

File a Claim

Last Revised Date: 10/28/2024

1. Log in to MGIC/Link Servicing

Visit mgic.com.

Click **Login / Signup** at the top right-hand side of the screen.

Choose **MGIC/Link Servicing** from the drop-down menu.

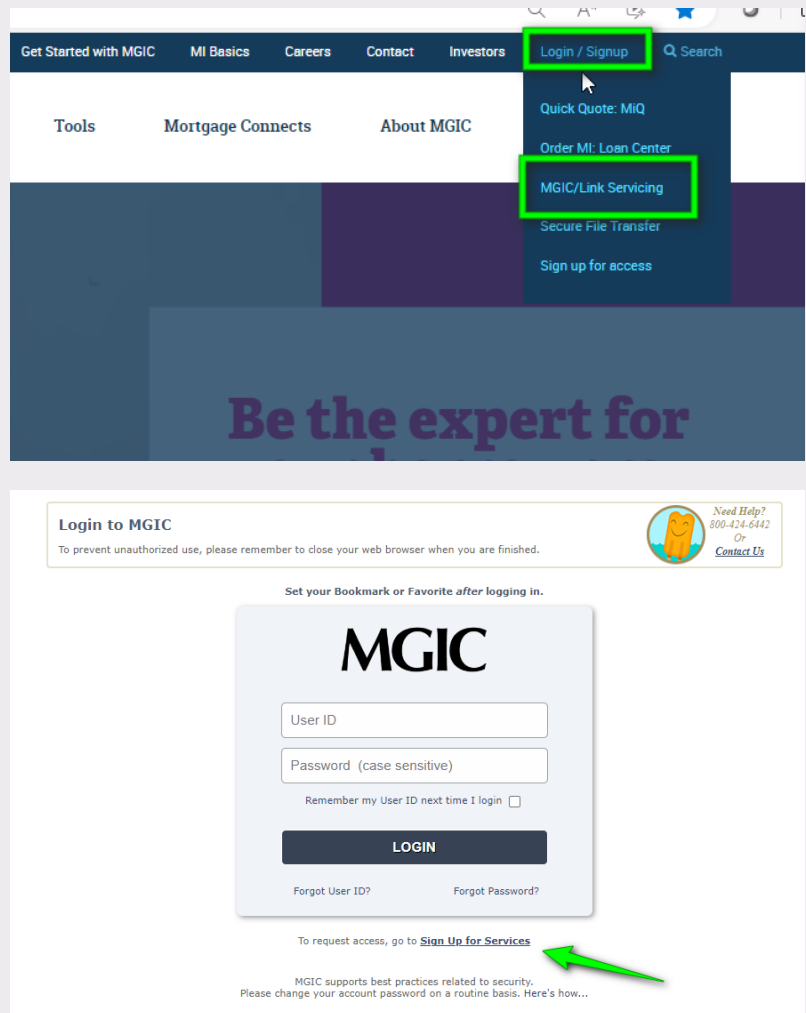
Log in with your **User ID** and **Password**.

If you are a first-time user, select **Sign Up for Services**.

- Complete the form on the webpage
- Click **Submit**

Once processed, you'll receive 2 emails from customer_service@mgic.com, the first with a **User ID** and the second with a temporary **Password**.

Revisit the login page using the steps above and use the temporary credentials to set up your individual user account.



2. Go to File a Claim

Within MGIC/Link Servicing, select **File a Claim**, found under the Main Menu tab.

- Enter the **MGIC Certificate or Pool Loan Number**
- Indicate Type of Insurance:** Select the appropriate descriptor, Primary or Pool

Click **Proceed**.

The screenshot shows the MGIC/Link web interface. The left sidebar has 'File a Claim' highlighted. The main content area is titled 'File New Claim or Update Saved Claim'. It includes instructions and a form with the following fields: 'Enter MGIC Certificate or Pool Loan Number' (input field), 'Indicate Type of Insurance' (radio buttons for Primary and Pool), and a 'Proceed' button. A note at the bottom states: 'NOTE: Freddie Mac is responsible for filing all claims where Freddie Mac is the investor AND the foreclosure sale or workout occurred on or after May 1, 2003.'

3. File Initial Claim

Check the Certificate information displayed at the top of the screen for accuracy before continuing.

The **Requested Claim Amount** will be \$0.00 until the form is complete.

Instructions for filing the claim and a link to the MGIC Servicing Guide are given within the main window.

Information **Icons** are located throughout the form as guides.

A red asterisk indicates a required field.

The screenshot shows the MGIC/Link web interface for 'File Initial Claim'. It includes a summary table with the following data:

Unpaid Principal Balance:	\$0.00
Accumulated Interest:	\$0.00
Total Expenses:	\$0.00
Total Deductions:	\$0.00

The 'Requested Claim Amount' is \$0.00. The 'Icons' section at the bottom explains that a red asterisk indicates a required field.

4. Go to Claimable Items Tab

Provide the following information:

- a. **Claim Filing Type (required):** Select from the drop-down menu
- b. **Title Taken Date:** Add in MM/DD/YYYY format
- c. **Successful Bid Amount at Foreclosure Sale:** Enter, if applicable
- d. **Foreclosure Initiation Date:** Add in MM/DD/YYYY format
- e. **Unpaid Principal Balance (required):** Enter from the borrower's last paid installment
- f. **Accumulated Interest (required):** Complete the **From Date** (the first date interest was unpaid) and the **To Date** (the date of your claim submission OR, in the case of a pre-sale, the sale closing date)
- g. Enter **Comments** to help us review your claim

Click **NEXT** to advance to the next page.

Note – You may click **Save Claim – Finish Later** at any time.

File Initial Claim

MGIC Certificate No. [REDACTED] Requested Claim Amount: **\$0.00**

Claim Servicer Loan No. [REDACTED] Edit

Coverage Status: Primary, ACTIVE

% Coverage: 35.000

Borrower Name(s) [REDACTED]

Property Address [REDACTED]

Unpaid Principal Balance: \$0.00
Accumulated Interest: \$0.00
Total Expenses: \$0.00
Total Deductions: \$0.00

View/Print In-Process Claim

Claimable Items | Property | Expenses | Deductions | Payee | Summary and Submit

[Hide instructions]
Another row automatically appears when you enter a field.

Timeout
The form will timeout after being idle for 30 minutes.

Saving
Save the claim to avoid losing your work. Unsubmitted claims are accessible for 30 days.

Navigation
Use the Tab key or the mouse to access each field. Use "Next" to move through the form. Click directly on a tab to access that tab.

Summary
The claim summary auto-populates as you fill out the form.

Submission Requirements
Please refer to MGIC MGIC Servicing Guide for submission requirements.

Icons
Click [icon] to get more information. * Indicates required fields.

Claim Filing Type: * Foreclosure - REO Not Sold

Title Taken Date: 06/30/2024

Successful Bid Amount at Foreclosure Sale: 180,000.00

Foreclosure Initiation Date: 12/15/2023

Unpaid Principal Balance: 128,329.00

Amortizing UPB: 128,329.00

Accumulated Interest: 7,287.15

	Rate	From Date (mm/dd/yyyy)	To Date (mm/dd/yyyy)	# Days	Amount	Status
<input type="checkbox"/>	4.25%	06/01/2022	10/01/2024	481	\$7,287.15	▲
<input type="checkbox"/>						

Remove Checked Calculate Subtotal

Comments:
Please limit comments to those that you believe will be vital to the claim review process.

Character Count: 0 of 300

Save Claim Finish Later Cancel **NEXT**

5. Go to Property Tab

Under **Property Occupancy**, provide the following information:

- a. **Occupancy Status:** Select from the drop-down menu
- b. **Property Access Contact Name / Property Access Phone Number:** Needed in case we elect the Acquisition Claim Settlement option when you submit the claim

Under **Most Recent Property Valuation(s)**, provide the following information:

- c. **Valuation Type:** Select from the drop-down menu
- d. **“As Is” Value / “Repaired” Value / Date of Valuation:** Add and check for accuracy

Click **NEXT** to advance to the next page.

The screenshot shows the 'Property Address' tab with the 'Property Occupancy' section highlighted. The 'Occupancy Status' dropdown is set to 'Other Occupied'. The 'Property Access Contact Name' and 'Property Access Contact Phone' fields are empty. The 'Most Recent Property Valuation(s)' section is highlighted with green boxes, showing columns for 'Valuation Type', 'As Is Value', 'Repaired Value', and 'Date of Valuation'. The 'NEXT' button at the bottom right is also highlighted with a green box.

6. Go to Deductions Tab

Deductions (which will be subtracted from the total claim amount) include:

- a. **Escrow Account Balance:** Enter from the date of the borrower's last paid installment
- b. **Net Rental Proceeds**
- c. **Insurance Proceeds**
- d. **Other Deductions** (such as proceeds received from sale of the property)
- e. **Credits**

Click **NEXT** to advance to the next page.

The screenshot shows the 'Deductions' tab with the 'Deductions' section highlighted. The 'Escrow Account Balance' row is highlighted, with a green arrow pointing to the 'Amount' field. Below this, the 'Net Rental Proceeds', 'Insurance Proceeds', 'Other Deductions', and 'Credits' rows are also highlighted with green boxes. The 'NEXT' button at the bottom right is also highlighted with a green box.

Note – Each category has a drop-down menu that offers options. **Icons** contain additional information.

7. Go to Payee Tab

Under **Investor Information**, provide the following information to indicate whether a GSE is involved:

- Investor:** Select from the drop-down menu
- Investor Loan No.:** Add and check for accuracy

Under Payee Information, provide the following information:

- Attention To:** Add and check for accuracy

Click **NEXT** to advance to the next page.

MGIC
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Main Menu | Reports | Gold Cert Report | Premium Billing

File Initial Claim

(This claim summary)

MGIC Certificate No.: [REDACTED] Requested Claim Amount: **\$135,616.15**

Claim Servicer Loan No. (GL) [REDACTED] Unpaid Principal Balance: \$136,329.00
 Coverage Status: Primary, ACTIVE Accumulated Interest: \$7,287.15
 % Coverage: 35.000 Total Expenses: \$0.00
 Borrower Name(s) [REDACTED] Total Deductions: \$0.00
 Property Address [REDACTED]

View/Print In-Process Claim

Claimable Items | Property | Expenses | Deductions | **Payee** | Summary and Submit

(Info instructions)
 The investor selection determines the claim type.
Timeout
 The form will timeout after being idle for 30 minutes.
Saving
 Save the claim to avoid losing your work. Unsubmitted claims are accessible for 30 days.
Navigation
 Use the Tab key or the mouse to access each field. Use "Previous" and "Next" to move through the form. Click directly on a tab to access that tab.
Submission Requirements
 Please refer to MGIC's Servicing Guide for submission requirements.
Items
 Click [i] to get more information. * Indicates required fields.

Investor Information [i]
 Investor: * [Name/Other v] [REDACTED]
 Investor Loan No.: [REDACTED]

Payee Information [i]
 Send payments to: Smart Lending Company - Portfolio A
 Attention to: [REDACTED]

PREVIOUS Save Claim - Finish Later Cancel **NEXT**

8. Go to Summary and Submit Tab

Review the Claim Summary, including Claimable Items and Deductions, for accuracy.

Under Claim authorization, enter your **Servicer Contact Name (required)** and **Contact Phone (required)** in case we have questions regarding your claim submission.

When ready, Click **Submit to MGIC**. You will be directed to an Initial Claim Acknowledgment.

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Main Menu | Reports | Gold Cert Report | Premium Billing

File Initial Claim

(This claim summary)

MGIC Certificate No.: [REDACTED] Requested Claim Amount: **\$136,387.15**

Claim Servicer Loan No. (GL) [REDACTED] Unpaid Principal Balance: \$136,329.00
 Coverage Status: Primary, ACTIVE Accumulated Interest: \$7,287.15
 % Coverage: 35.000 Total Expenses: \$2,317.80
 Borrower Name(s) [REDACTED] Total Deductions: \$1,546.80
 Property Address [REDACTED]

View/Print In-Process Claim

Claimable Items | Property | Expenses | Deductions | Payee | **Summary and Submit**

(Info instructions)
 The form will timeout after being idle for 30 minutes.
Saving
 Save the claim to avoid losing your work. Unsubmitted claims are accessible for 30 days.
Navigation
 Use the Tab key or the mouse to access each field. Use "Previous" to move through the form. Click directly on a tab to access that tab.
Submission Requirements
 Please refer to MGIC's Servicing Guide for submission requirements.
Items
 Click [i] to get more information. * Indicates required fields.

Claimable Items: \$137,933.15	Deductions: \$1,546.80
Unpaid Principal Balance: \$136,329.00	Escrow Balance: \$1,946.00
Accumulated Interest: \$7,287.15	Net Rental Payments: \$0.00
Advance Fees: \$1,426.00	Insurance Premiums: \$0.00
Subsidiary Disbursements: \$17.00	Other Deductions: \$0.00
Property Taxes: \$50.00	Credits: \$0.00
Board Insurance: \$10.00	
Special Assessment: \$0.00	
Other Disbursements: \$0.00	

Claim Authorization:
 I hereby certify that the statements contained herein are true, correct and complete. I understand that a Claim will not be considered until all applicable documents have been received by the insurer. I am not aware of any facts indicating that the subject property is or might be subject to any physical damage, environmental contamination or hazard, except as disclosed in accompanying attachments.

Item Completed by: [REDACTED]
 Servicer Contact Name: * [REDACTED]
 Contact Phone: * [REDACTED] Ext: [REDACTED]

Important legal notices:
 For your protection California law requires the following to appear on this form: **ANY PERSON WHO KNOWLEDGELY OR UNKNOWLEDGELY FILES AN APPLICATION FOR PAYMENT OF A LOSS IS QUALIFYING FOR INSURANCE OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE INSURANCE, THE MATERIAL INFORMATION OR INFORMATION, MAY BE SUBJECT TO PENALTIES AND CONFINEMENT IN STATE PRISON.**

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New York: **ANY PERSON WHO KNOWLEDGELY AND UNLAWFULLY FILES AN APPLICATION FOR INSURANCE OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE INSURANCE, THE MATERIAL INFORMATION OR INFORMATION, MAY BE SUBJECT TO PENALTIES AND CONFINEMENT IN STATE PRISON.**

PREVIOUS Save Claim - Finish Later Cancel **Submit to MGIC**

9. Receive Initial Claim Acknowledgment

You will receive an **Initial Claim Acknowledgement** on the next screen. Please wait for this acknowledgement to ensure we have received your claim.

Note – You can **View/Print Claim** for your records. You may also click **Upload Claim Documents** to upload supporting documents from this window.

MGIC LINK

Main Menu | Reports | Gold Cert Report | Premium Billing

Initial Claim Acknowledgement

Claim For Loss has been received for the following on Oct 28, 2024 10:42 AM CDT

MGIC Certificate No. [REDACTED] Requested Claim Amount: **\$136,387.15**

Claim Servicer Loan No.	[REDACTED]	Unpaid Principal Balance:	\$128,329.00
Coverage Status	Primary, ACTIVE	Accumulated Interest:	\$7,287.15
% Coverage	35.000	Total Expenses:	\$2,317.00
Borrower Name(s)	[REDACTED]	Total Deductions:	\$1,546.00
Property Address	[REDACTED]		

[View/Print Claim](#)

Form Completed By: [REDACTED]
Claim For Loss ID: 60031936
Type of Submission: Initial Request

[Upload Claim Documents](#) [File Another Claim](#)

To check the status of pending claims, select [Policy Inquiries](#).