



# Mortgage Insurance Claims Portal

**Servicer Billing Enhancement - SERVICER JOB AID**

v. 1.0





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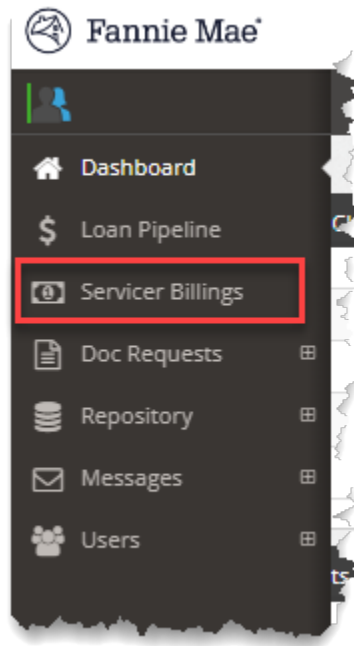


## Overview

Effective November 16, 2023, Fannie Mae will introduce appeals functionality through the Mortgage Insurance Claims Portal (MICP). This new functionality will allow the Servicer to appeal Mortgage Insurance claims through the portal and receive real-time responses.

## Servicer Billings

The servicer can view pending appeals through the Servicer Billing tab, located in the Main Menu on the left side of the screen.



## Open Servicer Billings

The list of loans with servicer billing and appeals will display, providing pertinent details related to the reason for the bill/appeal, the MI company on the loan, the status and dates associated with the bill.

Loans List

Q

Export

| <input type="checkbox"/> | Serv Loan # | FNMA Loan # | MI Co | Cert #    | MI Cov % | Bill Reason    | Settlement Type   | Bill Date  | Initial Bill Amt | Initial Appeal Date | Current Appeal Date | Lqd Type | Loan Status      | Last Update Date | Assigned User | Actions                                                                                                                                                                     |
|--------------------------|-------------|-------------|-------|-----------|----------|----------------|-------------------|------------|------------------|---------------------|---------------------|----------|------------------|------------------|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | 99999999    | 999999999   | MICO  | 999999999 | 12.00    | Intent to Bill | Canceled in Error | 11/03/2023 | \$33,246.64      | 11/03/2023          | 11/03/2023          | TPS      | Servicer Billing | 11/13/2023       |               |   |
| <input type="checkbox"/> |             |             |       |           | 25.00    | Intent to Bill | Canceled in Error | 11/03/2023 | \$8,826.38       | 11/06/2023          | 11/06/2023          | REO      | Appeal to MICO   | 11/06/2023       |               |                                                                                        |
| <input type="checkbox"/> |             |             |       |           | 30.00    | Intent to Bill | Option No-Money   | 10/25/2023 | \$37,600.21      | 10/25/2023          | 11/07/2023          | REO      | Appeal to MICO   | 11/07/2023       |               |   |
| <input type="checkbox"/> |             |             |       |           |          | Intent to Bill | Option No-        |            |                  |                     |                     |          | Appeal to        |                  |               |                                                                                        |

## Actions

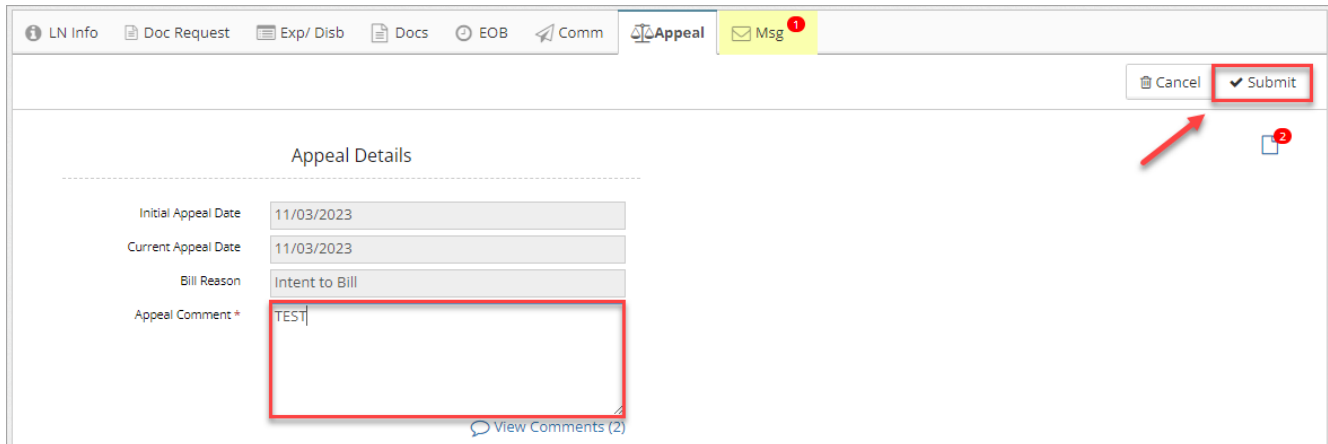
The **Actions** column icons will allow users the ability to appeal to the MICO and will notify users when messages associated with this loan have been received.



## Appeals

The Appeal icon  allows the servicer to appeal a billing.

1. Click the Appeal icon. The Appeal tab will open.
2. Enter a comment to support the appeal.
3. Click Submit to forward the appeal to the MI company.



## Messages

A red bubble over the Messages icon  will indicate the number of interactions which have occurred on this claim. Click the icon to open the message history.

| Ad type | Loan Status      | Last Update Date | Assigned User | Actions                                                                                                                                                                 |
|---------|------------------|------------------|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MS      | Servicer Billing | 11/13/2023       |               |   |
| DO      | Appeal to MICO   | 11/06/2023       |               |                                                                                      |
| DO      | Appeal to MICO   | 11/07/2023       | Karthik G     |                                                                                      |

## Review Messages

1. Use the key at the top of the message pop-up box to determine if a message was sent by Fannie Mae, the MI company or the servicer and if it was an initial message, a response or a notification of completion.
2. Click **Close** to collapse the pop-up box.
3. Click the  icon in the **Actions** column to add a note OR click **Add New** to initiate a new message.



Messages

FNMA MICO SVCR Initial Msg Responding Msg Completion Msg Note

Add New

| Id  | Category   | Status                             | Audience | Created Dt | Created By | Last Upd Dt | Follow-Up Dt | Message                                           | Actions |
|-----|------------|------------------------------------|----------|------------|------------|-------------|--------------|---------------------------------------------------|---------|
| 135 | Validation | Pending Fannie Mae Acknowledgement | FNMA     | 10/25/2023 |            | 10/25/2023  |              | 10/25/2023 02:59 PM - Creator Name (Company) test |         |

Close

## Add Note

The **Notes** feature allows users to provide pertinent information related to the message for all parties to view.

1. Click the icon in the **Actions** column. The pop-up box will display. This field is limited to 2,000 characters.
2. Enter the note content.
3. Click **Save**.

Add Note

Enter details below related to your message and click 'Send' when ready.  
Note maximum character limit 2,000.

2,000 Character(s) Remaining

10/25/2023 02:59 PM - test

Close Save

4. Click **Close** to exit without sending.

Close Send



## Add a new message

Users can initiate a new message by clicking **Add New** in the top-right corner of the pop-up box. A new messaging pop-up box will open.

1. Select intended audience.

The screenshot shows the 'Add New' pop-up box. The 'Intended Audience' dropdown menu is open, showing options: 'Pick One', 'Fannie Mae' (highlighted in blue), and 'MICO'. The 'Category' dropdown is also open, showing 'Pick One'. Below the dropdowns, there is a text area for the message and a 'Send' button.

2. Select category.

The screenshot shows the 'Add New' pop-up box. The 'Intended Audience' dropdown is set to 'Fannie Mae'. The 'Category' dropdown menu is open, showing options: 'Pick One', 'Validation', 'Doc Request Follow-up', 'Denials', 'Recessions', 'Correction File', 'Missing 259 Receipt', 'Claim Follow-up', 'Acquisition Review', 'ALO Review', 'Appeal' (highlighted in blue), 'Reconciliation', 'Supplemental Claim Follow-up', and 'General Questions'. Below the dropdowns, there is a text area for the message and a 'Send' button.

3. Enter message details. The field is limited to 2,000 characters.
4. Click **Send**.

The screenshot shows the 'Add New' pop-up box. The 'Intended Audience' dropdown is set to 'Fannie Mae' and the 'Category' dropdown is set to 'Appeal'. Below the dropdowns, there is a text area for the message. The text area is highlighted with a red box. Below the text area, there is a character count: '1,961 Character(s) Remaining'. At the bottom right, there are two buttons: 'Close' and 'Send' (highlighted with a red box and a red arrow).

5. Click **Close** to exit without sending.

