

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 3.12, C, 2 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 or Refinance 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 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

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

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