 'Certificate #'. Below this 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 located to the right of these fields. Below the filter section is the 'Doc Request List' table. The table has columns for 'Doc Req Id', 'Doc Category', 'Doc ID', 'Name', 'Description', 'Status', 'Doc Req Date', 'Due Date', 'Potential Doc Denial Date', and 'Actions'. The first row is selected, and its 'Actions' column contains a comment icon with a '2' above it and a document icon with a '2' above it. Red circles with numbers 1 through 6 are overlaid on the image to highlight specific UI elements: 1 points to the filter criteria fields, 2 points to the Filter button, 3 points to the 'Select All' checkbox, 4 points to an individual row checkbox, 5 points to the 'Potential Doc Denial Date' column, and 6 points to the 'Actions' column.


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

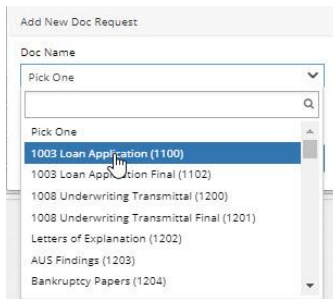
The screenshot shows a 'Doc Request List: In-Progress' window. It displays a list of document requests for a specific 'Servicer Loan #: 7112100941' and 'MI Cert #: 86...'. The list has columns for 'Doc Req Id' and 'Doc Category'. The first row has a checked checkbox, and a red arrow points to it. The second row has an unchecked checkbox. The third row has an unchecked checkbox. The fourth row has an unchecked checkbox. A red box highlights the top checkbox, and a red arrow points to it. Below the list, there are fields for 'Servicer Loan #: 4771375690' and 'MI Cert #: 0L...'. A red box highlights the top checkbox in the list, and a red arrow points to it.

8. 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 'Doc Request List: In-Progress' window. It displays a list of document requests for a specific 'Servicer Loan #: 7112100941' and 'MI Cert #: 86...'. The list has columns for 'Doc Req Date', 'Due Date', 'Due In', and 'Actions'. The first row has a '2' above the comment icon and a '2' above the document icon. The second row has a '1' above the comment icon and a '1' above the document icon. The third row has a '1' above the comment icon and a '1' above the document icon. A red box highlights the 'Actions' column, and a red arrow points to it.



- 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.

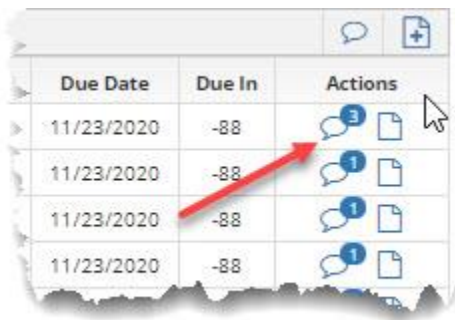










Comment

Enter Comment

Cancel Submit

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

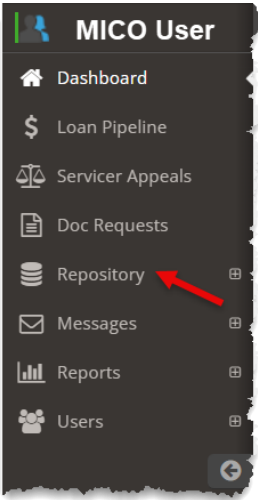


Due Date	Due In	Actions
11/23/2020	-88	 
11/23/2020	-88	 
11/23/2020	-88	 
11/23/2020	-88	 



# 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.

The screenshot shows the Repository interface with the following filter criteria:

- Liquidation Type: All
- Service: All
- Loan Status: All
- Initial Claim Status: New
- Supp Claim Status: All
- Liquidation Date: From - To
- Claim Filed Date: From - To
- Claim Eligibility Date: From - To

The Filter button is highlighted with a red circle and the number 2.

The Loan List table below shows the following data:

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 the 'Loan - Closed - No Claim' interface. At the top right, there are four status indicators: 'Pre-MI', 'MI Validation', 'MI Prep', and 'Closed', each with a green checkmark. A red circle with the number '1' is placed over the 'Closed' indicator. Below this, there are several data fields including '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', and 'Re-Add Count 0'. Below the data fields, there is a navigation bar with five tabs: 'LN Info', 'Exp/ Disb', 'Docs', 'Msg', and 'Log'. A red circle with the number '2' is placed over the 'LN Info' tab. Below the navigation bar, there is a 'Mgr Ovr: N' field and two main sections: 'MI Coverage Info' and 'Factor Info'. The 'MI Coverage Info' section contains fields for 'EDI Servicer ID', 'Acting Servicer Name', and 'Acting Servicer ID'. The 'Factor Info' section contains fields for 'Factor State Cluster Number 4', 'Derived Timeline Days 279', and 'Property Type 1 Unit'.

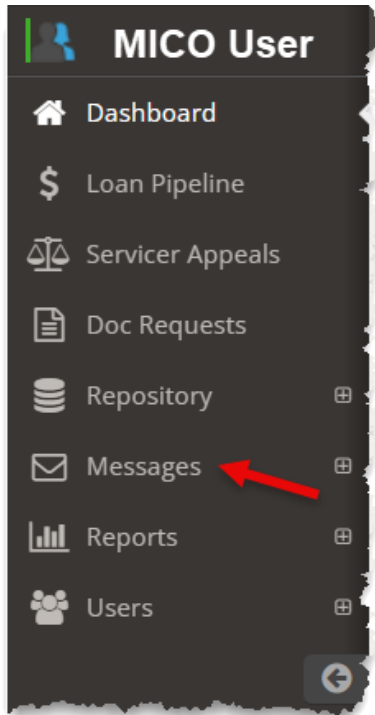
## Messages

### 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

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

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.

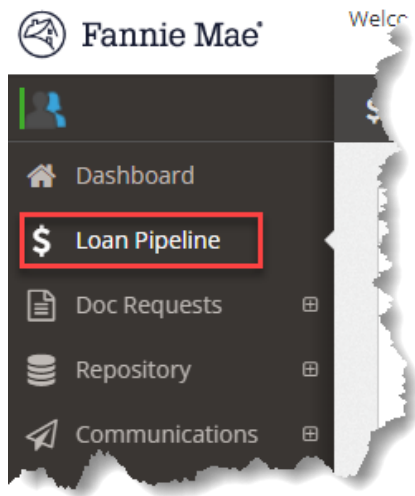
This display parses Messages into various statuses. Each blue number is a hyperlink that will direct the user to the population of messages associated with each status.

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





2. 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

Search: [ ] [X]

Settlement Type: All

Filter

Loans List

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
		<a href="#">887654932</a>	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	[ ] [ ] [ ] [ ]
							Claim					Option No						06/2023	Richard	[ ] [ ] [ ] [ ]

3. 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	Claim Status	DT Started	Claim AMT	Expect Procds	# Rqpts	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				06/26/2023	System	115

Loan - Suppl Accepted

FNMA Loan # [ ] MICO [ ] MI Cvr % 25.00% LIQ Type TPS Pre-MI [ ] MI Validation [ ] MI Prep [ ] Claim Filing [ ] Suppl Prep [ ] Suppl Filing [ ]

MI Cert 38995579 Servicer [ ] Svr LN # 409641123 DLQ UPB Rpt 117,101.55 LPI DT 10/01/2021 Property State MO

Re-Add Count 0 UPB @ ORIG 126,850.00

LN Info Exp/Disp Init Suppl Docs Comm **Msg** Log

FNMA MICO SVCR Initial Msg Responding Msg Completion Msg Note Add New

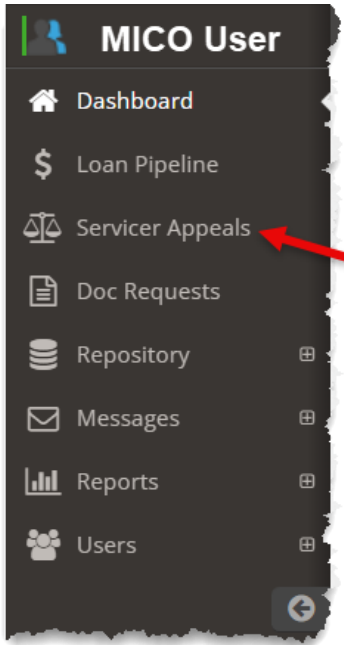
Id	Category	Status	Audience	Created Dt	Created By	Last Upd Dt	Follow-Up Dt	Message	Actions
112	Claim Follow-up	New	MICO	09/20/2023	Natalie [ ]	09/20/2023		09/20/2023 01:58 PM - Natalie [ ] (FNMA) ANOTHER TEST NR	[ ] [ ] [ ] [ ]
110	Validation	Pending MICO Response	MICO	09/20/2023	Natalie [ ]	09/21/2023		09/21/2023 09:51 AM - Robin [ ] (FNMA) sept 21st 09/20/2023 01:57 PM - Natalie [ ] (FNMA) Test to MICO NR	[ ] [ ] [ ] [ ]
112	Validation	Pending MICO Response	MICO	09/20/2023	Natalie [ ]	09/21/2023		09/20/2023 02:05 PM - Natalie [ ] (STGAGE INSURANCE CO.) Test to MICO NR	[ ] [ ] [ ] [ ]



## 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.


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	<a href="#">9999999</a>	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 MICO	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**

Search DOCUMENTS

Name	Status	Date modified	Type
TEST DOCUMENTATION.docx		11/13/2023 12:15 PM	Microsoft V

File name:  All Files (\*.\*)



#### 4. Click **Upload**.

View Documents

Doc Name: TEST DOCUMENT

Document: Select File TEST DOCUMENTATION.docx **Upload**

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		

## 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	(2)
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.

Messages

FNMA
  MICO
  SVCR
  Initial Msg
  Responding Msg
  Completion Msg
  Note
 **Add New**


Id	Category	Status	Audience	Created Dt	Created By	Last Upd Dt	Follow-Up Dt	Message	Actions
135	Validation	Pending Fannie Mae Acknowledgement	FNMA	10/25/2023		10/25/2023		10/25/2023 02:59 PM - Creator Name (Company) test	

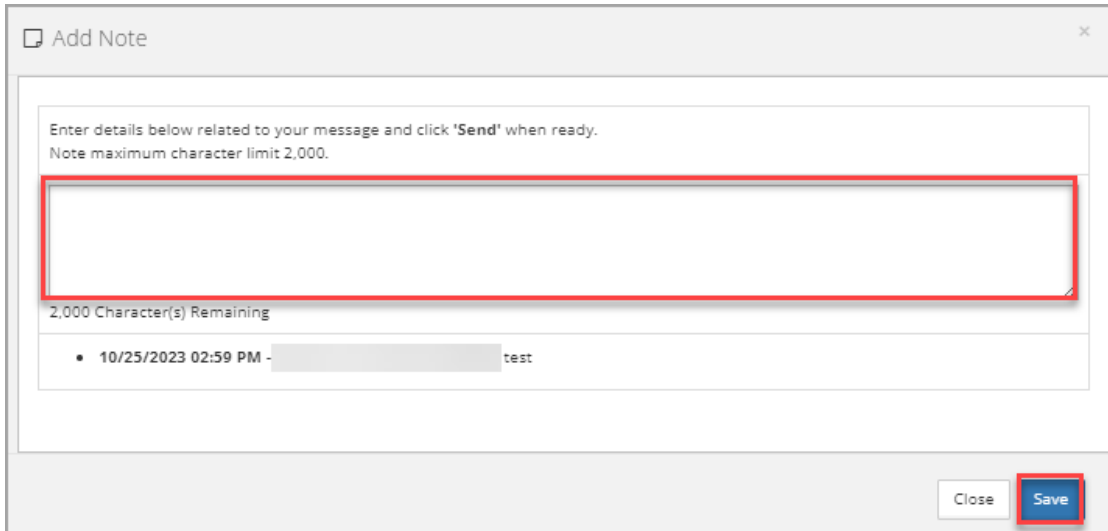
**Close**



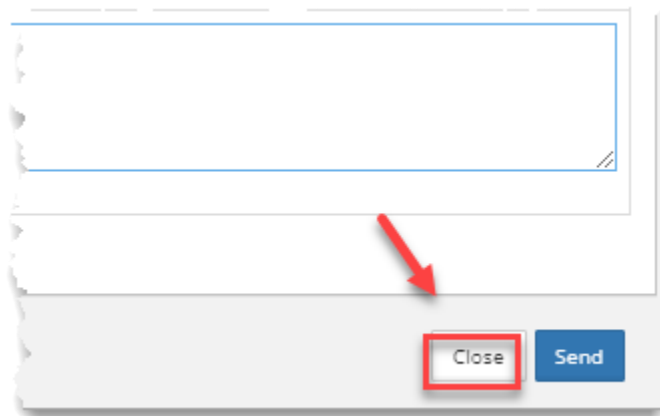
## Add Note

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 bar. Below the dropdown, there is a text input field and a 'Send' button. The text input field contains the placeholder text 'Enter details below related to your message and click 'Send' when ready. Message maximum character limit 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 bar. Below the dropdown, there is a text input field and a 'Send' button. The text input field contains the placeholder text 'Enter details below related to your message and click 'Send' when ready. Message maximum character limit 2,000.'

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

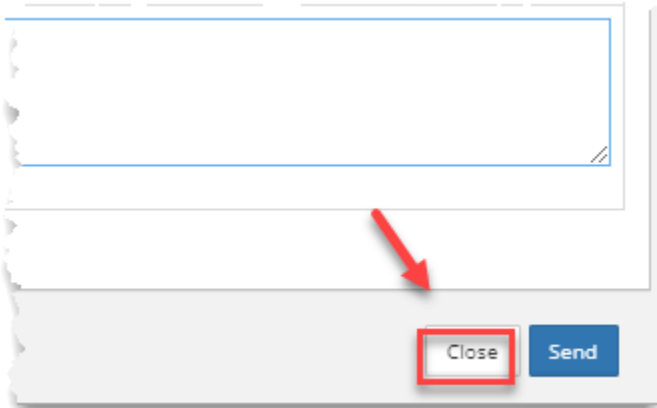
4. Click **Send**.

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'. The text input field is highlighted with a red border and contains the placeholder text 'Enter details related to your message.' Below the text input field, there is a 'Close' button and a 'Send' button. The text input field shows '1,961 Character(s) Remaining'.





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



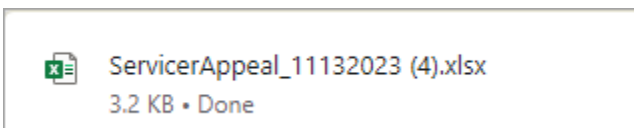
## Export

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.



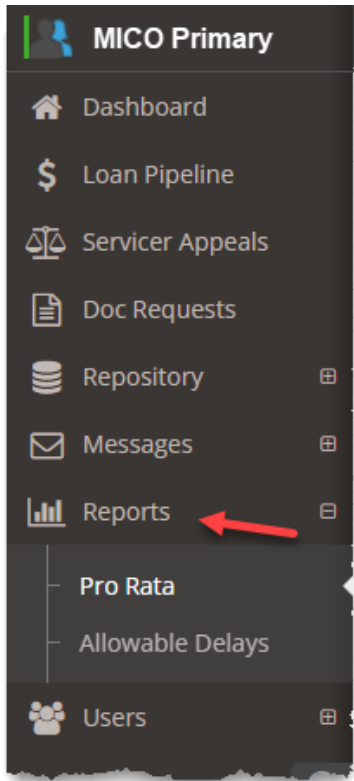
2. Click the link to open the spreadsheet.

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	99999999	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

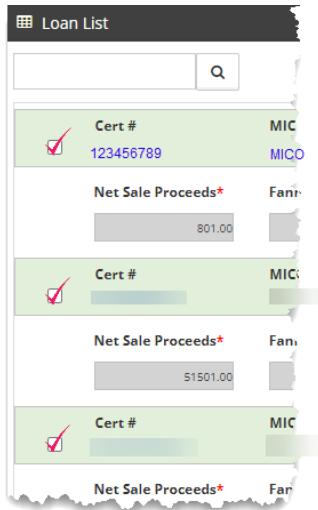
Approval comment here

Close Submit

Loans can also be reviewed and decided in bulk.

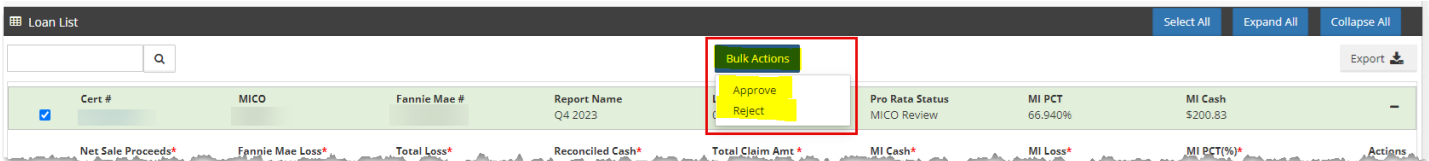


7. Select the loans to be included in the decisioning.



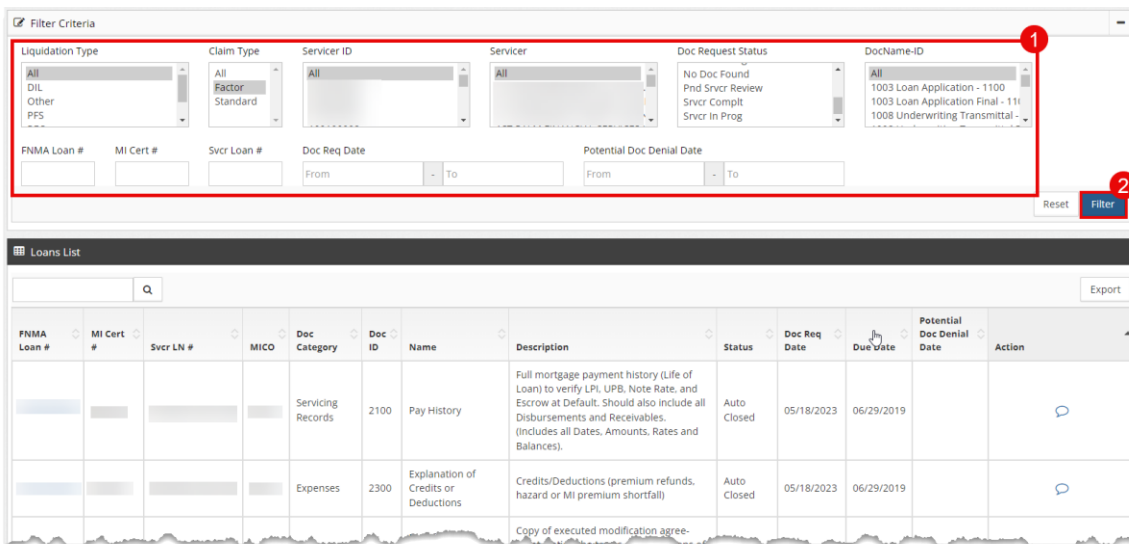
The Bulk Actions icon will become available at the top of the Loan List.

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



### Doc Status Repo

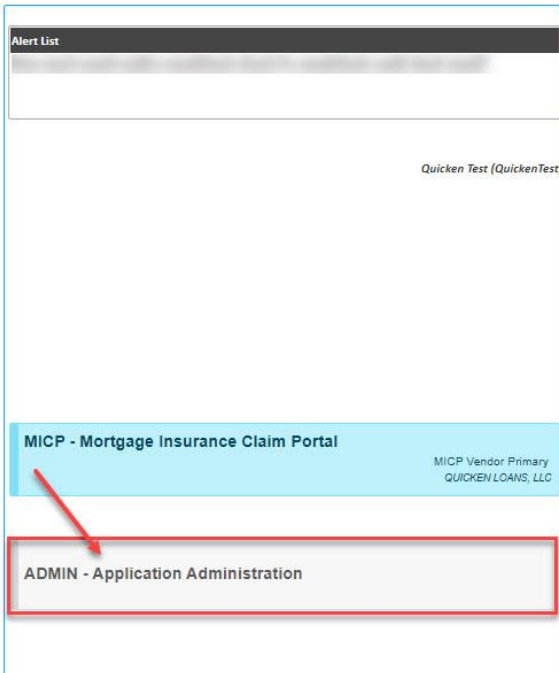
1. Use Filter Criteria to drill down to a specific population.
2. Click Filter.





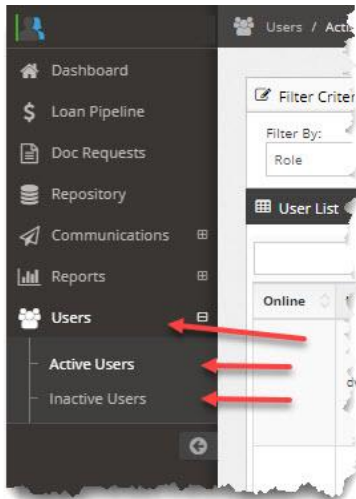
## Users

Only users who have the **MI Primary** Role may manage user permissions by changing, adding and deactivating users. Managing user access is completed the Admin Function which is available for MI Primary users upon login. These steps are covered in a separate job aid.



The **Users** menu option allows the MICO users to view MICIP access permissions through filterable databases, divided by **Active** and **Inactive Users**.

Click **Users** to expand the menu.





## Active Users

The **Active Users** database gives the user the ability to filter database contents by role.

The **Filter By** criteria cannot be changed from the **Role** option.


1. Select a role from the drop-down.
2. Click **Filter OR**
3. Enter a keyword/name in the **Search** field.

The same database is used for all DRS systems (shown in pastel boxes across the top of the table). Not all users will have the same access for all systems.

4. Search by the **MICP** column.
5. Use the **Action** icons to view the **Login History** or **Edit/View User Details**.

The screenshot shows the 'Filter Criteria' and 'User List' sections. The 'Filter By' dropdown is set to 'Role'. The 'Role' dropdown menu is open, showing '- Select a Role -'. The 'Filter OR' button is highlighted. The 'Search' field is empty. The 'User List' table has columns for Online, Username, First Name, Last Name, Title, CPT, IRT, RES, ERP, QCT, MICP, and Action. The 'MICP' column is highlighted. The 'Action' column contains icons for login history and edit/view details.

### To View Login History:


Click the **Login History** icon  in the Action column. The Login History for the past 3 months will display. Use the controls at the bottom of the page to adjust the number of results returned per page and to scroll through the pages.

The screenshot shows a window titled 'Login History of the Past 3 Months'. It contains a search field and a table with the following columns: Username, Name, Result, Logged In Date/Time, Logged Out Date/Time, IP Address, and App. The table displays several login records for the user 'd1ubeeMICPL'.

Username	Name	Result	Logged In Date/Time	Logged Out Date/Time	IP Address	App
d1ubeeMICPL		Passed	1/8/2021 7:08:26 AM			
d1ubeeMICPL		Passed	1/7/2021 9:29:53 AM	1/7/2021 9:45:33 AM		
d1ubeeMICPL		Passed	1/7/2021 9:29:51 AM			
d1ubeeMICPL		Passed	1/7/2021 9:27:59 AM	1/7/2021 9:29:37 AM		
d1ubee		Passed	1/7/2021 9:27:52 AM			



## To Edit or View User Details

Click the **Edit or View User Details** icon  in the Action column. The user profile will display in view only format. Unless the user is an administrator, the user cannot edit, enable or disable a profile.

Manage User > Eric Estrada

**Role Assignment Details**

User ID: 21593	CPT	IRT	RES	ERP	QCT	MICP
Role:	SELECT ONE	SELECT ONE	SELECT ONE	SELECT ONE	SELECT ONE	MICP Vendor Secondary
Department / Vendor:						(FRTSS) MR. COOPER
Additional Info:	<b>VIEW ONLY</b>					<input type="checkbox"/> Email Notification
Message:						

**Login Details**

User Name \*  Login Status

**Personal Details**

Title  First Name \*  Last Name \*

## Inactive Users

The **Inactive Users** module the user can see inactive users at their organization including those manually removed or those who did not log into any DRS application for more than 90 days. This is for viewing and reporting purposes only. Primary users will use the admin Module to reactivate eligible users.

Filter Criteria

Filter By: Role

**User List**

**All DRS applications**

Online	Username	First Name	Last Name	Title	CPT	IRT	RES	ERP	QCT	MICP	Action
										MICP MI Primary ART_UAT@fanniemae.co...	
										MICP MI Primary ART_UAT@fanniemae.co...	
										MICP MI Primary ART_UAT@fanniemae.co...	