

File or Update a Notice of Default

Last Revised Date: 11/04/2024

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.

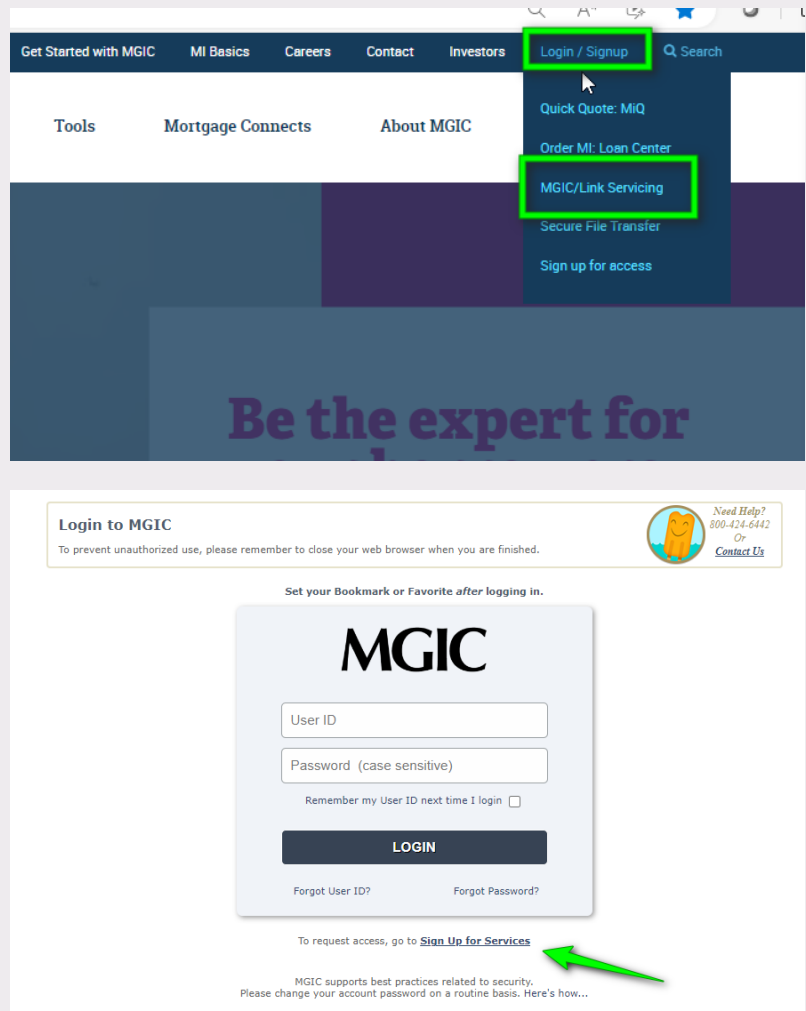
Log in with your **User ID** and **Password**.

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

- a. Complete the form on the webpage
- b. 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/Update a Default

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




The screenshot shows the MGIC/Link Servicing website interface. The top navigation bar includes 'Main Menu', 'Reports', 'Gold Cert Report', and 'Premium Billing'. The 'Main Menu' is expanded, showing options like 'Policy Inquiries', 'Transfer Servicing', 'Change Loan Numbers', 'Cancel Coverage', 'Activate Coverage', 'File/Update a Default' (highlighted with a green box and a green arrow), 'File a Claim', 'Claim Documents', 'Servicing Report', 'HAMP Reporting', 'Loan Modification', 'Short Sale', and 'Deed-in-Lieu'. The main content area is titled 'MGIC/Link Servicing' and contains a 'Policy Inquiries' form with fields for 'Certificate/Pool or Servicer Loan Number', 'Certificate/Pool Number' dropdown, and radio buttons for 'Primary' and 'Pool'. Below this is a 'Select Inquiry Type' section with radio buttons for 'Policy Detail', 'Default', and 'Claim', and a 'Perform Inquiry' button.

3. Manually Register a Notice of Delinquency

To manually register a Notice of Delinquency for a single certificate or pool of certificates, go to the **Manual Registration / Update** area on the screen.

In the **Certificate/Pool Number** field, enter the **MGIC Certificate or Pool Number** and select appropriate descriptor, **Primary** or **Pool**.

Click **Proceed**.



The screenshot shows the 'MGIC Notice of Delinquency Registration/Update' page. The top navigation bar is the same as in the previous screenshot. The main content area is titled 'MGIC Notice of Delinquency Registration/Update' and contains a 'Manual Registration / Update' form. The form has a 'Certificate/Pool Number' field (highlighted with a green box), radio buttons for 'Primary' and 'Pool', and a 'Proceed' button (highlighted with a green box). Below the form is a 'Manual Registration / Update' section with a 'Proceed' button and a note: 'Manually enter default and cure information.' To the right of the form is a 'Helpful Resources' section with links to 'MGIC Servicing Guide (.pdf)', 'State Timeframes Chart (.pdf)', 'Contact MGIC Claims Dept Personnel', 'Delinquent Loan List', and 'Automated Delinquency Reporting (.pdf)'. At the bottom, there is a 'MEAs Updates' section with a link to 'Instructions (.pdf)' and a 'Send MEA Updates' button. A footer note reads: 'Questions? Contact MGIC's Customer Service Department at customer_service@mgic.com or 800-424-6442. Please be prepared to supply the value you entered and response message.'

If the loan has not previously been reported as in default, we will display a **Notice of Delinquency Registration** form.

The **Servicer Loan Number, Borrower(s) Name(s)** and **Property Address** information is prefilled.

Fill in all the required fields (those with a red asterisk). MGIC/Link will save this information, and it will be provided for when you complete subsequent monthly filings to update default information or report a cure.

Once completed, Click **Submit NOD to MGIC**.

Note – Check all information for accuracy before submitting.

The screenshot shows the MGIC/Link interface for the 'Notice of Delinquency Registration' form. The form is titled 'MGIC Certificate Number' and includes a 'Submit NOD to MGIC' button at the bottom. The form fields are as follows:

- Servicer Loan Number:** Servicer Loan Number *
- Borrower(s) and Property:** Borrower *, Co-Borrower, Property Address *, City, Mailing Address, City, Borrower Home Phone, Borrower Work Phone (Ext).
- Status:** Default Reason *, Current Principal Balance *, Total Delinquent Amount *, Loan Due For Date * (mm/dd/yyyy), First Payment Default? * (Yes/No), Occupancy Status *, Date of Last Mortgagor Conversation * (mm/dd/yyyy).
- Bankruptcy:** Bankruptcy File Date * (mm/dd/yyyy), Bankruptcy Chapter Number.
- Investor Name:** Investor Name (FNMA).
- Action:** Servicers Next Action *, Promise to Pay Date * (mm/dd/yyyy).
- Comments/Collection Efforts:** A text area for comments with a character count of 0 of 280.
- Servicer Information:** Form Completed By (anita mcclain), Servicer Contact Name *, Contact Phone * (Ext).

4. View Confirmation Page

You will receive a **Notice of Delinquency Registration Acknowledgement**.

The screenshot shows the MGIC/Link interface for the 'MGIC Notice of Delinquency Registration Acknowledgement' page. The page displays a confirmation message and a table with loan details.

Notice of Delinquency has been received for the following on Aug 22, 2024 03:12 PM CDT

MGIC Certificate No.	
Servicer Loan No.	
Coverage Status	Primary, ACTIVE
Borrower Name	
Property Address	

Form Completed By: _____

[File/Update Another Default](#)

5. Use Automated Services

Customers utilizing **Automated Default Reporting** can submit an MEA form update electronically through **Send MEA Updates**.

If you have questions, refer to the links within the **Helpful Resources** area at the lower right-hand side of the page.

MGIC
MGIC/LINK

Main Menu | Reports | Gold Cert Report | Premium Billing

MGIC Notice of Delinquency Registration/Update

Manual Registration / Update

Certificate/Pool Number Primary Pool

Proceed

Manually enter default and cure information.

MEA Updates

- [Instructions \(.pdf\)](#)
- [Send MEA Updates](#)

The Monthly Exception Audit report (MEA) is used by MGIC customers set up for Automated Delinquency Reporting. For more information about this program, please contact MGIC's eCommerce Services Dept at 800-558-9900.

Helpful Resources

- [MGIC Servicing Guide \(.pdf\)](#)
- [State Timeframes Chart \(.pdf\)](#)
- [Contact MGIC Claims Dept Personnel](#)
- [Delinquent Loan List](#)
- [Automated Delinquency Reporting \(.pdf\)](#)

Get answers to your default servicing questions by accessing these helpful resources.

Questions? Contact MGIC's Customer Service Department at customer_service@mgic.com or 800-424-6442. Please be prepared to supply the value you entered and response message.