



Fannie Mae®

# Mortgage Insurance Claims Portal

**Messages Enhancement - SERVICER JOB AID**

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## Overview

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

## Message Status Icon Legend

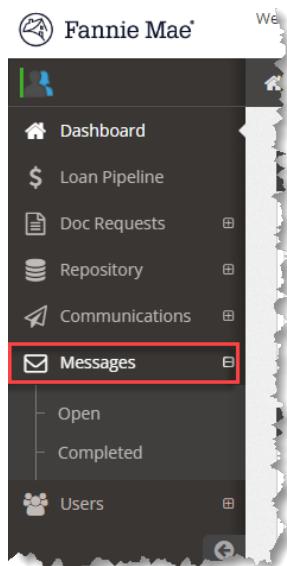
Icon	Definition
	New Fannie Mae Initial Message
	New servicer Initial Message
	New MICO Initial Message
	Fannie Mae Note added
	Servicer Note added
	MICO Note added
	Fannie Mae Responding Message
	MICO Responding Message
	Servicer Responding Message
	Complete

## Message Access

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

### Messages via Main Menu

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





## Open Messages

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

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

The screenshot shows the 'Messages / Open' page. At the top, there are several filter dropdowns: 'Message Status' (All, New (Servicer), Pending Fannie Mae Acknowledgement, Pending MICO Acknowledgement), 'Message Category' (All, Acquisition Review, ALO Review, Appeal), 'MI Provider' (All, ARCH, ESNL, GENW, PFS), 'Liquidation Type' (All, DIL, Other, PFS), 'Loan Status' (All, Pre-MI New, Pre-MI InProgress, MI Validation Pending), and 'Assigned Analyst' (All). Below these is a 'Message Created Date' range input ('From' and 'To'). On the right, there are 'Reset' and 'Filter' buttons, with 'Filter' highlighted by a red arrow. The main area is titled 'Message List' and shows a table with columns: Id, Category, Status, Audience, Follow-Up Dt, and Message. The 'Message' column displays two entries: '09/21/2023 06:46 AM - Natalie (FNMA) fks/fkjfdj' and '09/20/2023 08:28 AM - Katie (U) TEST'. The table also includes filters for FNMA, MICO, SVCR, Initial Msg, Responding Msg, Completion Msg, and Note. A total message result of 11 is shown at the top right.

## 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.

The screenshot shows the 'Messages / Completed' page. The filter criteria are identical to the 'Open Messages' page: 'Message Status' (Completed selected), 'Message Category' (All, Acquisition Review, ALO Review, Appeal), 'MI Provider' (All, ARCH, ESNL, GENW, PFS), 'Liquidation Type' (All, DIL, Other, PFS), 'Loan Status' (All, Pre-MI New, Pre-MI InProgress, MI Validation Pending), and 'Assigned Analyst' (All). Below these is a 'Message Completed Date \*' range input ('From' and 'To') with '09/01/2023' to '09/20/2023'. On the right, there are 'Reset' and 'Filter' buttons, with 'Filter' highlighted by a red arrow. The main area is titled 'Message List' and shows a table with columns: Id, Category, Status, Audience, Follow-Up Dt, and Message. The 'Message' column displays the same two entries as the 'Open Messages' page. The table includes filters for FNMA, MICO, SVCR, Initial Msg, Responding Msg, Completion Msg, and Note. A total message result of 11 is shown at the top right.



## 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.

The screenshot shows a table titled "Messages by Servicer and Status". The columns are: Servicer, New, Pending Servicer Response, Pending Fannie Mae/MICO Acknowledgment, Pending Fannie Mae/MICO Response, Copied, Completed, and Total By Servicer. The rows represent different servicers: David, Kimberly, and UnAssigned. The table includes a summary row for "Total Messages". Red boxes highlight specific numbers in the table, such as the counts in the "Pending Fannie Mae/MICO Response" column.

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
<b>Total Messages</b>	<b>1</b>	<b>1</b>	<b>5</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>16</b>

Below the dashboard, there is a link to "Active Claims by User & Claim Status".

The screenshot shows a search bar with "MICP" selected and a search field containing "Servicer Loan #". Below the search bar is a link labeled "Active Claims by User & Claim Status".

## Message via Loan Pipeline

1. Select **Loan Pipeline** from the Main Menu

The screenshot shows the Fannie Mae Loan Pipeline main menu. The menu items are: Dashboard, Loan Pipeline (which is highlighted with a red box), Doc Requests, Repository, and Communications. The "Loan Pipeline" item is the active selection.



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.

The screenshot shows the 'Loan Pipeline' application. At the top, there is a 'Filter Criteria' section with dropdown menus for Liquidity Type (All, DIL, Other, PFS), 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), and Assigned User (All). Below this are date filters for Load Date, Claim File Date, Settlement Type, and Claim Eligibility Date. A 'Servicer' search bar is also present. At the bottom right of the filter section are 'Reset' and 'Filter' buttons. Red arrows point to the 'Servicer Loan #' input field and the 'Filter' button. The main area is titled 'Loans List' and displays a grid of loan information. One row in the grid has the FNMA Loan # '6520' highlighted with a red box. The columns include FNMA Loan #, MI Co, MI Cert No, Svr Name, Serv Loan #, Load Date, Lqd Type, Loan Status, Init Claim Due Dt, Init Claim File Dt, Init Claim Status, Settlement Date, Settlement Type, Suppl Claim Due Dt, Suppl Claim File Dt, Suppl Decision Dt, Init Ind, Suppl Ind, Last Updated Date, and Assigned To.

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

The screenshot shows the 'Loan Pipeline' application with the 'Msg' tab selected. The 'Claim Snapshot' section displays initial claim details: Claim Type (Initial), Status (Approved), DT Started (04/12/2023), Claim AMT (105,441.50), Expt Procs (18,979.47), # Rpts (3), Open Doc Req (0), Claims Elig DT (04/05/2023), Claim Due DT (05/25/2023), DT Filed (05/25/2023), Dec DT (06/01/2023), Assigned User (161), and Aging (161). The 'Loan' section shows loan details: Loan Number, MICO (LPI DT 08/01/2022), MI Cert (DLQ UPB Rpt 97524.43), and LIQ Type (TPS, LIQ DT 04/05/2023). The 'Msg' tab is highlighted with a yellow box and has a red circle with the number '1' indicating new messages. Below the tabs, there are filters for FNMA, MICO, SVCR, and message types: Initial Msg, Responding, Completion, Note. The 'Add New' button is visible. The 'Messages' table lists two messages: one from FNMA regarding a Correction File (Pending Fannie Mae Acknowledgement) and another from FNMA regarding a Claim Follow-up (Pending Fannie Mae Acknowledgement). Each message includes a timestamp (9/20/2023 8:28:18 AM and 9/20/2023 8:26:31 AM), the recipient (SVCR), and an 'Actions' column with icons.

## 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**.



The screenshot shows a window titled "Acknowledge". Inside, there is a text area containing the placeholder "processing...". Below it is a blue "Send" button, which is highlighted with a red rectangle.

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**.

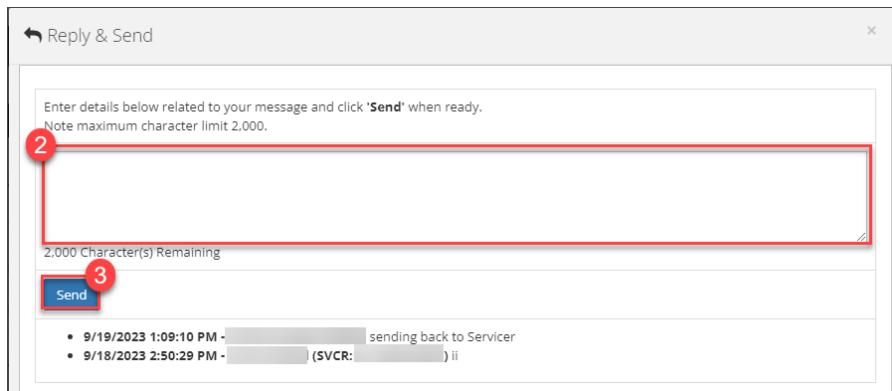


The screenshot shows a window titled "Follow-up Date". It has a "Follow-up Date" field containing "09/20/2023", which is highlighted with a red rectangle. Below it is a blue "Save" button, also highlighted with a red rectangle.

## 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**.



The screenshot shows a window titled "Reply & Send". It contains a large text area labeled "Enter details below related to your message and click 'Send' when ready. Note maximum character limit 2,000." A red circle labeled "2" is placed over this text area, which is also highlighted with a red rectangle. Below the text area is a counter "2,000 Character(s) Remaining". At the bottom is a blue "Send" button, also highlighted with a red rectangle. The number "3" is placed in a red circle above the "Send" button. At the very bottom, there is some log information: "• 9/19/2023 1:09:10 PM - [redacted] sending back to Servicer" and "• 9/18/2023 2:50:29 PM - [redacted] (SVCR: [redacted]) ii".



## 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.

The screenshot shows a 'Add Note' dialog box. Inside, there is a text input area with a red border, labeled '2,000 Character(s) Remaining' below it. At the bottom right of the input area is a blue 'Send' button with a red border and a red number '3' on it, indicating it's the third step in a process.

## 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?”

The screenshot shows a confirmation dialog box with a checkmark icon and the word 'Complete'. Inside the box, there is a question 'Are you sure to complete this message?' and a blue 'Yes' button with a red border.

## 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.

The screenshot shows the MICP Vendor Secondary interface. On the left, there's a navigation bar with 'Dashboard', 'Doc Requests', 'Repository', 'Communications', and 'Messages'. The main area is titled 'Loan Pipeline'. It has a 'Filter Criteria' section with dropdowns for 'Liquidation Type' (Other, PFS, REO, TPS), 'MI Provider' (All, Initial, Supplm), 'Claim Type' (All, Initial, Supplm), 'Loan Status' (All, Pre-MI New, InProgress, MI Validation Pending), 'Initial Claim Status' (All, New, InProgress, Filing Queued), 'Supp Claim Status' (All, New, InProgress, Filing Queued), and 'Assigned User' (All). Below the filter are date pickers for 'Liquidation Date', 'Load Date', 'Claim File Date', and 'Claim Eligibility Date', and a 'Servicer' search field. At the bottom right are 'Reset' and 'Filter' buttons. The main table is titled 'Loans List' and shows columns for FNMA Loan #, MI Co, MI Cert No, Svr Name, Serv Loan #, Load Date, Lqd Type, Loan Status, Init Claim Due Dt, Init Claim File Dt, Init Claim Status, Settlement Date, Settlement Type, Suppl Claim Due Dt, and Supp Claim F Dt. A row for FNMA Loan # 7282 is highlighted with a red box. The 'Filter' button at the bottom right also has a red box around it.

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

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

The screenshot shows the 'Claim Snapshot' and 'Loan' tabs. The 'Claim Snapshot' tab displays various claim details. The 'Loan' tab shows a summary of the loan number, MICO, MI Cert, LIQ Type, and other financial details. Below these tabs is a message list with a header including 'LN Info', 'Doc Request', 'Exp/ Disp', 'Docs', 'EOB', and 'Msg'. The 'Msg' tab is highlighted with a red box. The message list shows columns for Id, Category, Status, Audience, Created Dt, Created By, Last Upd Dt, Follow-Up Dt, Message, and Actions. A red box highlights the 'Add New' link at the top right of the message list. The 'Msg' tab also has a red box around it.

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

The screenshot shows the 'Add New' dialog box. It has fields for 'Intended Audience' (with a dropdown menu labeled 'Pick One' containing 'Fannie Mae' and 'Servicer'), 'Category' (with a dropdown menu labeled 'Pick One' containing 'Fannie Mae' and 'Servicer'), and a note area with a character limit of 1000. The 'Servicer' option is highlighted with a red box.



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

Add New

Intended Audience:	Fannie Mae
Category:	Claim Follow-up
Enter details below related to your message and click 'Send' when ready. Message maximum character limit 2,000.	
2,000 Character(s) Remaining	
<b>Send</b>	

A dropdown menu is open under the 'Category' field, showing the following options: Claim Follow-up, Recessions, Correction File, Missing 259 Receipt, Claim Follow-up (highlighted with a red box), Acquisition Review, ALO Review, Appeal, and Reconciliation.

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

10. Click **Send**.

Add New

Intended Audience:	Fannie Mae
Category:	Claim Follow-up
Enter details below related to your message and click 'Send' when ready. Message maximum character limit 2,000.	
2,000 Character(s) Remaining	
<b>Send</b>	

The text entry area is highlighted with a red box and labeled '9'. The 'Send' button is highlighted with a red box and labeled '10'.

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

