

Optimize MI Servicing with Radian Guaranty

MI Reporting Quick Reference Guide

Requirements

Default Report

Ongoing defaults & first payment defaults

For 2020 Master Policy [RAF700](#) & 2014 Master Policy [RAF483](#)

→ See [RAF700](#) Sections 52-54 or [RAF483](#) Section 6.1

Required if the borrower fails to make two consecutive loan payments

For Legacy Master Policy [RAF1040](#)

→ See [RAF1040](#) Condition Six

Any loan that is 3 months in default (report at 75 days), or any loan with an Early Default (report at 45 days)

Where & When

Methods

Automated Default Report

- Requires integration setup. Contact **Customer Care** to initiate setup

Manual Default Report

- See Radian's **Origination and Servicing Guide** Section 3.10 C. for guidance
- Email – send securely to NODReport@radian.com

Timing

Monthly reporting on or before the 25th day of each month

Servicing Report

Industry Template Known as Mortgage Insurance Loan Activity Report (MILAR)

For 2020 & 2014 Master Policies

→ See [RAF700](#) Section 47 or [RAF483](#) Section 5.1

Identity and status of each loan in force under the Master Policy, including:

- Unpaid principal balance
- Coupon rate and the last paid-to date
- Commencement of proceedings or loan payoff
- Any additional information we reasonably request

Methods

- Mortgage Insurance Loan Activity Report (MILAR), full or minimum dataset, or any other reporting format approved by Radian
- Email – send securely to ServicingReport@radian.com

Timing

Monthly reporting on or before the 25th day of each month

Loan Modification Report

Loan workout activity

ALL Master Policies

→ See [RAF700](#) Sections 51 or [RAF483](#) Section 6.1

→ For the **Legacy Master Policy**, see **Legacy Default & Claims Servicing Guide** Section 4.3

Reporting of any modifications or loan workouts that change the terms of the loan

Methods

Performing Modifications

- Flexible Refinance Modification

Non-Performing

- Reporting via MILAR Full Data Set available with validation
- Email – send bulk loan modifications securely to CertMods@radian.com

Timing

Monthly reporting recommended on or before the 25th day of each month

Significant Defects, Single Loan Fraud or Pattern Activity Report

Discovery of defects or certain activities

For 2020 Master Policy

→ See [RAF700](#) Section 47

Required upon discovery of any significant underwriting or closing defect, single loan fraud, pattern activity, or repurchase demand

Methods

- Radian's Monthly Report of Significant Defects, Single Loan Fraud or Pattern Activity form or any other approved format
- Email – send securely to RadianUQA@radian.com

Timing

Report within 30 days of discovery or when a loan is required to be repurchased

Resources

Access forms, documents & guides

These are partial lists of resources you can find on each page

You may need to scroll to find the resources you need

[MI for Servicers Page →](#)

Radian.com Menu [What We Do](#) [Mortgage Insurance](#) [MI for Servicers](#)

- Retention Workout Notification Single
- Retention Workout Notification Multiple
- Origination & Servicing Guide ([RAF700](#) and [RAF483](#))
- Legacy Guides ([RAF1040](#))
- Servicing Forms
- Monthly Report of Significant Defects, Single Loan Fraud or Pattern Activity
- Servicer Reporting (MILAR) Full & Minimum Data Set

[Customer Care →](#)

Radian.com Menu [Contact Us](#)

- Customer Care Email CustomerCare@radian.com
- Customer Care Phone [877-Radian1 \(723-4261\)](tel:877-Radian1)

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- Radian Master Policies (2020, 2014 & Legacy)
- eBulletins
- Servicer Alerts

[Optimize MI Servicing Series →](#)

Radian.com/training [Working with Radian: Products & Services](#)

Refresh your knowledge with videos & guides on key servicing topics for loans with Mortgage Insurance (MI) provided by Radian Guaranty Inc.

- Topics Include:
- MI Reporting
 - MI Loss Mitigation
 - MI Claims