

# Activate MI Coverage

Last Revised Date: 11/04/2024

## 1. Log in to MGIC/Link Servicing

Visit [mgic.com](https://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**

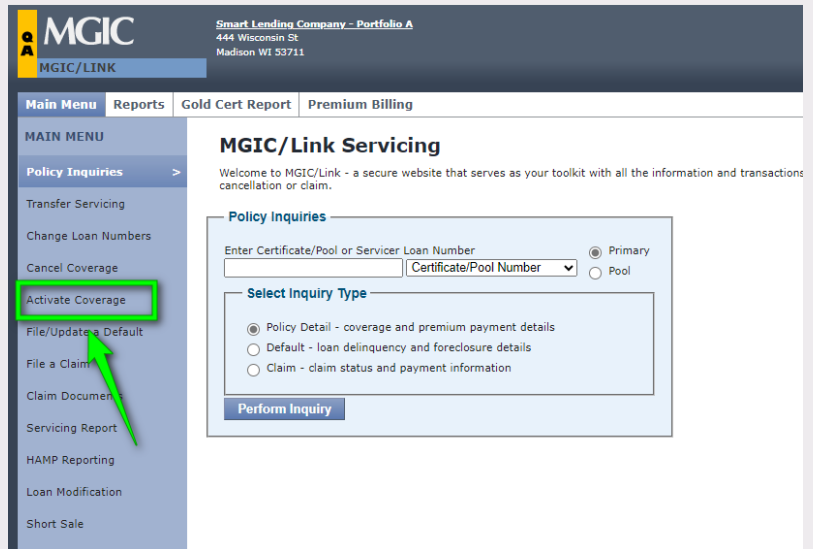
Once processed, you'll receive 2 emails from [customer\\_service@mgic.com](mailto:customer_service@mgic.com), the first with a **User ID** and the second with a temporary **Password**.

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

The screenshot displays the MGIC website's navigation menu. The 'Login / Signup' link is highlighted with a green box. A dropdown menu is open, showing options: 'Quick Quote: MiQ', 'Order MI: Loan Center', 'MGIC/Link Servicing' (highlighted with a green box), 'Secure File Transfer', and 'Sign up for access'. Below the navigation is a banner with the text 'Be the expert for'. The main content area shows the 'Login to MGIC' page. It includes a warning: 'To prevent unauthorized use, please remember to close your web browser when you are finished.' and a note: 'Set your Bookmark or Favorite after logging in.' The login form has fields for 'User ID' and 'Password (case sensitive)', a 'Remember my User ID next time I login' checkbox, and a 'LOGIN' button. There are links for 'Forgot User ID?' and 'Forgot Password?'. At the bottom, there is a link 'To request access, go to [Sign Up for Services](#)' with a green arrow pointing to it. A small help icon is in the top right corner with text: 'Need Help? 800-424-6442 Or Contact Us'. At the very bottom, there is a security notice: 'MGIC supports best practices related to security. Please change your account password on a routine basis. Here's how...'

## 2. Go to Activate Coverage

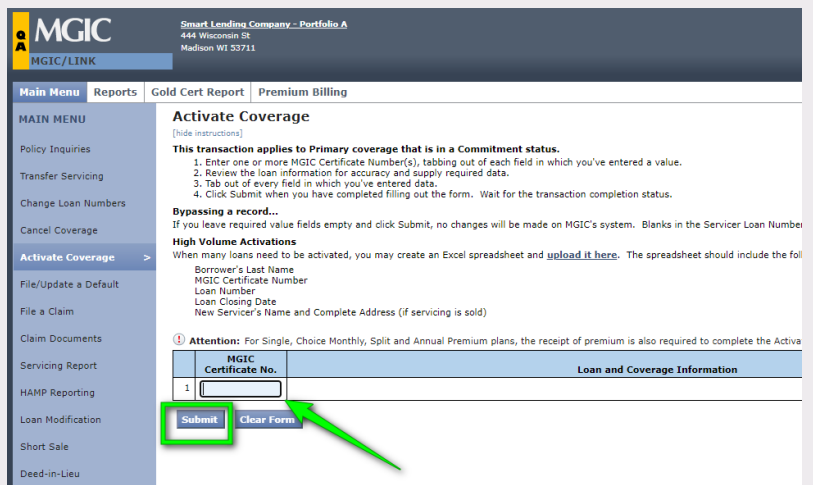
Within MGIC/Link Servicing, select **Activate Coverage**, found under the Main Menu tab.



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 various options. The 'Activate Coverage' option is highlighted with a green box, and a green arrow points to it. The main content area displays the 'MGIC/Link Servicing' header and a 'Policy Inquiries' section with a search form and radio buttons for 'Primary' and 'Pool' coverage types.

## 3. Enter MGIC Certificate Number

Enter the **MGIC Certificate No.** of the loan you wish to activate and click **Submit**.



The screenshot shows the 'Activate Coverage' form on the MGIC/Link Servicing website. The form includes instructions and a table for entering loan information. The 'MGIC Certificate No.' field is highlighted with a green box, and a green arrow points to the 'Submit' button.

**Activate Coverage**  
[Hide Instructions]  
**This transaction applies to Primary coverage that is in a Commitment status.**  
1. Enter one or more MGIC Certificate Number(s), tabbing out of each field in which you've entered a value.  
2. Review the loan information for accuracy and supply required data.  
3. Tab out of every field in which you've entered data.  
4. Click Submit when you have completed filling out the form. Wait for the transaction completion status.

**Bypassing a record...**  
If you leave required value fields empty and click Submit, no changes will be made on MGIC's system. Blanks in the Servicer Loan Number

**High Volume Activations**  
When many loans need to be activated, you may create an Excel spreadsheet and [upload it here](#). The spreadsheet should include the following information:  
Borrower's Last Name  
MGIC Certificate Number  
Loan Number  
Loan Closing Date  
New Servicer's Name and Complete Address (if servicing is sold)

**Attention:** For Single, Choice Monthly, Split and Annual Premium plans, the receipt of premium is also required to complete the Activation.

MGIC Certificate No.	Loan and Coverage Information
1	

**Submit** **Clear Form**

#### 4. Check Loan Display Account Identity

Loan identity information will appear.

Check borrower name, property city and state, and Servicer Loan No. (written within the **Loan and Coverage Information** column) for accuracy.

**Note** – You may activate more than one MGIC Commitment at a time.

The screenshot shows the 'Activate Coverage' form in the MGIC system. The form includes a 'MAIN MENU' on the left and a 'Loan and Coverage Information' table. The table has two columns: 'MGIC Certificate No.' and 'Loan and Coverage Information'. The first row contains the certificate number '60651100' and the following information: 'Borrower's Last Name: BRAUN', 'MGIC Certificate Number: LAKE ORION, MI 48362', 'Loan Number: [redacted]', 'Loan Closing Date: [redacted]', 'New Servicer's Name and Complete Address (if servicing is sold): [redacted]', 'Servicer Loan No.: 488579666', and 'New Servicer Loan No.: [redacted]'. The 'Coverage' is listed as 'Primary, COMMITMENT ISSUED on 07/22/2024'. There are 'Submit' and 'Clear Form' buttons at the bottom.

#### 5. Enter Coverage Information

If applicable, enter the **New Servicer Loan No.** as well as the **Loan Closing Date** using MM/DD/YYYY format within the **Loan and Coverage Information** column.

Click **Submit**.

The screenshot shows the 'Activate Coverage' form in the MGIC system. The form includes a 'MAIN MENU' on the left and a 'Loan and Coverage Information' table. The table has two columns: 'MGIC Certificate No.' and 'Loan and Coverage Information'. The first row contains the certificate number '60651100' and the following information: 'Borrower's Last Name: BRAUN', 'MGIC Certificate Number: LAKE ORION, MI 48362', 'Loan Number: [redacted]', 'Loan Closing Date: [redacted]', 'New Servicer's Name and Complete Address (if servicing is sold): [redacted]', 'Servicer Loan No.: 488579666', 'New Servicer Loan No.: 100045763', and 'Loan Closing Date: 07/15/2024'. The 'Coverage' is listed as 'Primary, COMMITMENT ISSUED on 07/22/2024'. There are 'Submit' and 'Clear Form' buttons at the bottom, with the 'Submit' button highlighted by a green box.

## 6. View Activation and Transaction Statuses

In the **Loan and Coverage Information** column, you will see the Activate Status marked as **Success**.

In the **Transaction Status** column, the transaction in question is marked as **Completed**.

**Activate Coverage**

This transaction applies to Primary coverage that is in a Commitment status.

1. Enter one or more MGIC Certificate Number(s), tabbing out of each field in which you've entered a value.
2. Review the loan information for accuracy and supply required data.
3. Tab out of every field in which you've entered data.
4. Click Submit when you have completed filling out the form. Wait for the transaction completion status.

**Bypassing a record...**  
If you have required value fields empty and click Submit, no changes will be made on MGIC's system. Blanks in the Servicer Loan Number field will not override existing loan numbers.

**High Volume Activations**  
When many loans need to be activated, you may create an Excel spreadsheet and upload it here. The spreadsheet should include the following data:

MGIC Certificate No.	Loan and Coverage Information	Transaction Status
1 60651100	Borrower's Last Name: BEAUN LAKSE ORSON, MI 48362 Coverage: Primary, ACTIVE Servicer Loan No.: 100048763 Loan Closing Date: 07/15/2024	Completed
2		

Submit Clear Form

## 7. Check Certificate Information via Policy Inquiries

If you want to review that the activation was a success, go to **Policy Inquiries**, enter the **Certificate/Pool Number**, and click **Perform Inquiry**.

**MGIC/Link Servicing**

Welcome to MGIC/Link - a secure website that serves as your toolkit with all the information and transactions you need to service your loan cancellation or claim.

**Policy Inquiries**

Enter Certificate/Pool or Servicer Loan Number: 27752256

Select Inquiry Type:

- Policy Detail - coverage and premium payment details
- Default - loan delinquency and foreclosure details
- Claim - claim status and payment information

Perform Inquiry

The **Certificate Policy Status** appears within the Servicer Information section of the Policy Details screen.

**Policy Details**

**Service Information**

Certificate #	Servicer Loan #	<b>Certificate Policy Status</b>
27752256	648792000	ACTIVE - RISK/SAVED
Coverage Start Date	Coverage End Date	
06/07/2012	01/01/2018	
Previous Servicer	Transfer Effective Date	Transfer Process Date
CITIBANK COMMUNITY BANK	04/04/2008	04/04/2008

**Loan Information**

Borrower & Property Address	Last Rptd Mtg Bal	Appraised Value	Sale Price
JRUAL, MI 123 PARDIST O'FALLON, IL 62269-0000	\$187,100.00	\$176,900.00	\$176,900.00
Occupancy Type	Loan Purpose	Loan Type	Default Status
PRIMARY HOME	PURCHASE	FIXED RATE, FIXED TERM	NO OPEN DEFAULT ON FILE

**Insurance Information**

Coverage Percent	Loan To Value Percent	Renewal Type	Premium Source
80% (Minimum 80%)	85%	201P MONTHLY CONSTANT	BORROWER PAID