

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.

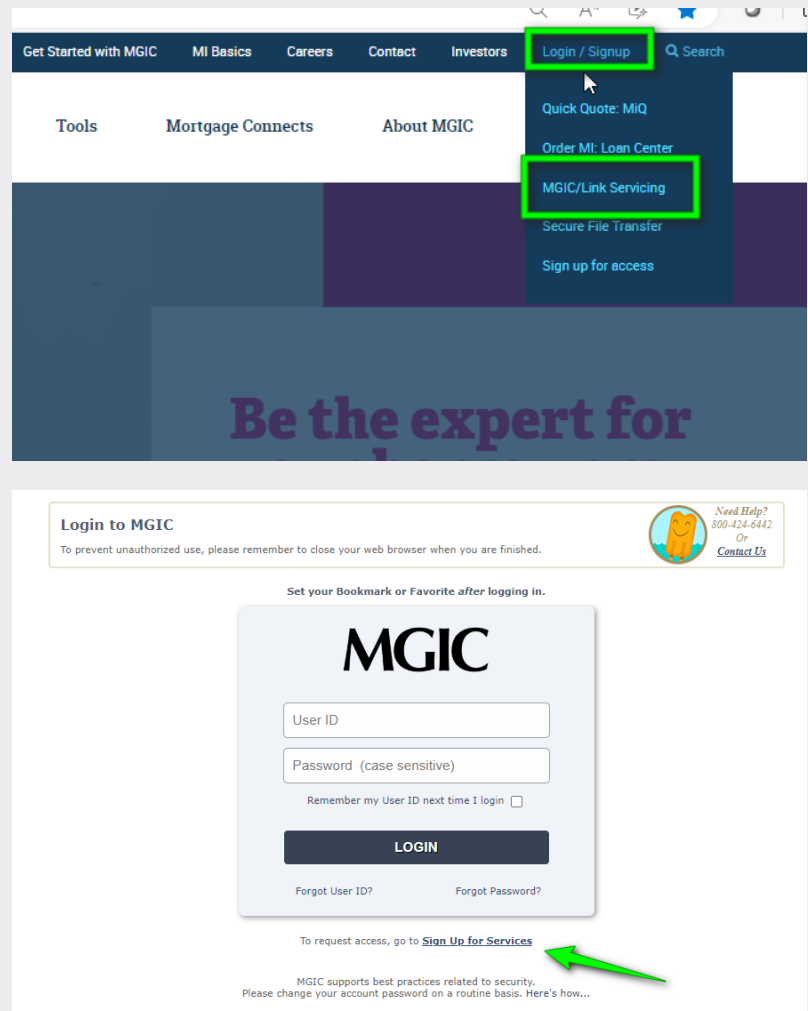
Log in with your **User ID** and **Password**.

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

- 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 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**.

MGIC/Link Smart Lending Console - Portfolio A
444 Wisconsin St
Madison WI 53711

Main Menu Reports Gold Cert Report Premium Billing

File New Claim or Update Saved Claim

Please refer to MGIC MGIC Servicing Guide for claim filing guidelines and documentation requirements.

[Hide instructions](#)

Use this form to file a new claim or make changes to previously saved claim.

Enter the MGIC certificate or pool loan number; indicate whether the type of insurance is primary or pool and click "Proceed".

The form will time out if you leave it idle for 30 minutes. Save the claim form to avoid losing your work. Save the claim to finish later by clicking "Save Claim - Finish Later" at the bottom of the form. Saved forms that haven't been submitted are accessible for 30 days. You may exit the form without saving by clicking "Cancel". Click "Next" to go to the next tab.

Click [i](#) to get more information.

Enter MGIC Certificate or Pool Loan Number:

Indicate Type of Insurance: Primary Pool

Proceed

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.

MGIC/Link Smart Lending Console - Portfolio A
444 Wisconsin St
Madison WI 53711

Main Menu Reports Gold Cert Report Premium Billing

File Initial Claim

[Hide claim summary](#)

MGIC Certificate No. **26085984**

Requested Claim Amount: **\$0.00**

Claim Servicer Loan No. 1428342224	Unpaid Principal Balance: \$0.00
Coverage Status: Primary - ACTIVE	Accumulated Interest: \$0.00
% Coverage: \$0.00	Total Expenses: \$0.00
Borrower Name(s): JPULL NH	Total Deductions: \$0.00
Property Address: 123 MAIN ST CHICAGO, IL 60629	

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

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

Icons
Click [i](#) to get more information. * Indicates required fields.

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.

Smart Lending Company - Portfolio A
444 Wisconsin St
Madison WI 53711

LINK

Reports | Gold Cert Report | Premium Billing

File Initial Claim
(hide claim summary)

MGIC Certificate No. **26085984** Requested Claim Amount: **\$0.00**

Claim Servicer Loan No.	1426342224	Unpaid Principal Balance:	\$0.00
Coverage Status	Primary, ACTIVE	Accumulated Interest:	\$0.00
% Coverage	35.000	Total Expenses:	\$0.00
Borrower Name(s)	JFULL NM	Total Deductions:	\$0.00
Property Address	123 MAIN ST CHICAGO, IL 60629		

View/Print In-Process Claim

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

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

Icons
Click 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
Amortizing UPB: 128,329.00

Accumulated Interest
Accumulated Interest Total: 7,287.15

	Rate	From Date	To Date	# Days	Amount	Status
<input type="checkbox"/>	4.25%	06/01/2023	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 350

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' tab in the MGIC claims system. The 'Property Occupancy' section is highlighted with green boxes and arrows. The 'Occupancy Status' dropdown is set to 'Owner Occupied'. The 'Property Access Contact Name' and 'Property Access Contact Phone' fields are empty. The 'Most Recent Property Valuation(s)' section is also highlighted with green boxes and arrows, showing a table with columns for Valuation Type, 'As Is' Value, Repaired Value, and Date of Valuation. The 'NEXT' button is 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 in the MGIC claims system. The 'Deductions' section is highlighted with green boxes and arrows. The 'Escrow Account Balance' field is highlighted with a green box and arrow. The 'Description' and 'Amount' fields are also highlighted with green boxes and arrows. The 'NEXT' button is 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 Smart Lending Company - Portfolio A
123 MAIN ST CHICAGO, IL 60629

File Initial Claim

MGIC Certificate No. **26085984** Requested Claim Amount: **\$135,616.15**

Claim Servicer Loan No. (SR)	1424342214	Unpaid Principal Balance:	\$138,339.00
Coverage Status	Primary, ACTIVE	Accumulated Interest:	\$7,287.15
% Coverage	35.000	Total Expenses:	\$0.00
Borrower Name(s)	JOEL W	Total Deductions:	\$0.00
Property Address	123 MAIN ST CHICAGO, IL 60629		

Payee Information

Investor: (highlighted with green arrow)

Investor Loan No.: (highlighted with green arrow)

Send Payment to: Smart Lending Company - Portfolio A

Attention to: (highlighted with green arrow)

NEXT (highlighted in green)

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.

MGIC Smart Lending Company - Portfolio A
123 MAIN ST CHICAGO, IL 60629

File Initial Claim

MGIC Certificate No. **26085984** Requested Claim Amount: **\$136,387.15**

Claim Servicer Loan No. (SR)	1424342214	Unpaid Principal Balance:	\$138,339.00
Coverage Status	Primary, ACTIVE	Accumulated Interest:	\$7,287.15
% Coverage	35.000	Total Expenses:	\$2,317.00
Borrower Name(s)	JOEL W	Total Deductions:	\$1,546.00
Property Address	123 MAIN ST CHICAGO, IL 60629		

Summary and Submit

Claimable Items: 5137,933.15 **Deductions:** \$1,546.00

Unpaid Principal Balance:	\$138,339.00	Escrow Balance:	\$1,546.00
Accumulated Interest:	\$7,287.15	Net Rental Proceeds:	\$0.00
Attorney Fees:	\$1,400.00	Insurance Proceeds:	\$0.00
Statutory Disbursements:	\$17.00	Other Deductions:	\$0.00
Property Taxes:	\$500.00	Credits:	\$0.00
Home Insurance:	\$125.00		
Property Reservation:	\$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 completed 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 hazards, except as disclosed in accompanying attachments.

Form Completed by: (highlighted with green arrow)

Servicer Contact Name: (highlighted with green arrow)

Contact Phone: (highlighted with green arrow)

Submit to MGIC (highlighted in green)

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.

The screenshot shows the MGIC LINK web portal interface. The header includes the MGIC logo and company information: "Smart Lending Company - Portfolio A", "444 Wisconsin St", "Madison WI 53711". The navigation menu includes "Main Menu", "Reports", "Gold Cert Report", and "Premium Billing". The main content area is titled "Initial Claim Acknowledgement" and states "Claim For Loss has been received for the following on Oct 28, 2024 10:42 AM CDT".

Key information displayed:

- MGIC Certificate No.: 26085984
- Requested Claim Amount: \$136,387.15
- Claim Servicer Loan No.: 1426342224
- Coverage Status: Primary, ACTIVE
- % Coverage: 35.000
- Borrower Name(s): JFULL MN
- Property Address: 122 MAIN ST, CHICAGO, IL 60629

Financial summary:

Unpaid Principal Balance:	\$128,329.00
Accumulated Interest:	\$7,287.15
Total Expenses:	\$2,317.00
Total Deductions:	\$1,546.00

Additional details:

- Form Completed By: anita mcclain
- Claim For Loss ID: 60031936
- Type of Submission: Initial Request

Buttons: "View/Print Claim", "Upload Claim Documents", "File Another Claim". A green arrow points to the "View/Print Claim" link.