



Mortgage Insurance Claims Portal

SERVICER USER JOB AID

Version 3.0

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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 on 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.

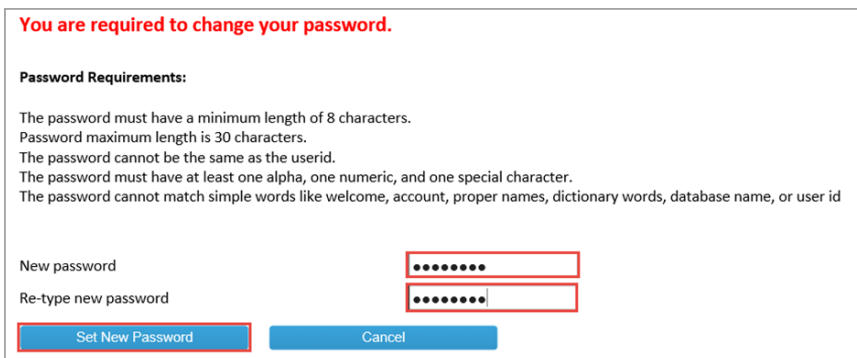
Enter the following address into the browser access bar or click the link to be directed to the MICP.

<https://fanniemae.decisionreadysolutions.com>

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



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





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



Forgot Username

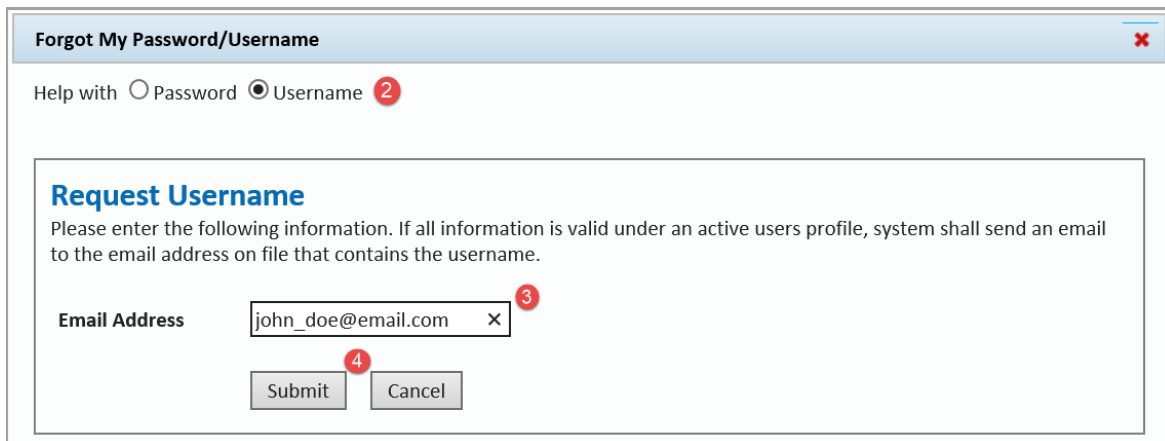
The Forgot Username process can be utilized as long as the user has successfully logged in within the portal.

To retrieve a forgotten username:

- 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. In this case, the user must contact the Admin (someone with the Servicer Primary role profile) to be reactivated).



- Select the **Username** radial button to open the **Request Username** box.
- Enter the email address associated with the account.
- Click **Submit**.



- The username will be sent to the email address on file. Allow several minutes for the reset to process and email to be delivered.
- 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



2. Click the **Password** radial button to receive prompts to change the password.
 - a. Enter the username.
 - b. Enter the email address associated with the account.
 - c. 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.

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












Servicer Primary Role

Access is role-based and determines workflow and approval authority. Servicer user roles and authority are as follows:

Role	Permissions
Servicer Primary	<ul style="list-style-type: none"> ▪ User administration. ▪ Add comments and appeal incorrect information. ▪ Review the MI claim file with certain limitations. ▪ Delete incorrect attachments. Any other deletions must be requested through Fannie Mae in a communication.
Servicer Secondary	<p>Access to limited functions available in the system.</p> <ul style="list-style-type: none"> ▪ Upload docs to complete doc request. ▪ Send and receive messages. ▪ View claim snapshot data. ▪ View loan data.

Action Icons

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.
	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.
	Communications are external documentations 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

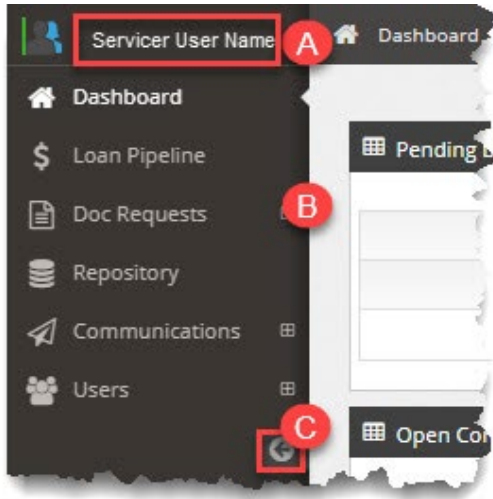


Landing Page Overview

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.

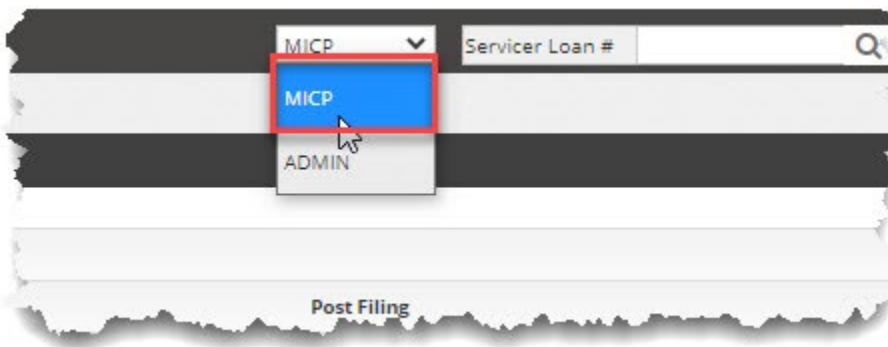
The main menu options are defined as follows:

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

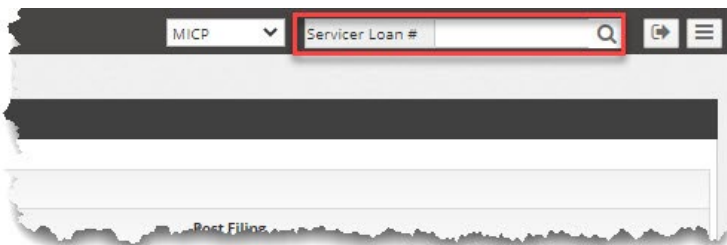


Additional menu items are displayed in the upper right corner of the page.

The MICP dropdown 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 Servicer Loan number directly into the loan number search bar.

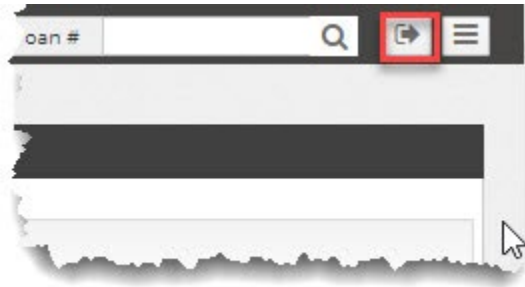




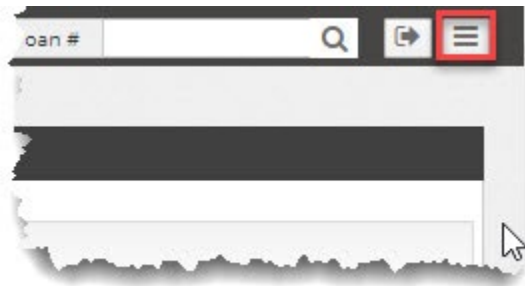
The user will be directed to that specific loan detail. Click the blue **Serv loan number** to view additional claim details.

Serv Loan #	Cert #	Init Claim Due Dt	Suppl Claim Due Dt	Lqd Date	Lqd Type	State	Init Ind	Suppl Ind	Loan Status	MI Co	Actions
121212121	1234567	09/04/2020		07/16/2020	FCU/REO	OH	✓		MI Prep - Ready for Claim	MGIC	

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



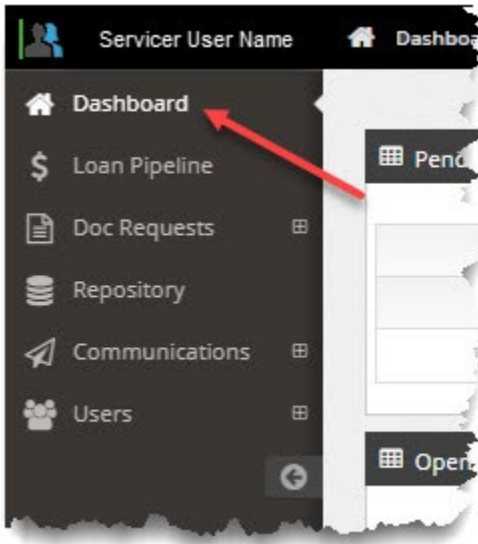
Use the three lines icon to the right to collapse the entire menu on the left-hand panel to view the dashboard in full-screen mode.





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 Servicer Dashboard consists of **Pending Doc Requests** and **Open Communications**.

		MGIC								
		Pre Filing			Post Filing					
		41			1					

		Aging by Audience								
		Less than 3 days			3 - 5 days			Greater than 5 days		
Status		Servicer	MICO	FNMA	Servicer	MICO	FNMA	Servicer	MICO	FNMA
Draft										
Pending Response		2								
Pending Review Response										
Completed										

Pending Doc Requests

The Pending Doc Requests module reflects loans in the **pre** and **post filing** states. The numbers reflected in blue in each section are hyperlinks to the lists of loans in each status.

1. Click the hyperlink to open each category Loan List. The Loan List will display.

		MGIC								
		Pre Filing			Post Filing					
		41			1					



2. Click the blue **Serv Loan #** to open the loan details **OR**
3. Utilize the **Action** icons to view or attach documents **OR** send communications.
4. Icons with a red bubble indicate the number of uploaded documents.

Serv Loan #	Serv #	Init Claim Due Dt	Suppl Claim Due Dt	Lqd Date	Lqd Type	State	Init Ind	Suppl Ind	Loan Status	MI Co	Actions
1112223344	1234567	09/04/2020		07/16/2020	FCL/REG	OH	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
13087864		07/22/2020		06/02/2020	DIL	PA	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
21851189		10/14/2020		07/21/2020	FCL/REG	OH	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
024265812		02/05/2020		12/17/2019	Short Sale	MO	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
024349766		11/25/2020		09/25/2020	FCL/REG	NC	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
024779082		02/06/2020		12/18/2019	FCL/REG	IN	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
024877652		11/19/2020		09/30/2020	FCL/TPS	OK	✓		MI Prep - Ready for Claim	MGIC	[Action icons]
24956344		08/28/2020		07/09/2020	Other	MI	✓		MI Prep - Ready for Claim	MGIC	[Action icons]

5. Click the Actions icon to open the attachment.

View Documents

Doc Name:

Document: No files selected.

Source	Doc Name	Doc Type	Upload Date	Upload By	Actions
Loan Documents	xbvnbvc		01/04/2021	JR-Director Director	[Download icon]

Close

Open Communications

Open Communications reflects statistics regarding response turn-times for communications for all three impacted entities, Servicer, MICO (MI Company) and Fannie Mae.

Click the blue numbers in each column to display the Communications List by response days and audience.

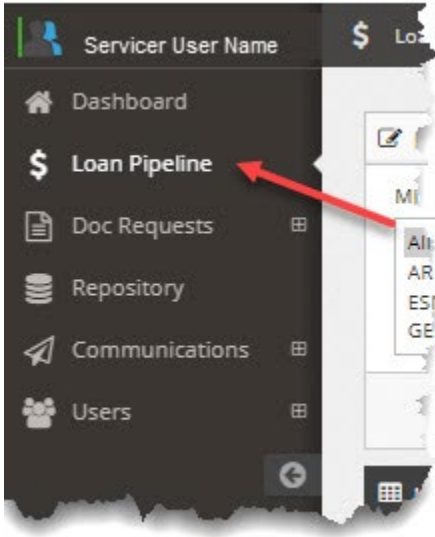
Status	Aging by Audience								
	Less than 3 days			3 - 5 days			Greater than 5 days		
	Servicer	MICO	FNMA	Servicer	MICO	FNMA	Servicer	MICO	FNMA
Draft									
Pending Response	2		1						
Pending Review Response									
Completed									



Loan Pipeline

The **Loan Pipeline** menu options allows the user to filter criteria to focus on a specific population. This is the same information that can be drilled down to from the Dashboard; simply another way to access it.

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



Filter Criteria/Loans List

The user may filter the **Loans List** display by utilizing the **MI Provider** and **Claim Type** drop downs.

1. Select **MI Provider** from the drop down or select **All**.
2. Select **Claim Type** or select **All**.
3. Click **Filter**. The filtered **Loans List** will display.
4. Click the blue **Serv Loan #** hyperlink to view the MI Claim details **OR**
5. Click the **Action** icons to view or attach documents **OR** send communications. Icons with a red bubble indicate the number of uploaded documents.

The screenshot shows the Loan Pipeline interface with the following components:

- Filter Criteria:**
 - MI Provider:** A dropdown menu with options: ESNT, GENW, **MGIC** (highlighted with a red bubble 1), NMIC, and LAMC.
 - Claim Type:** A dropdown menu with options: **All** (highlighted with a red bubble 2), Initial, and Supplemental.
 - Filter:** A blue button (highlighted with a red bubble 3) to apply the filters.
- Loans List:** A table with columns: Serv Loan #, Cert #, Init Claim Due Dt, Suppl Claim Due Dt, Lqd Date, Lqd Type, State, Init Ind, Suppl Ind, Loan Status, MI Co, and Actions.
 - The first row has **Serv Loan #** 1112223344 (highlighted with a red bubble 4).
 - The **Actions** column for the first row contains a document icon and a communication icon, both with red bubbles (highlighted with a red bubble 5).



Respond to Communications

When the Communications Action item is clicked, a box will open, displaying Active and Previous Communications. If new communications are attached to the file, they may require a response.

1. Click the icon in the **Action** column and provide a response in the text box.
2. Click **acknowledge** Repeat for additional communications in the Active Communications list.

Responses

Subject: Claim filed

Communication: I left off the expected proceeds = \$41,923.87.

Enter Response below (maximum character limit 2,000).

Enter response here

1,980 Character(s) Remaining

Acknowledge

3. To view and not respond, click **Close**.

Response History


Close

Review Documents

The “Document” Action Icon allows the user to view and download attachments.

Click the “Document” Action Icon. If no documents are associated with this claim yet, the user will have the opportunity to upload attachments.

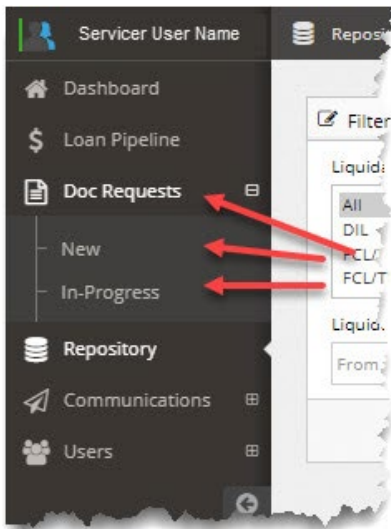
Serv Loan #	Cert #	Init Claim Due Dt	Suppl Claim Due Dt	Lqd Date	Lqd Type	State	Init Ind	Suppl Ind	Loan Status	MI Co	Actions
		07/22/2020		06/02/2020	DIL	PA	✓		MI Prep - Ready for Claim	MGIC	[Document Icon]
		10/14/2020		07/21/2020	FCL/REO	OH	✓		MI Prep - Ready for Claim	MGIC	[Document Icon]
		10/28/2020		09/08/2020	Short Sale	SC	✓		MI Prep - Ready for Claim	MGIC	[Document Icon]
		02/05/2020		12/17/2019	Short Sale	MO	✓		MI Prep - Ready for Claim	MGIC	[Document Icon]
		11/25/2020		09/25/2020	FCL/REO	NC	✓		MI Prep - Ready for Claim	MGIC	[Document Icon]

Documents can be attached from the Doc Requests menu. They can be uploaded individually, using the  action icon or in bulk by dragging and dropping documents into the Bulk Document Upload box. See the Doc Requests section below for further instructions.



Doc Requests

The **Doc Requests** module provides the user with filters to refine the Doc Request Lists (New or In-Progress) and provide acknowledgment.



New Document Requests

Filter and sort new document requests and acknowledge requests to move to “In-progress” status.

1. Filter Criteria by **Loan Number**, **MI Provider**, **Claim Due Date** and/or **Due in Next** time period.
2. Click **Filter**. The filtered **Doc Request List** will display.
3. Check 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. Closely examine the **Due Date** and **Potential Doc Denial Date** column to determine the timeliness of the response. Lack of activity could result in a denial.

Doc Requests / In-Progress

MICP Servicer Loan #

Filter Criteria

Loan Number MI Provider Claim Due Date Potential Doc Denial Date

Filter

Doc Request List: In-Progress

Bulk Upload Document Reference List

Doc Req Id	Doc Category	Doc ID	Name	Description	Status	Doc Req Date	Due Date	Potential Doc Denial Date	Actions
<input type="checkbox"/>	184	Servicing File	2513	Deed in Lieu (Executed)	Copy of Executed Deed in Lieu for validation the t	Srvcr In Prog	08/18/2021	08/23/2021	
<input checked="" type="checkbox"/>	185	Servicing File	2514	Deed in Lieu Approval Letter	Copy of Lender's approval letter stating the terms	Srvcr In Prog	08/18/2021	08/23/2021	
<input type="checkbox"/>	186	Servicing File	2100	Pay History	Full mortgage payment history (Life of Loan) to ve	Srvcr In Prog	08/18/2021	08/23/2021	



Acknowledge

The user must respond to items on the **Doc Request List(s)** in a timely fashion.

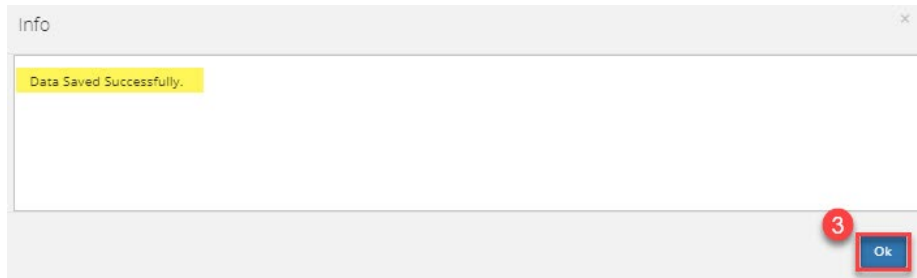
1. Scroll to the bottom of the **Doc Request List**.
2. Click **Acknowledge** to respond to all checked document requests.

<input type="checkbox"/>	658802178	421	Servicing File	2505	Proof of Funds/Proceeds	Proof of Third Party sale or Redemption proceeds (Pnd Srvcr Review	11/16/2020	11/21/2020	
<input type="checkbox"/>	658802178	422	Servicing File	2504	Final Bidding Instructions	Auction Bidding instructions that lead to the borr	Pnd Srvcr Review	11/16/2020	11/21/2020	-51
<input type="checkbox"/>	658802178	423	Servicing File	2100	Pay History	Test Full mortgage payment history (Life of Loa	Pnd Srvcr Review	11/16/2020	11/21/2020	-51
<input checked="" type="checkbox"/>	658802178	424	Servicing File	2300	Explanation of Credits or Deductions	Credits/Deductions (premium refunds, hazard or MI	Pnd Srvcr Review	11/16/2020	11/21/2020	-51
<input checked="" type="checkbox"/>	658802178	425	Servicing File	2517	Modification Agreement (Executed)	Copy of executed agreement stating the terms and c	Pnd Srvcr Review	11/16/2020	11/21/2020	-51
<input checked="" type="checkbox"/>	658546999	387	Servicing File	2501	Foreclosure / Trustee Deed (Executed)	Copy of executed Foreclosure Deed, Trustee's Deed,	Pnd Srvcr Review	11/16/2020	11/21/2020	-51

2 Acknowledge

The system will return a confirmation that the acknowledgement was saved successfully.


3. Click OK.



In-Progress

The acknowledged items will move to the **In-Progress** module.

Items in the In-Progress queue should be sorted by the **Potential Doc Denial Date**. Items with a date entered in this field have a finite time frame to address their associated outstanding document requests or risk being denied for lack of activity.

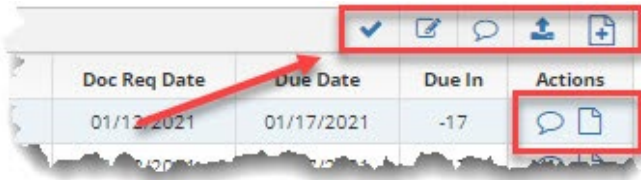
Check the checkbox to identify which doc or docs the user is uploading with the **upload**  icon. Check the top box to attach to all requests or check individual boxes as applicable.


<input type="checkbox"/>	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

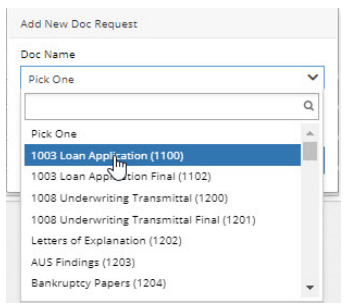
The attached comments and documents will not be submitted until the user selects the **Submit** checkmark and sends them for review.




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 [here](#).



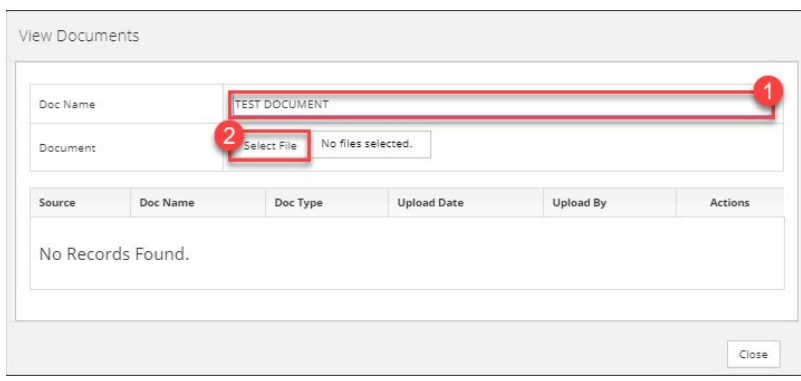
- Click the **Add** icon  to add a new document request. Select a document type from the drop down and attach the associated document you have stored locally. Ensure at least one request line check box is checked and click the **Submit** button.



Single document Upload

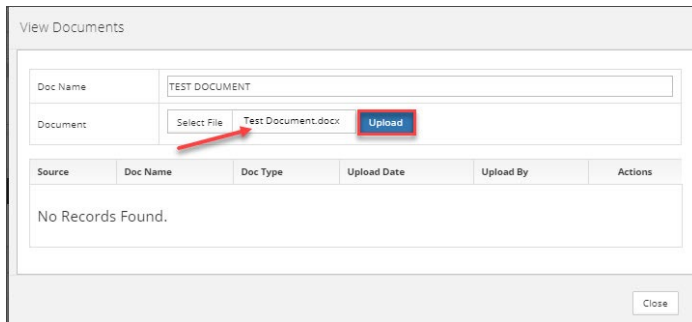
Use the **Upload** icon  to attach a new single document to the loan. Ensure at least one request line item check box is checked.

1. Enter a document name.
2. Click **Select File** and select the file to be attached. The name will appear in the field next to the upload button.

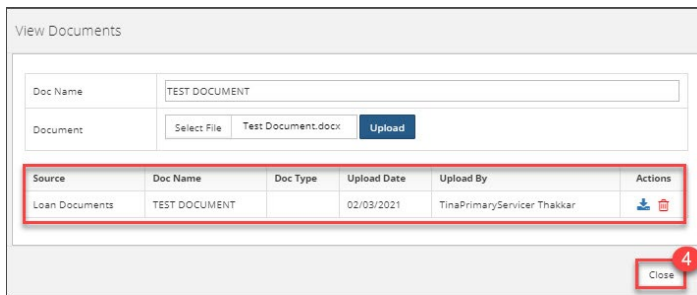




3. Click **Upload**. The attachment will appear in the document list below.

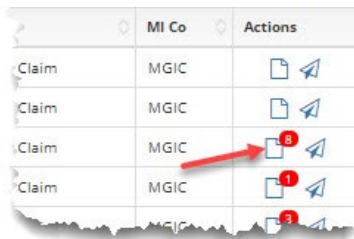


4. Click **Close** to exit the pop-up box.

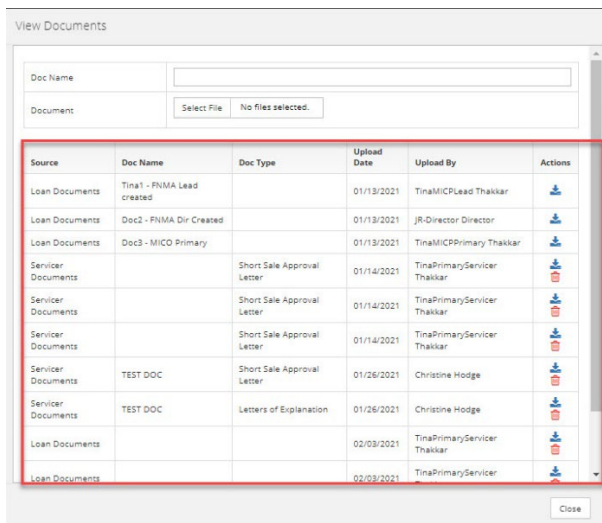


If documents have already been attached, a red bubble with a number will reflect how many documents have been attached.

5. Click the **Document** Action Icon to view attachments.



The attachments will display and can be downloaded or deleted, if uploaded in error.

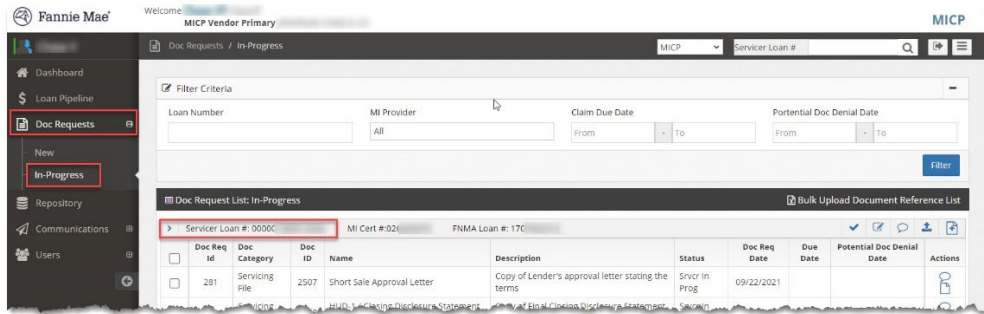




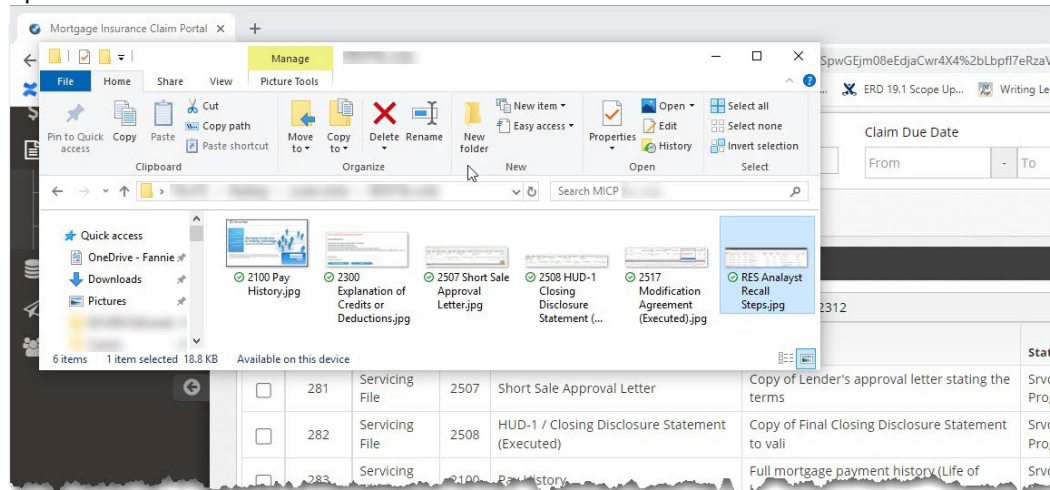
Bulk Document Upload

If multiple documents have been requested, they can be attached and assigned in bulk.

1. Select a loan from the Doc Requests > In-Progress queue.

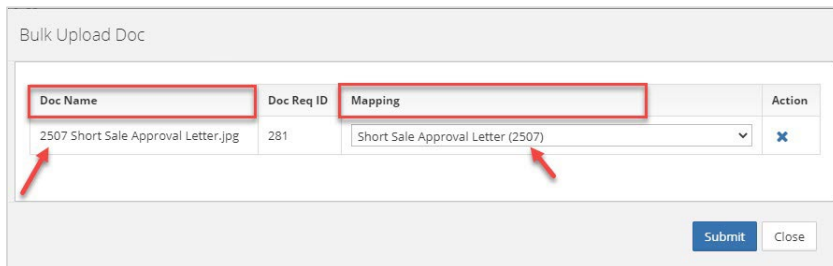


2. Open the folder where documents for the loan are stored.



3. Click the desired document(s) and drag them to the Bulk Upload Dropbox. Up to 10 documents can be uploaded at a time using this method.

MICP will attempt to assign the document to the proper outstanding document request, based on the document number within the **Doc Name**. The name of the attached document appears in the **Doc Name** column. The outstanding document request name appears in the **Mapping** column. The user must include the document number (“2507” in the example below) in the name of their document in order to map properly.





If the document cannot automatically be mapped to the number in the document name, the document will default to **“Other”** with a **Doc Req ID** of **“New Doc Request”**.

Bulk Upload Doc

Doc Name	Doc Req ID	Mapping	Action
TEST.jpg	New Doc Req	Other(9999)	X

Submit Close

The user can update the **Mapping** column to the proper mapping drop-down. MICP will then update the document upload to the actual associated **Doc Req ID**.

Filter Criteria

Loan Number

Doc Request List: In-Progress

Servicer Loan #: MI Cert #

Doc Req Id	Doc Category	Doc ID	Doc Name	Doc Req ID	Mapping	Action
184	Servicing File	2513	Deed in Lieu (Executed)	2513	Deed in Lieu (Executed)	X
185	Servicing File	2514	Deed in Lieu Approval Letter	185	Deed in Lieu Approval Letter (2514)	X
186	Servicing File	2100	Pay History	2100	Pay History (2100)	X
187	Servicing File	2300	Explanation of Credits or Deductions	2300	Explanation of Credits or Deductions (2300)	X
188	Servicing File	2517	Modification Agreement (Executed)	2517	Modification Agreement (Executed) (2517)	X
287	Other	9999	Other	9999	Other (9999)	X
292	Loan Origination & Closing Files	1204	Bankruptcy Papers	1204	Bankruptcy Papers (1204)	X
293	Servicing File	2212	Hazard Insurance	2212	Hazard Insurance (2212)	X

Bulk Upload Doc

Doc Name	Doc Req ID	Mapping	Action
TEST.jpg	185	Deed in Lieu Approval Letter (2514)	X

Close

4. The system will confirm the document is attached.

Info

Data saved successfully.

OK

5. Click Submit.

Mapping

Short Sale Approval Letter (2507)

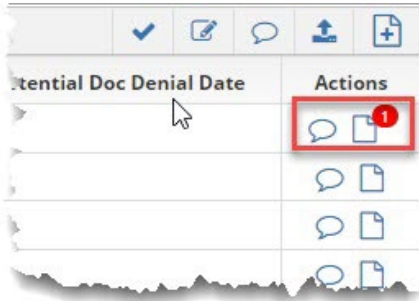
Action

X

Submit Close

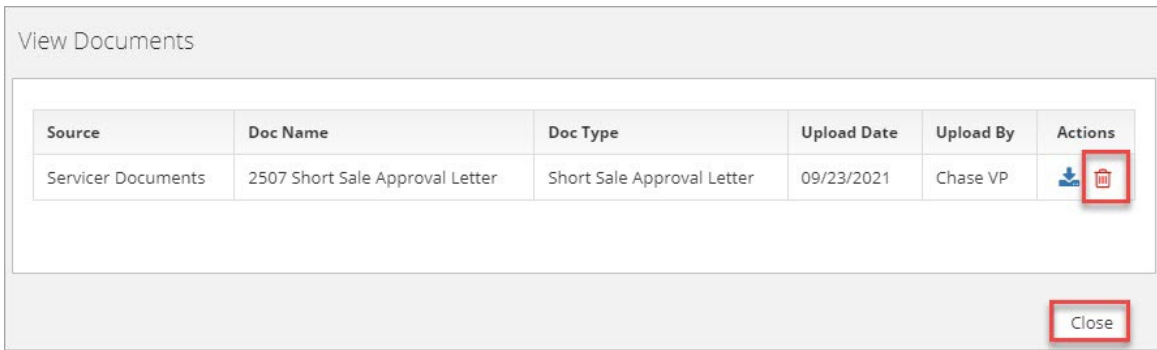



The document will be reflected in the attached document count bubble in the Action Icon column.

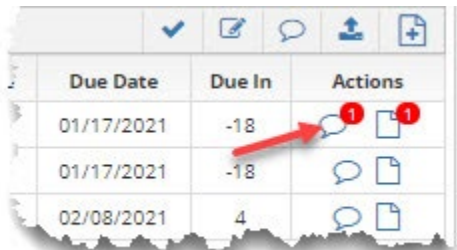
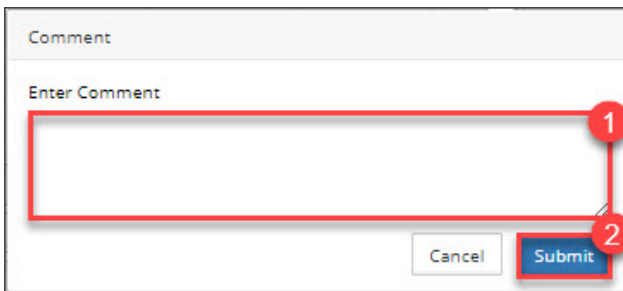



Delete attachments

If a document is added in error, click on the attachment bubble in the Action Item column, and click the red trash bin to delete it. Click **Close**.



- 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. A red bubble with a number.




- Click the **No Doc** icon  to submit a reason for no documentation. Ensure at least on request line-item check box is checked.



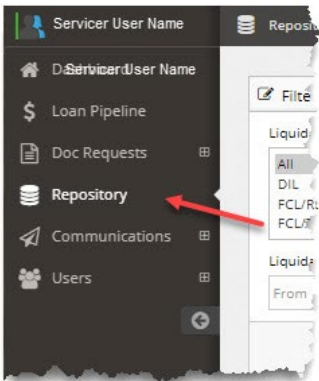
1. Enter reason in No Doc Reason text box.
2. Click **Submit**. A message will display, notifying that the document was uploaded successfully.

- When all documentation has been collected and attached for a line item(s), check the box and click the **Submit Checkmark** icon to submit for review.

Doc Req Date	Due Date	Potential Doc Denial Date	Actions
08/10/2021	08/15/2021		<input checked="" type="checkbox"/> 

Repository

The Repository module provides the user with filters to refine down the Claims Lists to review claim details.



Use the filters and date criteria to view the desired results.

1. Filter Criteria by **Liquidation Type**, **MI Company**, **Loan Status**, Liquidation Date, Claim File Date and Claim Eligibility Date.
2. Click **Filter**. The filtered **Claims List** will display.
3. Click the blue **Srvr Loan #** hyperlink to research claims that are already closed or locate active claims.

Srvr Loan #	MICO	Cert #	FRMA Loan #	Liq Type	Liq Date	Claim Eligibility Dt	Initial Claim File Dt	Initial Status	Initial Decision	Initial Decision Dt	Supp Eligibility Dt	Supp File Dt	Supp Status	Supp Decision Dt	Supp Decision Dt
1112223344	MGIC			FCL/REG	01/02/2020	07/22/2020	01/08/2021	Correction New							
	MGIC			FCL/REG	03/10/2020	04/24/2020	01/04/2021	Acknowledged							



The Claim Snapshot will display, including loan and claim details.

Claim Snapshot								
Claim Type	Claim Status	DT Started	# Rcpts	Open Doc Req	Claims Elig DT	Claim Due DT	DT Filed	Aging
Initial	InProgress	11/16/2020	0	2		08/04/2016		81

Loan								
Loan Number	MICO MGIC	MI Cert	LIQ Type	FCL/REO				
Property State NC	LPI DT 09/01/2014	DLQ UPB Rpt 35296.02	LIQ DT 06/02/2016					

Doc Requests								
Doc Req Id	Doc Category	Doc ID	Name	Status	Doc Req Date	Due Date	Due In	
1	Servicing File	2501	Foreclosure / Trustee Deed (Executed)	Auto Closed	11/16/2020	11/21/2020	-76	
2	Servicing File	2100	Pay History	Auto Closed	11/16/2020	11/21/2020	-76	
3	Servicing File	2300	Explanation of Credits or Deductions	Auto Closed	11/16/2020	11/21/2020	-76	
4	Servicing File	2517	Modification Agreement (Executed)	Auto Closed	11/16/2020	11/21/2020	-76	
1176	Servicing File	2501	Foreclosure / Trustee Deed (Executed)	No Doc Found	01/12/2021	01/17/2021	-19	

Messages

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

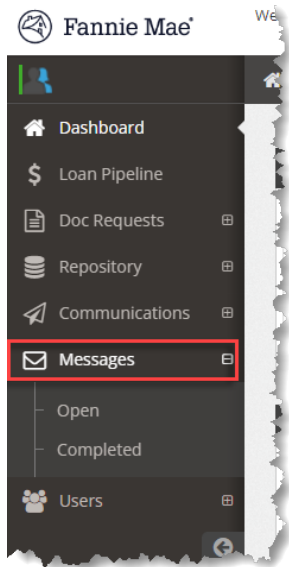
Message Access

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

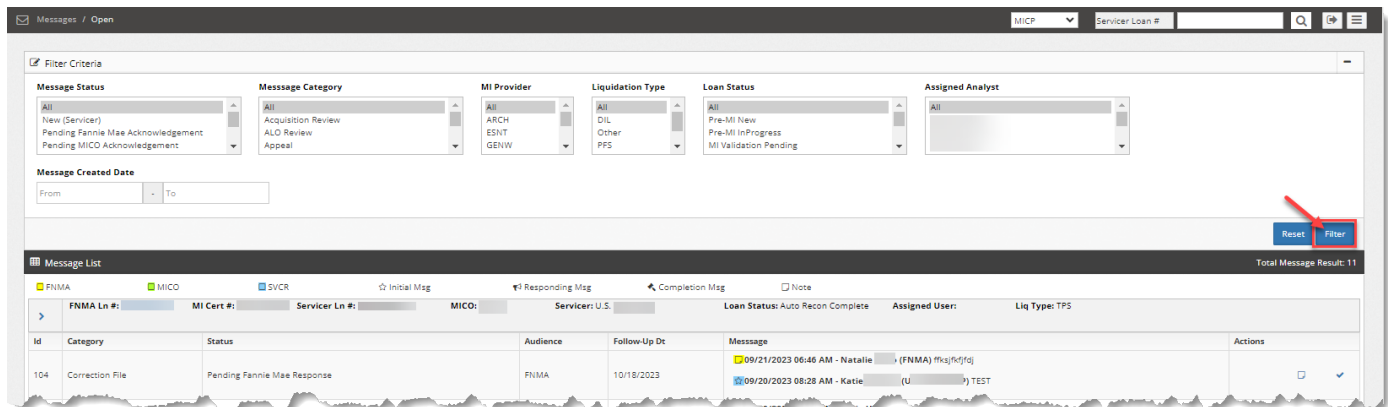
The Messages option can be found in the menu on the left side of the screen. Click the **+** to open the options.



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.



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

MICP [v] Servicer Loan # [] [] [] [] [] []

Filter Criteria

Message Status: All, Completed

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

MI Provider: All

Liquidation Type: All, DIL, Other, PFS

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

Assigned Analyst: All

Message Completed Date *
09/01/2023 - To

Reset Filter

Messages via Dashboard Widget

The MICP dashboard now hosts a **Messages by Servicer and 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.

Messages by Servicer and Status

Servicer	New	Pending Servicer Response	Pending Fannie Mae/MICO Acknowledgment	Pending Fannie Mae/MICO Response	Copied	Completed	Total By Servicer
David					1		1
Kimberly			1		1	1	3
UnAssigned	1	1	4	1		5	12
Total Messages	1	1	5	1	2	6	16

Active Claims by User & Claim Status

Dashboard

MICP [v] Servicer Loan # [] [] [] [] [] []

Message List

FNMA MICO SVCR Initial Msg Responding Msg Completion Msg Note

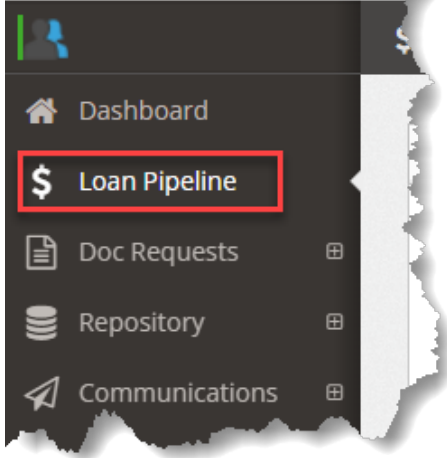
FNMA Ln #: MI Cert #: Servicer Ln #: MICO: Servicer: Loan Status: Auto Recon Complete Assigned User: Liq Type: TFS

Id	Category	Status	Audience	Follow-Up Dt	Message	Actions
104	Correction File	Pending Fannie Mae Response	FNMA	10/18/2023	<p>09/21/2023 06:46 AM - Natalie (FNMA) Hksj/sf/dj</p> <p>09/20/2023 08:28 AM - Katie () TEST</p>	<p>☐</p> <p>✓</p>

Total Message Result: 11

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 FNMA Loan # hyperlink to open the loan.

Loan Pipeline

MICP Servicer Loan #

Filter Criteria

Liquidation Type: All, Other, PPS
 MI Provider: All
 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
 Assigned User: All

Liquidation Date: From - To
 Load Date: From - To
 Claim File Date: From - To
 Claim Eligibility Date: From - To

Reset Filter

Loans List

FNMA Loan #	MI Co	MI Cert No	Svr Name	Serv Loan #	Load Date	Liq 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
6520					08/12/2023	TPS	Closed - No Claim	09/27/2023										08/12/2023	

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

Loan Pipeline

MICP Servicer Loan #

Claim Snapshot

Claim Type	Claim Status	DT Started	Claim AMT	Expt Procds	# Repts	Open Doc Req	Claims Elig DT	Claim Due DT	DT Filed	Dec DT	Assigned User	Aging
Initial	Approved	04/12/2023	105,441.50	18,979.47	3	0	04/05/2023	05/25/2023	05/25/2023	06/01/2023		161

Loan

Loan Number: [redacted] MICO: [redacted] MI Cert: [redacted] LIQ Type: TPS
 Property State: NE LPI DT: 08/01/2022 DLQ UPB Rpt: 97524.43 LIQ DT: 04/05/2023

LN Info Doc Request Exp/Disb Docs EOB Comm **Msg**

FNMA MICO SVCR Initial Msg Responding Completion Note Add New






Id	Category	Status	Audience	Created Dt	Created By	Last Upd Dt	Follow-Up Dt	Message	Actions
104	Correction File	Pending Fannie Mae Acknowledgement	FNMA	09/20/2023	[redacted]	09/20/2023		9/20/2023 8:28:18 AM - [redacted] (SVCR: [redacted]) TEST	[icon] [check]
	Claim Follow-up	Pending Fannie Mae Acknowledgement	FNMA	09/20/2023	[redacted]	09/20/2023		9/20/2023 8:26:31 AM - [redacted] (SVCR: [redacted]) TEST	[icon] [check]



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

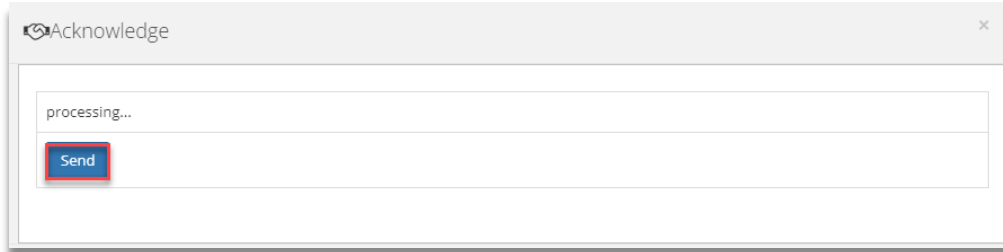
Icon	Definition
	Acknowledge
	Set follow-up date
	Reply and send
	Add a note
	Complete



Acknowledge


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

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

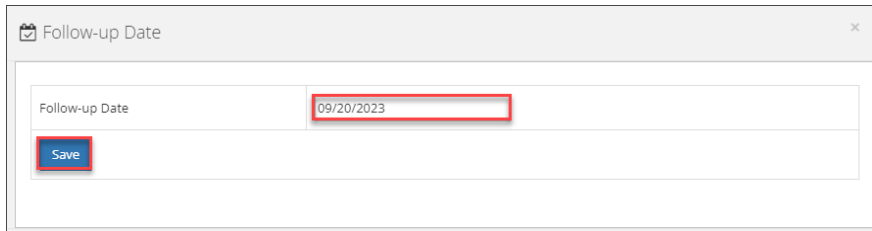


This action will update the status to **Processing** in the recipient's queue.


Set a follow-up date.

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

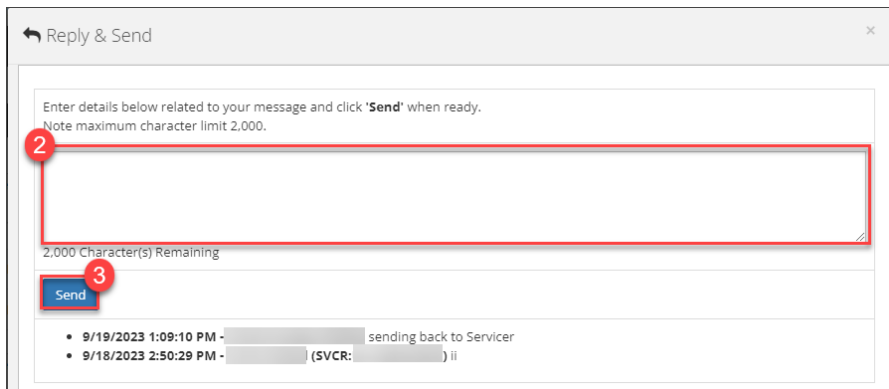
1. Click the Set follow-up date icon in the Action column.
2. Enter the follow-up date.
3. Click **Save**.



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**.

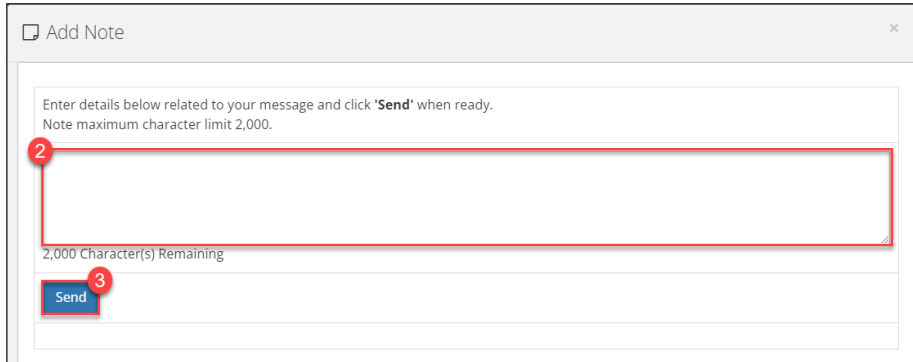





Add a Note

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 Mortgage Insurance Company (MICO) 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.

FNMA Loan #	MI Co	MI Cert No	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 Dt
7282					01/21/2023	TPS	Auto Recon Complete	03/08/2023	03/08/2023	Approved	03/15/2023	Option		

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

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

Claim Type	Claim Status	DT Started	Claim AMT	Expt Procds	# Rcpts	Open Doc Req	Claims Elig DT	Claim Due DT	DT Filed	Dec DT	Assigned User	Aging
Initial	Approved	01/22/2023	203,272.76	36,586.37	3	0	01/17/2023	03/08/2023	03/08/2023	03/15/2023		240

Loan Number	MICO	MI Cert	LIQ Type
Property State	LPI DT	DLQ UPB Rpt	LIQ DT

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

Add New

Intended Audience: Pick One

Category: Pick One

Enter details below related to your Message maximum character limit

Servicer



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

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

- Intended Audience: Fannie Mae
- Category: Claim Follow-up (dropdown menu is open, showing options: Recessions, Correction File, Missing 259 Receipt, Claim Follow-up, Acquisition Review, ALO Review, Appeal, Reconciliation)
- Message maximum character limit: 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.

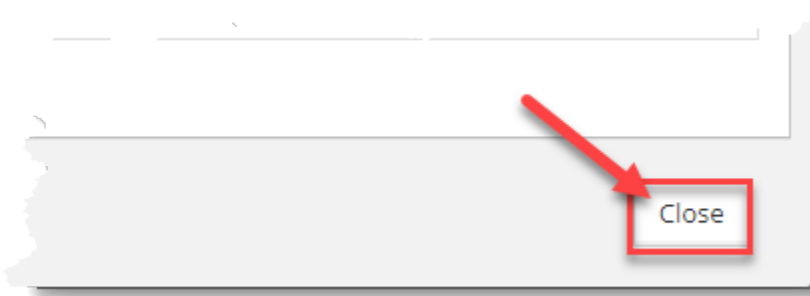
10. Click **Send**.

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

- Intended Audience: Fannie Mae
- Category: Claim Follow-up
- Message maximum character limit: 2,000 Character(s) Remaining
- Send button

A red box highlights the message text box, and a red circle with the number 9 is placed next to it. Another red box highlights the Send button, and a red circle with the number 10 is placed next to it.

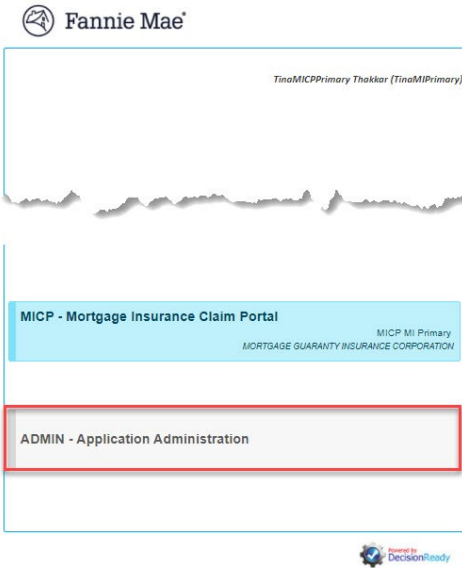
11. Click **Close** to exit any text box without sending the message.





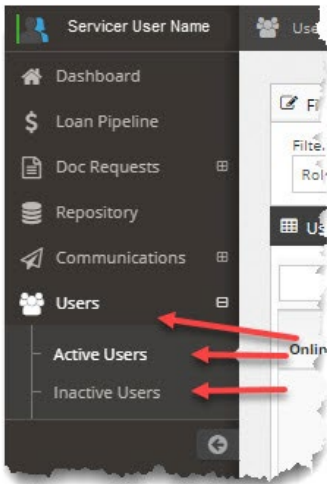
Users

Only users who have the **Servicer Primary** Role may manage user permissions by changing, adding and deactivating users. This is done using the Admin Function which is available for Servicer Primary users upon login.



The **Users** menu option allows all users in the servicer’s office to view MICP access permissions through filterable databases. These databases are 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 dropdown.
2. Click **Filter OR**
3. Enter a keyboard/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 'Users / Active Users' interface. At the top, there are search filters for 'Role' and 'Filter'. Below that is a 'User List' section with a search bar. The main table has columns for 'Online', 'Username', 'First Name', 'Last Name', 'Title', 'CPT', 'IRT', 'RES', 'ERP', 'QCT', 'MICP', and 'Action'. The 'MICP' column contains roles like 'MICP Vendor Secondary' and 'MICP Vendor Primary'. The 'Action' column contains icons for 'Login History' and 'Edit/View User 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.


Login History of the Past 3 Months

Username	Name	Result	Logged In Date/Time	Logged Out Date/Time	IP Address	App
d1ubeeMICPL	Eric Estrada	Passed	1/8/2021 7:08:26 AM		104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 9:29:53 AM	1/7/2021 9:45:33 AM	104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 9:29:51 AM		104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 9:27:59 AM	1/7/2021 9:29:37 AM	104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 9:27:52 AM		104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 8:58:08 AM	1/7/2021 3:06:31 PM	104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 8:57:55 AM		104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 7:07:39 AM		104.129.194.159	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 7:07:26 AM		104.129.194.161	
d1ubeeMICPL	Eric Estrada	Passed	1/7/2021 6:47:05 AM		104.129.194.161	

10 Entries Per Page Previous 1 2 3 4 5 ... 11 Next Showing 1 to 10 of 110 entries (page 1 of 11)



To Edit or View User Details

Click the **Edit or View User Details** icon  in the Action column. The user profile will display. Unless the user is an administrator (Servicer Primary role), they cannot edit, enable or disable a profile. This mode will be used for viewing and reporting purposes.

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:	VIEW ONLY					<input type="checkbox"/> Email Notification
Message:						

Login Details

User Name * Login Status

Personal Details

Title First Name * Last Name *

Inactive Users

Through the **Inactive Users** module, the user can see those who are inactive or have been deactivated within the organization including those manually removed or those who did not login for more than 90 days. This is for viewing and reporting purposes only. Primary users will use the [admin module](#) mentioned at the top of this section to reactivate eligible users.

Use the **Action Icons** to view login history and details.

Filter Criteria

Filter By: Role

User List

All other DRS applications

Online	Username	First Name	Last Name	Title	CPT	IRT	RES	ERP	QCT	MICP	Action
		Eric	Estrada							MICP Vendor Secondary MR. COOPER blake_e_estrada@fann...	
		dustin	vanzandt							MICP Vendor Primary MR. COOPER dustin_vanzandt@fann...	
		JRCooper	Primary							MICP Vendor Secondary MR. COOPER aszof@fanniemae.com	
										MICP Vendor Secondary	