

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.

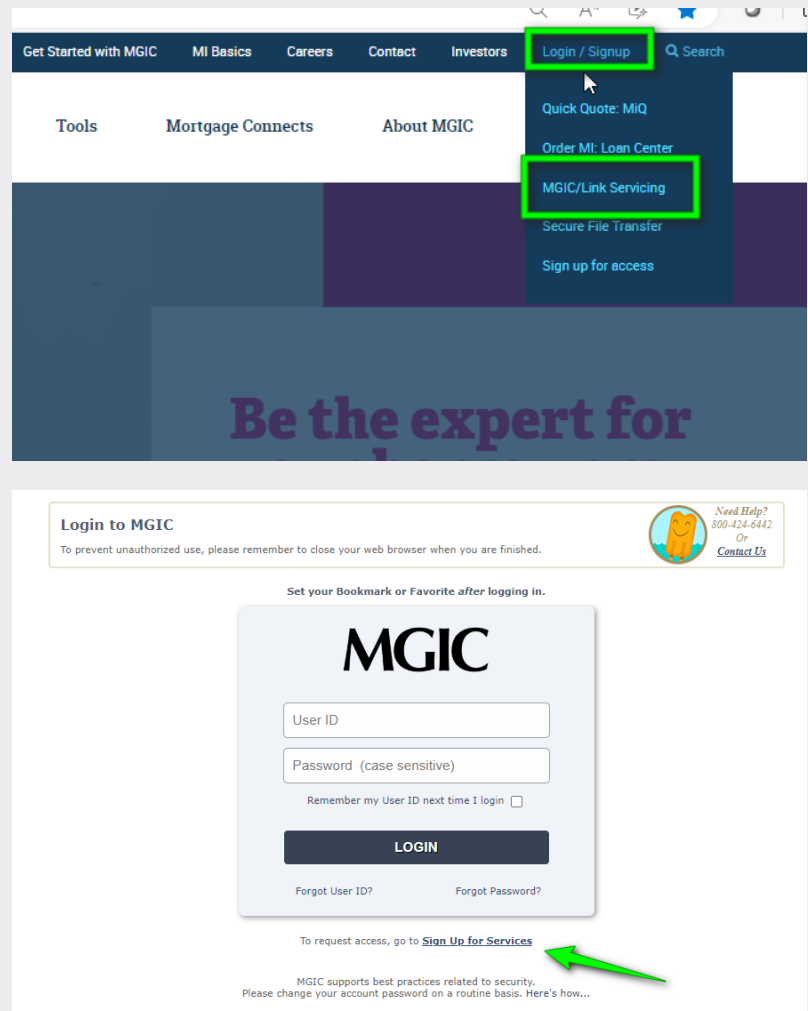
Log in with your **User ID** and **Password**.

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

- Complete the form on the webpage
- 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 web application. 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' section with a text input field for 'Certificate/Pool Number', radio buttons for 'Primary' and 'Pool', and a 'Select Inquiry Type' section with radio buttons for 'Policy Detail', 'Default', and 'Claim'. A 'Perform Inquiry' button is located at the bottom of the form.

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 'Manual Registration / Update' section has a 'Certificate/Pool Number' field containing '33142604', radio buttons for 'Primary' and 'Pool', and a 'Proceed' button. Below this is a 'MEAs Updates' section with a 'Send MEA Updates' button and a 'Helpful Resources' section with links to 'MGIC Servicing Guide', 'State TimeFrames Chart', 'Contact MGIC Claims Dept Personnel', and 'Delinquent Loan List'. The page also includes a footer with contact information for MGIC's Customer Service Department.

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.

4. View Confirmation Page

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

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 Smart Lending Company... Portfolio A
444 Wisconsin St
Madison, WI 53711
Related Links Tools anita.mcclean

MGIC/LINK

Main Menu Reports Gold Cert Report Premium Billing

MAIN MENU

- Policy Inquiries
- Transfer Servicing
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- Cancel Coverage
- Activate Coverage
- File/Update a Default >**
 - File a Claim
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 - Servicing Report
 - HAMP Reporting
 - Loan Modification
 - Short Sale
 - Deed-in-Lieu
 - Other Workout Types

MGIC Notice of Delinquency Registration/Update

Manual Registration / Update

Certificate/Pool Number Primary Pool

Manually enter default and cure information.

MEA Updates

- [Instructions \(.pdf\)](#)
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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.