

MGIC announces:

- updates to default servicing, loss mitigation and claim filing information on www.mgic.com;
- deficiency documentation requirements; AND
- your fastest processing method for requested claims documentation.

Updated Default Servicing Information on www.mgic.com

We've updated our default servicing, loss mitigation and claim filing web content to provide you easier access to key information, including:

- [Default Servicing](#) and [Loss Mitigation Guides](#), linked to throughout the section to help you locate specific guideline requirements;
- [Default Servicing Bulletins](#) and [Forms](#);
- [Default Servicing reporting](#);
- [Loss Mitigation options](#) for [home retention](#) and [nonretention](#), including guidelines for [GSE/US Treasury Programs](#);
- [Claim Filing](#) processes, guidelines and documentation requirements;
- [Tools](#), our automated solutions for servicing defaults and filing claims; AND
- [Training](#) resources.

Deficiency Documentation Requirements

MGIC will notify you in writing if we wish to preserve our subrogated deficiency rights. Upon receipt of this notification, you have an obligation to supply all supporting deficiency and bidding documentation.

As stated in [Default Servicing Bulletin #04-2009](#), the failure to preserve MGIC's deficiency rights on foreclosure sales occurring after Oct. 1, 2009, may result in curtailment of a claim.

Required Deficiency Documentation

- final amount bid at the sale;
- Foreclosure Deed, Trustees Deed, Sheriff's Deed; AND
- calculations and value(s) used to determine the bid.
 - Note: A BPO or appraisal is an acceptable indicator of value; an AVM is not acceptable.

Required State-Level Deficiency Documentation (as applicable)

<u>State</u>	<u>Additional Documentation</u>
Colorado	Certificate of Purchase
Connecticut	Motion for Deficiency Judgment
Florida	Certificate of Sale or Certificate of Disbursement
Hawaii	Order of Deficiency Judgment
New Mexico	Special Masters Deed or Order Approving Sale and Special Masters Report
Oklahoma	Order Confirming Sheriff's Sale
South Carolina	Order for Deficiency

(continued)

Deficiency Documentation Requirements (continued from page 1)**Submitting Required Documentation**

If you receive a request from MGIC to preserve our deficiency rights:

- upload the required documents using MGIC/Link. Select *Claim Doc Requests* in the main menu; OR
- send the documents using MGIC's Secure File Transfer; select *Claims Document Request* as the File Recipient.

For more information, see [Section 3.05 of our Default Servicing Guide](#).

MGIC/Link Servicing Expedites Turnaround on Requested Claim Documents

Our MGIC/Link Servicing website expedites the processing of claim documents through its recently released *Claim Doc Requests* feature.

Upload your claim documents via [MGIC/Link Servicing](#) to receive the fastest document-processing time — a maximum 48-hour turnaround.

For More Information

Contact MGIC Customer Service, customer_service@mgic.com or 1-800-424-6442.

See our [MGIC/Link Servicing features flyer](#). To sign up for MGIC/Link Servicing, go to www.mgic.com/signup.

Note: MGIC sends regular e-mail updates regarding default servicing and claims changes. To make sure these updates don't get caught in your security firewalls, please "white list" our e-mail address, Default_Servicing_mgic.com@mail.vresp.com.