Fannie Mae®

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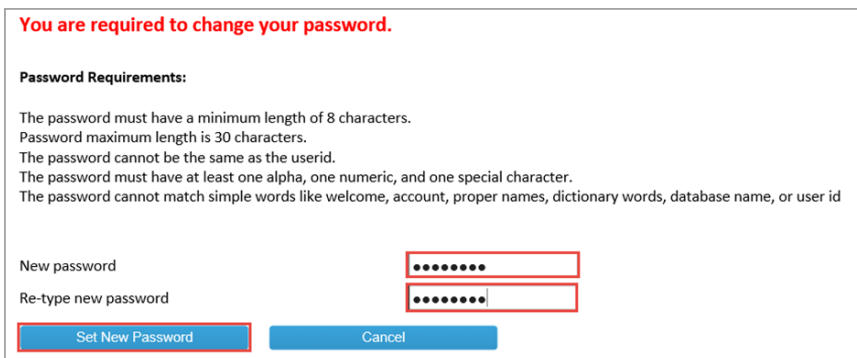
4. Click the blue MICP – Mortgage Insurance Claim Portal bar to open the portal.

MICP - Mortgage Insurance Claim Portal
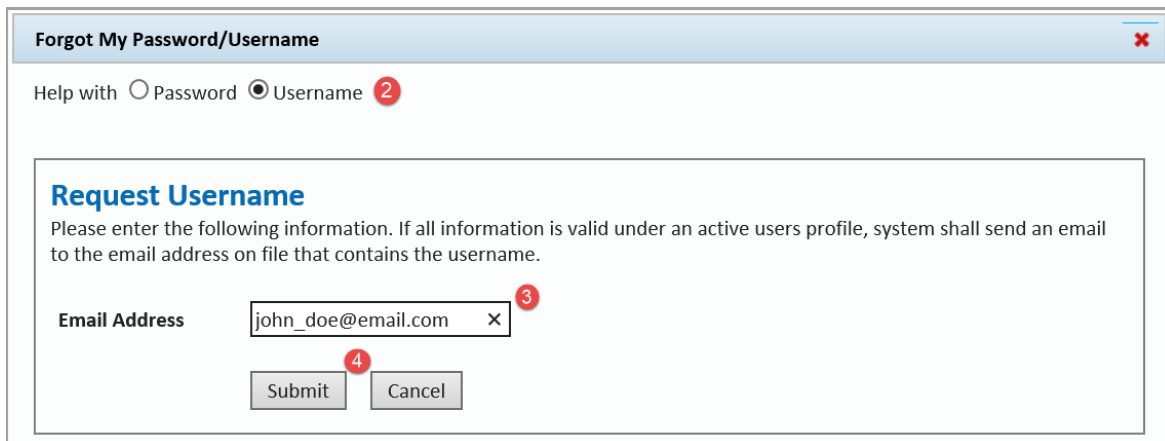
MICP Analyst

FNMA

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:

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

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About Mortgage Production & Tracking Technology

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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   john_doe@email.com   ✕ ③

④
Submit   Cancel

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.
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

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	- 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	Access to limited functions available in the system. - 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.
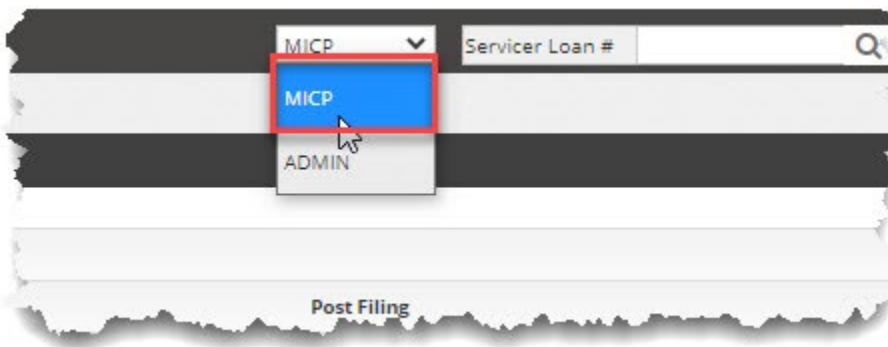
The main menu options are defined as follows:

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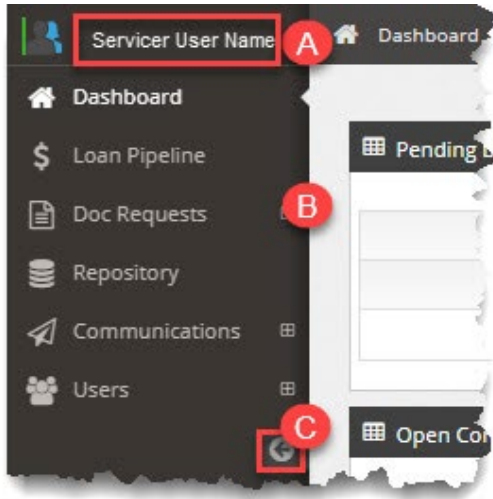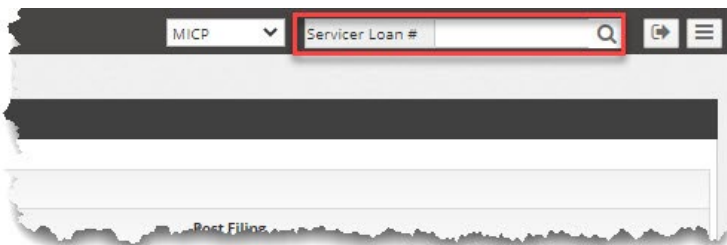

Additional menu items are displayed in the upper right corner of the page.

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	FCL/REO	OH	✔		MI Prep - Ready for Claim	MGIC	

Use the back-arrow button to sign out of the MICP application.
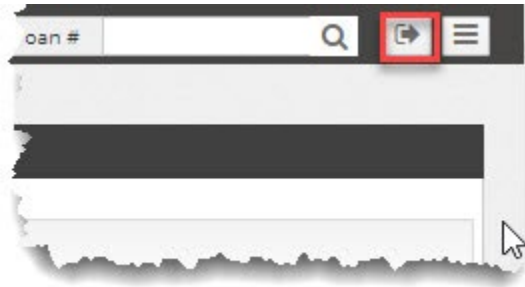
Use the three lines icon to the right to collapse the entire menu on the left-hand panel to view the dashboard in full-screen mode.
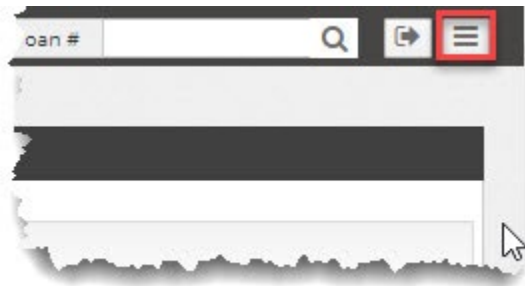
Dashboard

When the login process is complete, the portal will open to the landing page. The portal's default landing page is the **Dashboard**.
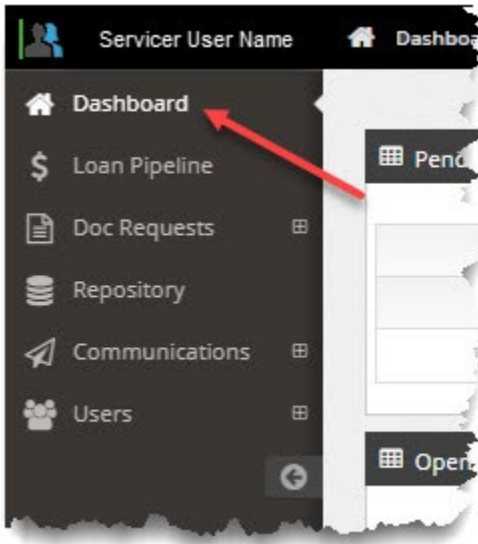
The Servicer Dashboard consists of **Pending Doc Requests** and **Open Communications**.

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.

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.

5. Click the Actions icon to open the attachment.

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.

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.
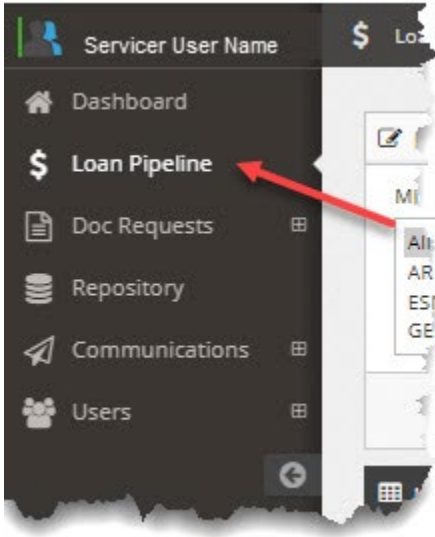
Filter Criteria/Loans List

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.

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.

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

Documents can be attached from the Doc Requests menu. They can be uploaded individually, using the [upload icon] 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.
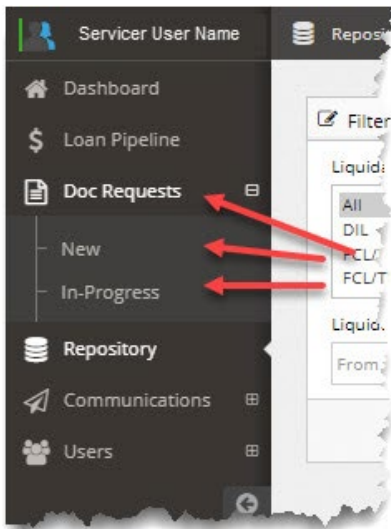
New Document Requests

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.

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.

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

3. Click OK.
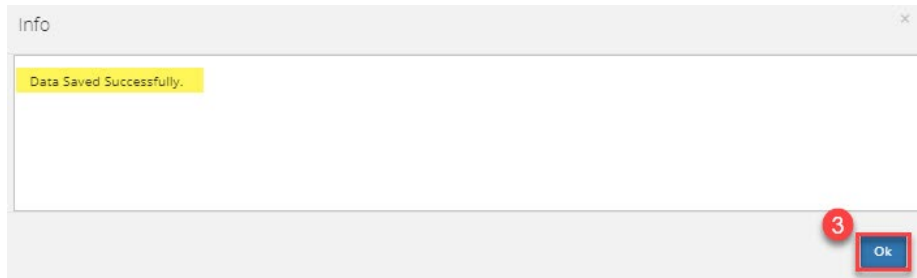
In-Progress

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.


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.
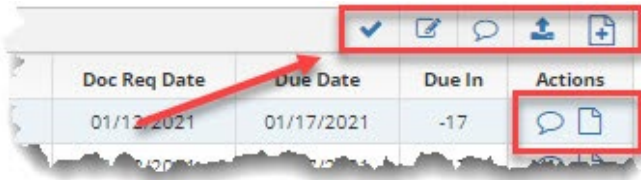

- ▪ Click the **Add** icon to add a new document request. Select a document type from the drop down and attach the associated document you have stored locally. Ensure at least one request line check box is checked and click the **Submit** button.
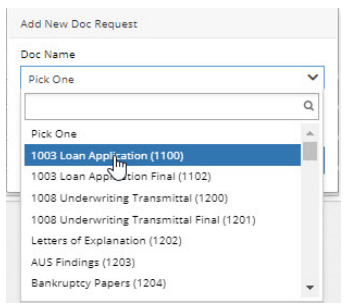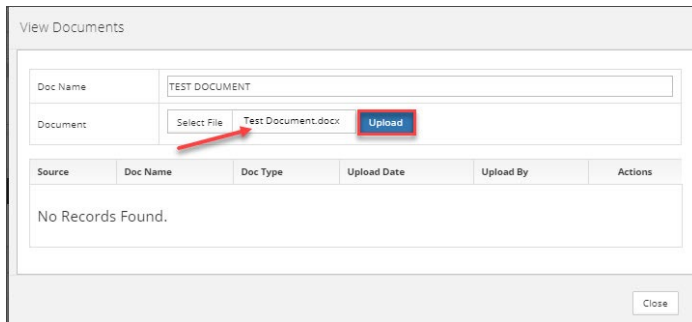

Single document Upload

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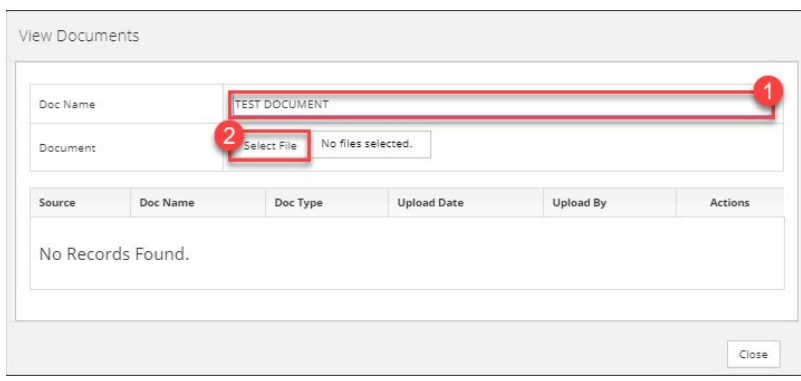
3. Click **Upload**. The attachment will appear in the document list below.

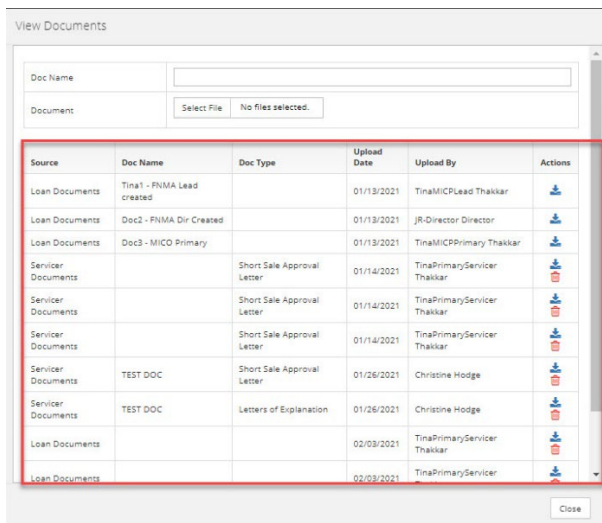

4. Click **Close** to exit the pop-up box.
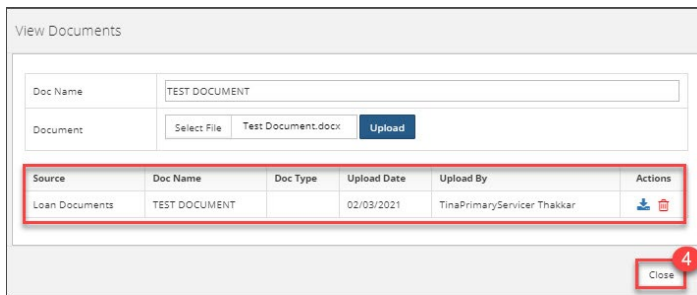
If documents have already been attached, a red bubble with a number will reflect how many documents have been attached.

5. Click the **Document** Action Icon to view attachments.
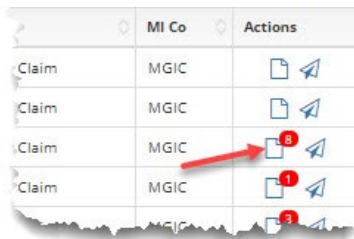
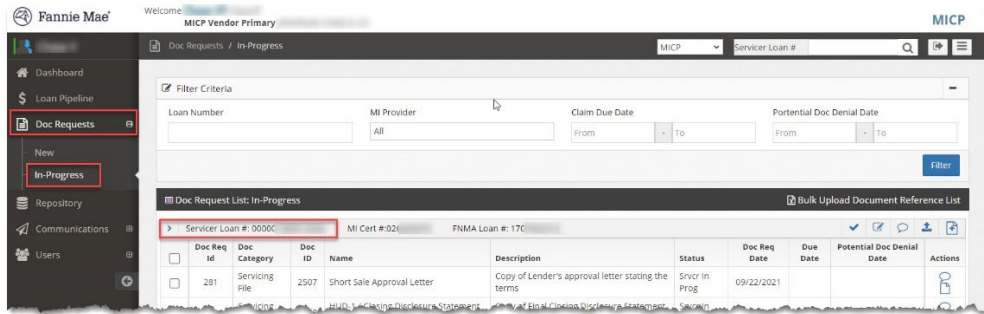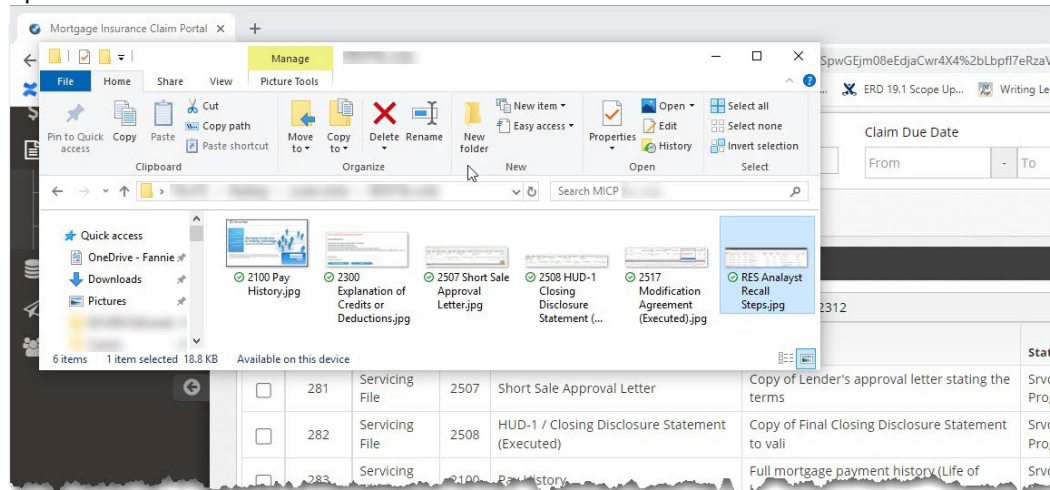The attachments will display and can be downloaded or deleted, if uploaded in error.

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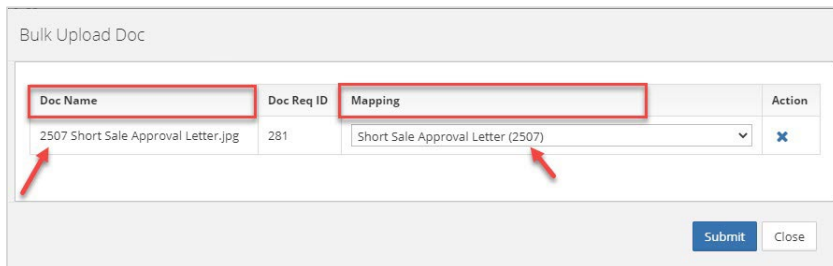
If the document cannot automatically be mapped to the number in the document name, the document will default to "**Other**" with a **Doc Req ID** of "**New Doc Request**".

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**.

4. The system will confirm the document is attached.

5. Click Submit.

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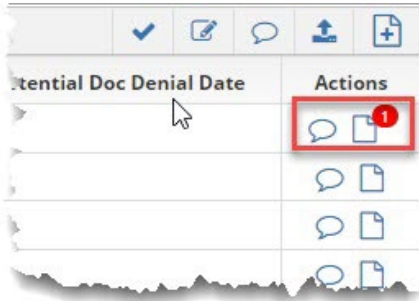

Delete attachments

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**.
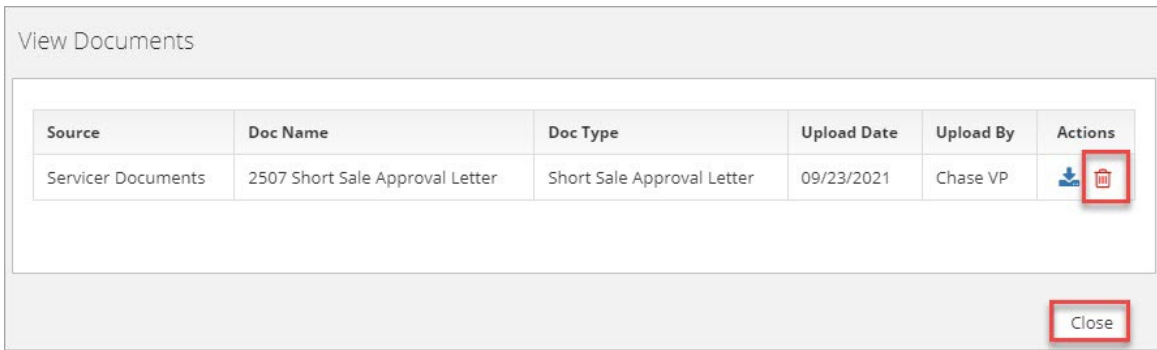
- Click the **Comment** icon 🗩 to attach a new comment to the loan. Ensure at least one request line-item check box is checked.
  1. Enter comment in the comment text box.
  2. Click **Submit**. A message will display, notifying that the document was uploaded successfully. A red bubble with a number.
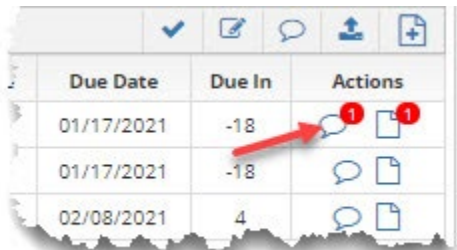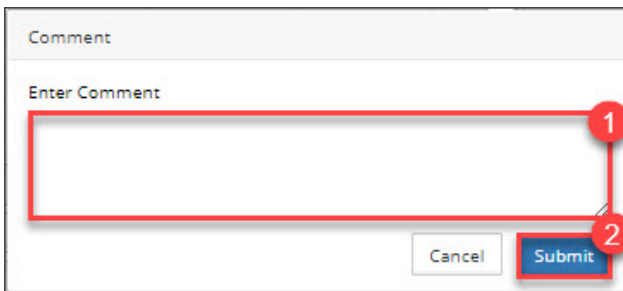
- Click the **No Doc** icon to submit a reason for no documentation. Ensure at least on request line-item check box is checked.

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.

Repository

The Repository module provides the user with filters to refine down the Claims Lists to review claim details.
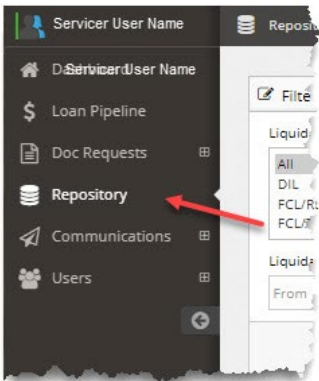
Use the filters and date criteria to view the desired results.

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.

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

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.
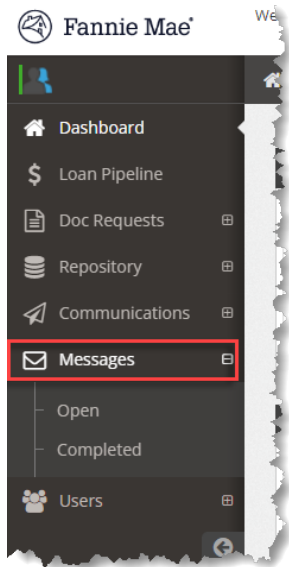
Open Messages

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.
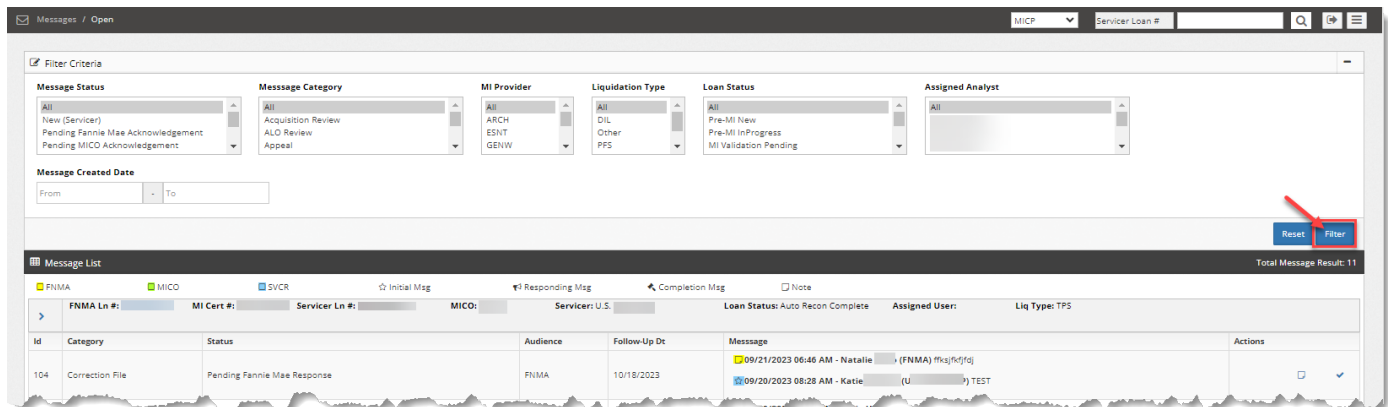
Completed Messages

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 managable population.

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.

Message via Loan Pipeline

1. Select **Loan Pipeline** from the Main Menu
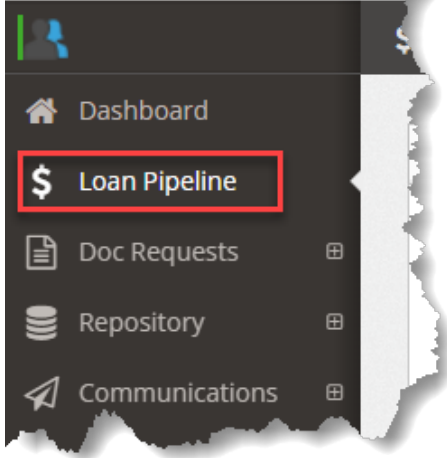
2. Use filter criteria to drill down to a specific loan or population of loans. Click the blue FNMA Loan # hyperlink to open the loan.

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

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.
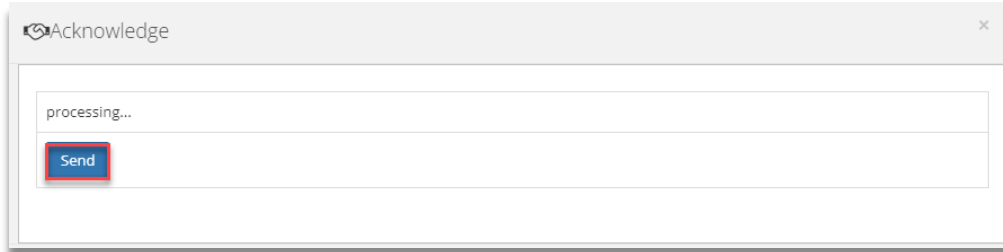
Action Item Legend

Icon	Definition
🤝	Acknowledge
📅	Set follow-up date
↩	Reply and send
🗋	Add a note
✔	Complete

Acknowledge

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

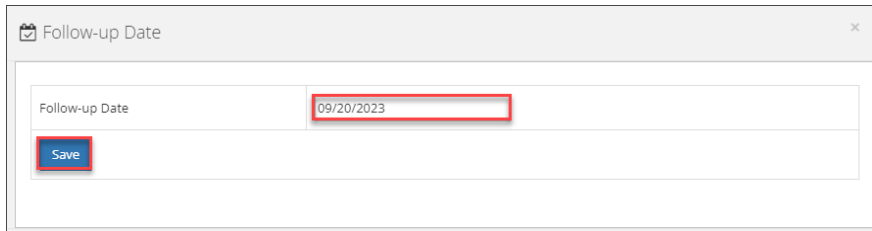1. Click the **Acknowledge** icon in the Actions column.
2. Click **Send**.

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

Set a follow-up date.

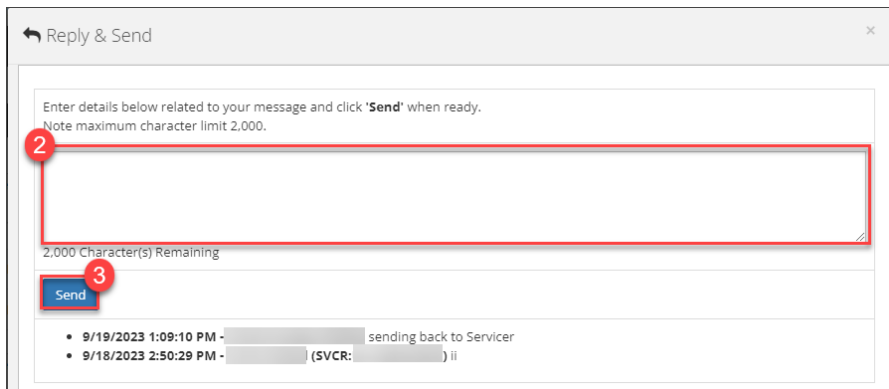Use the [icon] Action icon to add a follow-up date to a message.

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 [icon] 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).
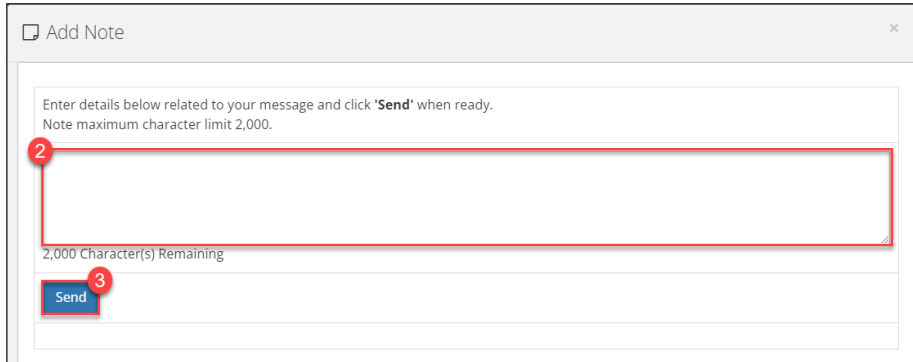3. Click **Send**.

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.

5. Click the **Msg** tab. Existing messages will display below.
6. Click the **Add New** link to create a new message.

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

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

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

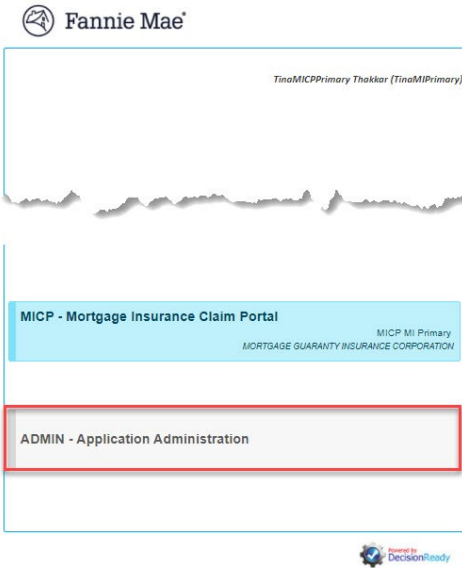11. Click **Close** to exit any text box without sending the message.
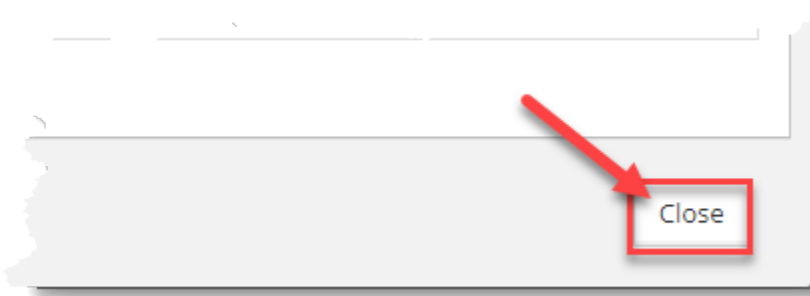
Users

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.
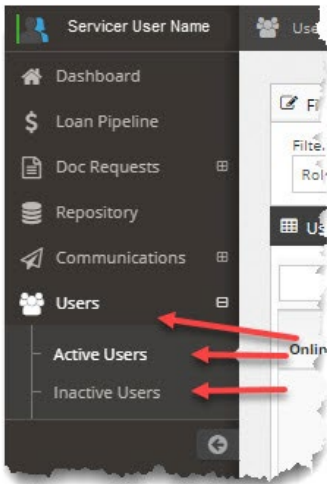
Active Users

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

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.

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.