

Total MI Solutions API Suite Overview

Total MI APIs maximize efficiency for mortgage insurers and Servicers around three key mortgage insurance (MI) processes: reconciliations, claims and cancellations.

Why Total MI APIs?



Provides the ability to scale



Minimize risk and improve data quality



Maintain your existing workflow experience



Remove manual processes and save time on MI activities

Total MI APIs	Who's it for?	How does it work?	Use Case
Total MI Reconciliations API (MICO) <small>Available now</small>	Mortgage insurers	The mortgage insurer requests reconciliation data via the API, validates and sends back an updated data set. Freddie Mac processes the updated data set for discrepancies and delivers to applicable Servicers.	Automate the bimonthly reconciliation process and go from days to minutes using the API. This new exchange of MI data eliminates a manual spreadsheet and email process.
Total MI Reconciliations API (Servicer) <small>Available now</small>	Servicers	Once the mortgage insurer validates reconciliation data for a given cycle, the Servicer is notified that it's ready. A Servicer uses the API to request discrepancy data and sends back an updated data set to Freddie Mac.	
Total MI Claims API <small>Available now</small>	Mortgage insurers	A mortgage insurer sends a request via the API for Freddie Mac claim submission data. The mortgage insurer responds with explanation of benefit (EOBs) and confirmation details.	Set up direct processing for mortgage insurance claims for enhanced data quality and an overall timelier claim filing process.
Total MI Cancellations API (MICO) <small>Not yet available</small>	Mortgage insurers	The API enables the exchange of MI cancellation data (for performing loans) to efficiently resolve data discrepancies. <i>Additional details available later.</i>	Automate the cancellation process to remove manual intervention and duplicate data processing.
Total MI Cancellations API (Servicer) <small>Not yet available</small>	Servicers		

Features

- Single or bulk requests
- Single Synchronous calls
- JSON Payload
- MISMO data standards
- Light-weight REST web service