

MGIC Provides Delegation for Extend Modification for Disaster Relief

We're providing delegation for the Extend Modification for Disaster Relief communicated by Fannie Mae and Freddie Mac in the following publications:

- [Fannie Mae Lender Letter LL-2017-09](#)
- [Freddie Mac Bulletin 2017-25](#)

This temporary program applies to FEMA-declared disasters occurring on or after Aug. 25, 2017 and Borrowers whose income has been affected by the disaster or whose property is located in the disaster area. Report permanent modifications using "GSE Extend Modification for Disasters" with the following codes:

- MGIC program reporting code 26 for Fannie Mae loans and 27 for Freddie Mac loans
- MILAR reporting code 39 for Fannie Mae loans and 40 for Freddie Mac loans

For a modification that exceeds the delegated guidelines, send a request for approval. Instructions to submit requests are in [Section 9 of our Servicing Guide](#) under "Reporting and Approval Requests for Modifications."

For non-GSE loans, Servicers have delegated authority to complete modifications within our current guidelines without prior approval. Refer to [Section 9 of our Servicing Guide](#).

Questions?

Contact your MGIC Servicing Relationship Manager, mgic.com/contact, or contact Customer Service at customer_service@mgic.com or 1-800-424-6442.