Report Individual Loan Modifications

Last Revised Date: 10/16/2024

1. Log in to MGIC/Link Servicing



Contact: MGIC Customer Service

1-800-424-6442

2. Go to Loan Modification

Within MGIC/Link Servicing, select **Loan Modification**, found under the Main Menu tab.

For a single loan modification, enter the **MGIC Certificate or Pool Loan Number** in the box provided.

An option for Multiple Loan Modifications (batch upload) is also available.

Click Proceed.



3. Fill Out Notice of Loan Modification (Delinquent and Non-Delinquent Loans)

At the top, confirm the accuracy of the loan identity information displayed.

Complete the form with the requested information (a red asterisk indicates a required field):

a. Loan Modification Program (required): Select the correct program from the drop-down menu. The default is set to Standard

Note – The rules applied to the modification will change according to the choice of the program.

b. Loan Modification Effective Date (required): Enter the borrower's first modified payment due date (which generally falls on the first of the month) in MM/DD/YYYY format

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		Submit Cancel

 Fill Out Notice of Loan Modification (Delinquent and Non-Delinquent Loans) – Continued

Complete the form with the requested information (a red asterisk indicates a required field):

- c. Will a new note be executed? (required): Select Yes or No
- d. Is the loan delinquent? (required): Select Yes or No

Note – Delinquency refers to just before the time of loan modification.

- e. Current Loan Due For Date: Fill in the due date of the loan prior to the modification
- f. Under Loan Balance/Payment/Term, complete both columns (required):
 - Existing column: Terms just prior to the modification (not always the same as the original loan)
 - Modified column: Modified terms
 - PITI row: Optional

Note – Be sure to add any deferred amount into the Modified Principal Balance.

- g. **Gross Monthly Income**: Enter in the box provided, if available
- h. **Full Loan Term** (for the modified loan): Enter the number of months in the box provided



- Fill Out Notice of Loan Modification (Delinquent and Non-Delinquent Loans) – Continued
 - i. Is there a Forbearance? (required): Select Yes or No
 - j. Is there Debt Forgiveness? (required): Select Yes or No
 - k. Existing Loan Type (required): Select from the drop-down menu
 - I. Modified Loan Type (required): Select from the drop-down menu
 - m. Does the modified loan feature any Interest Only payments? (required): Select Yes or No

Click Submit.

Note – Fill out any applicable pop-up boxes based on your selections. The Information icon bubbles provide more detail on what is being requested.

6. View Notice of Loan Modification Confirmation Receipt

A confirmation page will display our receipt of the modification.

Click **Continue** to return to the initial Loan Modification screen.



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C/LINK	
enu Reports	Gold Cert Report Premium Billing
MENU	Notice of Loan Modification (Delinquent and Non-Delinquent Loans)
Inquiries	MGIC Certificate No. 27977914
	Servicer Loan No. 112266
Servicing	Coverage Status ACTIVE
and the second second	Investor Name and Loan No. Fannie Mae 4009446574
Loan Numbers	Borrower Name(s) MICHELLE LLAST NM
Coverage	Property Address 123 MAIN ST SPRINGFIELD , IL 62704
Coverage	* These fields are required
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