

# Review and Submit Monthly Premium Bill

Last Revised Date: 09/30/2024

## 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.

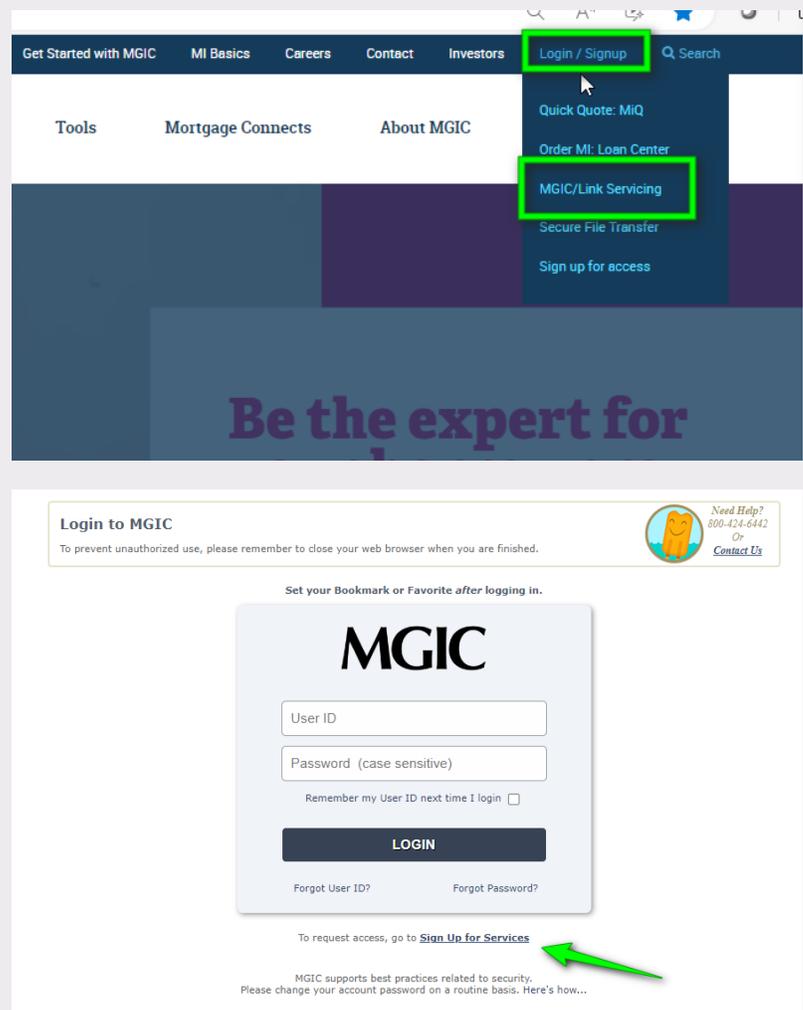
Log in with your **User ID** and **Password**.

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.



## 2. Go to Premium Billing

At the top of the page, select the **Premium Billing** tab.

From this view, you will see the Premium Bill ID, Bill Type, Payment Due Date, Bill Creation Date, Total Premium/Tax Bill Billed, and Bill Status information.

After reviewing and submitting, you will see the Total Premium/Tax Submitted, Submission Date and Submitted By information.

Premium Bill ID	Bill Type	Payment Due Date	Bill Creation Date	Total Premium/Tax Billed	Bill Status	Total Premium/Tax Submitted	Submission Date	Submitted By
900003165		04/30/2018	03/08/2018	\$915.54	Submitted	\$915.54	08/29/2024	Chris Ploch
900003138		03/31/2018	01/19/2018	\$167.83	In Process	\$295.08		

## 3. View a Bill

To view your bill, click on the **Premium Bill ID** number.

The **Premium Bill Detail** information screen will appear. The section **Loan Detail** contains information for each Certificate on the bill.

Click the **+** sign next to the **Servicer Loan #** for additional loan level data. The row will expand to include the full name, property address, and a breakdown of the premium and tax due.

**Table 1: Premium Bill History (from top screenshot)**

Premium Bill ID	Bill Type	Payment Due Date	Bill Creation Date	Total Premium/Tax Billed	Bill Status	Total Premium/Tax Submitted	Submission Date	Submitted By
900003165		04/30/2018	03/08/2018	\$915.54	Submitted	\$915.54	08/29/2024	Chris Ploch
900003138		03/31/2018	01/19/2018	\$167.83	In Process	\$295.08		
900003135		03/31/2018	01/19/2018	\$36.66	Never Accessed	\$36.66		

**Table 2: Loan Detail (from bottom screenshot)**

Servicer Loan #	MGIC Cert #	Borrower Name	Coverage Date	Termination Date (Paid Due)	Mortgage Balance	Premium & Tax Due	Status	User Reviewed
122356	23219082	FULL NH	02/01/2018		\$78,000.00	\$47.45	Modified	<input type="checkbox"/>
122356	23219082	FULL NH	01/01/2018	05/01/2018	\$139,906.00	\$95.11	Renewal	<input type="checkbox"/>

#### 4. Adjust the Bill

To update a Certificate, click the **Servicer Loan #** on the left-hand side of the table.

A pop-up box will appear, where you can update the Servicer Loan # or exclude the Certificate from payment.

Click **Save**.

#### 5. Add a Loan for Premium Payment

Directly under the Loan Detail section heading, enter the MGIC Certificate number in the box labeled MGIC Cert #, then click **Add**.

A pop-up box will appear.

Enter the **Premium & Tax Due** amount.

If needed, you may also edit the **Servicer Loan #** here.

Click **Save** to add to your bill.



## 8. Print Bill Summary PDF

The Successful Submission pop-up screen will display.

If you are mailing a paper check, select **Print PDF Bill Summary** before closing.

Premium Bill ID	Bill Type	Payment Due Date	Bill Creation Date	Total Premium/Tax Billed	Bill Status	Total Premium/Tax Submitted	Submission Date	Submitted By
900003155		04/30/2018	03/08/2018	\$915.44	Submitted	\$915.44	08/29/2024	Chris Ploch
900003138		03/31/2018	01/19/2018	\$147.83	Submitted	\$215.28	10/14/2024	anita molican
900003135		03/31/2018	01/19/2018	\$36.66	In Process	\$36.66		
900003145		02/28/2018	01/19/2018	\$269.41	Submitted	\$269.41	09/27/2024	Chris Ploch
900003137		03/31/2018	01/19/2018	\$58.67	In Process	\$58.40		
900003136		03/31/2018	01/19/2018	\$161.72	Submitted	\$93.05	10/07/2024	Chris Ploch
900003143		02/28/2018	01/19/2018	\$315.96	Never Accessed	\$315.96		
900003144		02/28/2018	01/19/2018	\$58.86	Never Accessed	\$58.86		
900003147		02/28/2018	01/19/2018	\$110.63	Never Accessed	\$110.63		
900003139		03/31/2018	01/19/2018	\$161.36	Never Accessed	\$161.36		
900003140		03/31/2018	01/19/2018	\$110.36	Never Accessed	\$110.36		
900003148		02/28/2018	01/19/2018	\$100.00	Never Accessed	\$100.00		
900003141		03/31/2018			Successful Submission			
900003142		03/31/2018			Success			
900003149		02/28/2018			You successfully submitted premium bill 900003138.			
900003146		02/28/2018			If you are mailing in your premium payment, please include a copy of the premium summary with your remittance.			
900003142		02/28/2018						
900003145		02/28/2018						
900003146		02/28/2018						
900003147		02/28/2018						
900003148		02/28/2018						
900003149		02/28/2018						
900003150		02/28/2018						
900003151		02/28/2018						
900003152		02/28/2018						
900003153		02/28/2018						
900003154		02/28/2018						
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900003163		02/28/2018						
900003164		02/28/2018						
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900003167		02/28/2018						
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900003170		02/28/2018						
900003171		02/28/2018						
900003172		02/28/2018						
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900003181		02/28/2018						
900003182		02/28/2018						
900003183		02/28/2018						
900003184		02/28/2018						
900003185		02/28/2018						
900003186		02/28/2018						
900003187		02/28/2018						
900003188		02/28/2018						
900003189		02/28/2018						
900003190		02/28/2018						
900003191		02/28/2018						
900003192		02/28/2018						
900003193		02/28/2018						
900003194		02/28/2018						
900003195		02/28/2018						
900003196		02/28/2018						
900003197		02/28/2018						
900003198		02/28/2018						
900003199		02/28/2018						
900003200		02/28/2018						

## 9. View Payment Information

ACH, wire transfer and check mailing instructions can be found by selecting the **Payment Information** button, located in the upper right-hand side of the Premium Bill Detail screen.

Status Reconciliation	Count	Premium	Tax
Original Bill	4	\$117.93	\$0.00
Renewal	3	\$117.93	\$0.00
Modified	1	\$17.43	\$0.00
Add	0	\$0.00	\$0.00
Exclude	0	(\$0.00)	(\$0.00)
<b>Totals</b>	<b>4</b>	<b>\$215.28</b>	<b>\$0.00</b>

Payment Method	Company Name	Bank Name	City, State, Zip	Bank Routing Number	Account Number	Payment Address	Reference #
ACH	MGIC	US Bank	Milwaukee, WI 53202	87580022	110-963-796	270 E. Kilbourn Ave	MGICLink, Premium Bill ID #90 MGIC ID
Check	MGIC	US Bank	Milwaukee, WI 53202	87580022	110-963-796	270 E. Kilbourn Ave	MGICLink, Premium Bill ID #90 MGIC ID
Wire	MGIC	US Bank	Milwaukee, WI 53202	87580022	110-963-796	270 E. Kilbourn Ave	MGICLink, Premium Bill ID #90 MGIC ID

## 10. View Premium Bill Information

For more details on your Premium Bill, click the **Premium Bill Information** button, located in the upper right-hand side of the Premium Bill Detail screen.

The screenshot shows the MGIC/Link Premium Bill Detail screen. At the top, there is a navigation bar with 'Main Menu', 'Reports', 'Gold Cert Report', and 'Premium Billing'. Below this, the 'Premium Bill Detail' section is visible. On the right side of this section, there are two buttons: 'Premium Bill Information' (highlighted with a green arrow) and 'Payment Information'. Below the buttons, there is a table for 'Status Reconciliation' and a 'Bill Information' section with fields for Premium Bill ID, MGIC ID, Payment Due Date, Bill Creation Date, and Bill Status. At the bottom, there is a 'Loan Detail' table with columns for Servicer Loan #, MGIC Cert #, Borrower Name, Coverage Date, Termination Date (Paid Due), Mortgage Balance, Premium & Tax Due, Status, and User Reviewer.

## MGIC Premium Bill Information



### GENERAL INFORMATION

This premium bill includes premium(s) due to Mortgage Guaranty Insurance Corporation, MGIC Indemnity Corporation, and for coverage on unimproved lot loans issued by MGIC Assurance Corporation. Each bill contains:

- Insurance premiums due\* for current and unpaid coverage periods
  - Applicable premium taxes or assessments required by any state or local jurisdiction
- \*Includes premium due for loans in default

### For state of New York properties ONLY:

It is the insured's or servicer's responsibility to comply with New York Insurance Law 6503 (d) & (e); a mortgagor shall not be required to pay, directly or indirectly, the cost of continuing insurance on a loan secured by a first lien on NY real estate when the unpaid principal balance is 75% or less of the original appraised value. For SONYMA loans, use 60% of original fair market value. Please refer to the Homeowners Protection Act to determine its effect on this New York law.

**Premium Bill Due Date:** Premium is due by the payment due date as shown on each bill. Any premiums not received and applied by MGIC before your next bill creation date\*, will be included on the subsequent months' bill and indicated at loan level with a coverage termination date.

If payment is not received within the 60 day grace period after the payment due date, coverage will be cancelled on the certificate by the coverage termination date indicated on the bill, unless the loan is in default.

\* For your next bill creation date, see [Billing Cycles](#)

### PREMIUM BILL HISTORY

This history provides a listing of premium bills issued beginning when you first elected to receive bills via MGIC/Link.

You can access an individual premium bill by clicking the *Premium Bill ID*. You may also view a summary of the bills submitted by clicking on the PDF icon located next to the bill status.

### Bill History Field Descriptions

Field	Description
Premium Bill ID	Unique identifier assigned to the premium bill; Allows user to access individual premium bill
Bill Type	<ul style="list-style-type: none"> <li>• Borrower Paid-Includes Borrower Paid Mortgage insurance Premiums</li> <li>• Borrower Paid/Combined-Includes both Borrower Paid &amp; Lender Paid Premiums</li> <li>• Lender Paid-Includes Lender Paid Mortgage Insurance Premiums</li> </ul>
Payment Due Date	Date the premium payment is due
Bill Creation Date	Date the bill was created
Total Premium/Tax Billed	Total premium and tax billed on the bill creation date
Bill Status	Indicates the current status of the bill. Values are as follows: <ul style="list-style-type: none"> <li>• Never Accessed-Bill has not been viewed</li> </ul>