

## Overview

**Effective July 10**, the following Loan Coverage Advisor release contains improvements to the user interface (UI) and search result exports by adding a new mortgage insurance (MI) company value to enhance your experience using the tool. Additionally, the Manual File Transfer (MFT) MI Monthly Report is being updated. We're also continuing to maintain our systems with increased security.

## Credit Enhancement (CE) Search UI and Exports

The new MI company value, GE\_ENACT, will be available for the following:

### CE Criteria Search UI

**Additional Search Options**

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, or Warranty Relief Date Options section above.

CE criteria ▼

---

**Credit Enhancements** ?

Search for loans with Credit Enhancements by selecting one or more of the following criteria

MI Company <sup>4</sup>

**MI company name change**

**CE Status** (by default only loans with Active CE are included in search results.)

**Include loans with Inactive CE**

**CE Types \***

Choose one or more of the following Credit Enhancement Types.

Exclude from search

Include in search

ADD ALL

ADD

REMOVE

REMOVE ALL

## CE Seller/Servicer Search Export

Search Criteria												
Seller / Servicer Number												
MI Company												
CE Status												
CE Type												
*Representation & Warranty												
FM Loan Number	Seller R&W* Name	Seller R&W	Enforcem	Coverage Ad	Coverage Effe	Planned Terr	Actual Term	CE Covera	MI Company	MI Policy	MI Certificate Number	
			Reimburs	6/6/2002	5/13/2002	12/31/2012	8/8/2011	60%				
			Reimburs	5/27/2000	11/15/1999	12/31/2012	8/31/2012	60%				
			Reimburs	5/27/2000	11/15/1999	12/31/2012	10/16/2010	60%				
			Reimburs	5/27/2000	11/15/1999	12/31/2012	11/25/2016	60%				
			Reimburs	5/27/2000	12/13/1999	12/31/2012	1/6/2010	60%				
			Reimburs	5/27/2000	12/13/1999	12/31/2012	10/1/2010	60%				
			Reimburs	12/18/2000	11/30/2000	12/31/2012	2/2/2011	60%				
			Reimburs	4/4/2001	3/13/2001	12/31/2012	8/27/2010	60%				
			Reimburs	7/5/2001	6/13/2001	12/31/2012	2/22/2011	60%				

New MI Company displayed in search results

## CE Tab Updates on Loan Risk Details Page

Credit Risk Offsets ?												
Selling R&W <sup>2</sup>			Servicing R&W <sup>2</sup>			MI			CE			
Credit Enhancements												
ENFORCEMENT TRIGGER	DAYS DELINQUENT TRIGGER	ENFORCEMENT ACTION	COVERAGE ADDED DATE	COVERAGE EFFECTIVE DATE	PLANNED TERMINATION DATE	ACTUAL TERMINATION DATE	CE COVERAGE	MI COMPANY	MI POLICY NUMBER	MI CERTIFICATE NUMBER		
REO Sale	-	Reimburse	05/27/2000	01/19/2000	12/31/2012	08/08/2011	60%					

New MI Company displayed in CE tab

## CE Search with Master Commitment Number

Search Criteria												
Master Commitment Number												
MI Company												
CE Status												
CE Type												
*Representation & Warranty												
FM Loan Number	Seller R&W* Name	Seller R&W	Seller Loa	Master Commitme	MI Company	MI Policy	MI Certificate Number					

New MI Company displayed in search results



# Primary Mortgage Insurance (PMI) Search UI and Exports

The new MI company value, GE\_ENACT, will be available for the following:

## PMI Criteria Search UI

**Additional Search Options**

Select one of the following options to search for loans with credit enhancements, primary mortgage insurance, Warranty Relief Date Options section above.

Primary MI criteria ▼

---

**Primary MI** ?

Search for loans with Primary MI by selecting one or more of the following criteria.

**Certification Number**

**MI Status** (by default only loans with Active MI are included in search results.)

 Include loans with Inactive MI

**Cancellation Reason**

-- Select -- ▼

**Cancellation Date**

-- Select -- ▼ 📅

**MI Family-Companies \***

Choose one or more of the following MI Family-Companies.

Exclude from search

ADD ALL

ADD

REMOVE

Include in search

New MI Company available in search selection

## PMI Seller/Service Search Export

Search Criteria							
Seller / Servicer Number							
MI Status	Include Inactive						
MI Company							
*Representation & Warranty							
FM Loan Number	MI Company	Certificati	MI Covera	Status	Cancellation Date	Cancellation Reason	
				12 Inactive	2/18/2008	Original Value	
				25 Inactive	10/23/2013	Automatic Cancellation	
				25 Inactive	5/22/2009	Automatic Cancellation	
				30 Inactive	1/20/2016	Automatic Cancellation	
				25 Inactive	11/23/2005	Original Value	
				25 Inactive	10/5/2015	FM Canceled	
				25 Inactive	5/2/2016	FM Canceled	
				35 Active			
				30 Active			
				25 Active			
				30 Active			
				25 Active			
				30 Active			
				25 Active			

New MI Company displayed in search results

Include Inactive



## MI Tab Updates on Loan Risk Details Page

Credit Risk Offsets ?

Selling R&W <sup>2</sup>    Servicing R&W <sup>2</sup>    **MI**    CE

Primary Mortgage Insurance

**MI Family-Company** ← **New MI Family Company displayed in MI tab**

Status: Inactive    Certification Number: [Redacted]

Cancellation Date: 01/20/2016    Cancellation Reason: Automatic Cancellation

MI Coverage %: 30

---

Representation and Warranty Event History ?

Event Summary

EVENT TYPE	EVENT DETAILS	BUSINESS EVENT DATE	R&W IMPACTED	COVERAGE IMPACTED	OBLIGATION IMPACTED	SYSTEM PROCESSED DATE
Loan Rep & Warranty Settled	①	09/27/2013	SELLING			07/18/2014

## PMI Search with Master Commitment Number

Search Criteria

Master Commitment Number: [Redacted]

MI Status: Include Inactive

MI Company: **MI Company** ← **New MI Company displayed in search results**

\*Representation & Warranty: [Redacted]

FM Loan Number	MI Company	Certificati	MI Coverage %	Status	Cancellation Date	Cancellation Reason
			12	Inactive	8/27/2010	Automatic Cancellation
			16	Active		

## MFT MI Monthly Report

The new MI company value, GE\_ENACT, will be available for the report. Two new columns are also being added to provide more information about the Collateral and Income offering types available for the MI Companies.

W1 - Collateral Type

Line	Seller Loan Nc	Service Name	Service Loan	MI Company	MI Certificate	MI Cc	MI Ci	MI (Sellin	Selling R&W P	Selling R&W P Alter	Sel Se	Collateral R&	Collateral Type	Asset R&W	R Income R&W	Income Type
504						25	N	36 Months	5/1/2026			Eligible	Appraisal Waiver	Not Eligible	Not Eligible	
737						12	N	36 Months	5/1/2026			Not Eligible	Desktop Appraisal	Not Eligible	Not Eligible	
994						25	N	36 Months	4/1/2026			Eligible	Appraisal Waiver	Not Eligible	Not Eligible	
1625						12	N	36 Months	1/1/2026			Eligible	Desktop Appraisal	Not Eligible	Not Eligible	
1945						25	Y	36 Months	8/1/2025			## Qc Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1946						12	N	36 Months	8/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1947						25	N	36 Months	8/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1948						25	N	36 Months	9/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1949						25	N	36 Months	9/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Eligible	Employer Data
1950						12	N	36 Months	8/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1951						25	N	36 Months	8/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	Employer Data
1952						25	N	36 Months	8/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1953						12	N	36 Months	8/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1955						25	N	36 Months	8/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1956						25	N	36 Months	8/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
1957						25	N	36 Months	8/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2070						30	N	36 Months	7/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2071						30	N	36 Months	7/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2072						25	N	36 Months	7/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2073						30	N	36 Months	7/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2074						25	N	36 Months	7/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2075						25	N	36 Months	7/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2076						12	N	36 Months	7/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2077						25	N	36 Months	7/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2078						25	N	36 Months	7/1/2025			Not Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2079						25	N	36 Months	7/1/2025			Eligible	Loan Collateral Adv	Not Eligible	Not Eligible	
2080						24	N	36 Months	8/1/2025			Not Flieable	Loan Collateral Adv	Not Flieable	Not Flieable	

**New MI Company displayed in MFT MI Monthly report**

**Two new additional columns to provide MI Companies with Collateral & Income offering types**

