

# United Guaranty

---

## CLAIMS GUIDE

*Effective Date: February 16, 2016*

For use with claims filed on Covered Loans with MI application dates **prior to**  
October 1, 2014 — the effective date of United Guaranty's 2014 Master Policy.



April 2014

Dear Claims Professional:

At United Guaranty, we know how important it is to provide a transparent claims process to our customers. This Claims Guide is designed to outline the entire process for submitting a claim, tracking its progress online, and contacting us for additional information.

This reference is organized to reflect the life of a claim, from submission processes to claims payment, so that servicing professionals – no matter what their experience level – have the answers they need when working with United Guaranty.

<b>Part 1: Life of A Claim</b>	<b>Part 2: Claims Submission</b>	<b>Part 3: Claims Station®</b>	<b>Part 4: Customer Service</b>
<ul style="list-style-type: none"><li>• Claims timelines</li><li>• Life of a Claim diagram</li></ul>	<ul style="list-style-type: none"><li>• When to submit a claim</li><li>• Submission options</li><li>• What to submit</li></ul>	<ul style="list-style-type: none"><li>• How to use</li><li>• Helpful pointers</li><li>• Website links</li></ul>	<ul style="list-style-type: none"><li>• Team introduction</li><li>• Contact information</li></ul>

We hope this Guide effectively illustrates United Guaranty's claims process, and we encourage you to read through it and keep it handy for quick reference. Should you have questions at any time, please call us at 877.642.4642.

We value your loyalty, and we look forward to continuing to serve you.

Sincerely,

The United Guaranty Claims Team

**Table of Contents**

Let Us Help You Stay on Track..... 1

Part 1. Life of a Claim Overview ..... 2

    Life of A Claim Diagram ..... 3

Part 2: Claims Procedures ..... 4

    Filing a Claim ..... 4

    How to Submit a Claim..... 5

    What to Submit—United Guaranty’s Document Stacking Order for Claims ..... 6

    Recommended Document Submission Procedures ..... 8

    Our Procedures Are There for You ..... 9

    Cancellation Period ..... 9

Part 3. Claims Station® – Your e-filing Solution ..... 10

    Overview ..... 10

    Who Can Sign Up For It? ..... 10

    Notice of Delinquency ..... 11

    Claim for Loss ..... 12

    Check Claims Status/History..... 13

    Explanation of Benefits (EOB) ..... 14

    The Convenience of Search Features and Saved Forms..... 15

    Supplemental Claims ..... 16

Part 4. Customer Service ..... 17

    United Guaranty Contact Sheet ..... 18

## Let Us Help You Stay on Track

Just as every loan is different, so is every claim. Because individual home mortgages vary so widely in their features, every claim you file is a little different. As you well know, there are many types of insured mortgages, including typical 30-year fixed-rate loans, loans featuring limited documentation, and ARMs with interest-only terms. The point is that the origination procedure used for each type of loan means different documentation, which in turn means that a different review process may be required for every claim.

### The Early Bird Gets the Worm

While it is important to submit your claim as early as possible, it's critical to never rush a claim by submitting it with missing information. We know you want your claim to move forward quickly, so to facilitate this process, it's important to include all required documents.

### Here's What You Need to Know

- You have one year to file a claim from the earliest of:
  1. Acquisition of the borrower's title (i.e., foreclosure),
  2. Redemption of the property, or
  3. Receiving notice from us to initiate and file a claim.
- Our claims process begins upon receipt of the required claims documentation.
- We will acknowledge every claim via email.
- Claims filed after the 60th day but within one year of the qualifying event will be processed; however, no further interest, taxes, insurance or other expenses will be included in the Claim Amount following the 60th day.

### Please Keep Us Up-to-Date

When your team changes, we want to know! This information helps us keep your employees informed about claims-related updates and news. Simply drop us a line about personnel updates including re-assignments, new employees, and department changes: 877.642.4642 or [UGClaimStatus@ugcorp.com](mailto:UGClaimStatus@ugcorp.com).

We're committed to the best in customer service, so please let us know how to reach your team without delay. In short, at United Guaranty we do all we can to help you stay on track. Through continuous communication, reminder letters, and other support during the claims process, your claim can be settled efficiently.

## Part 1. Life of a Claim Overview

The claims process begins once you file a Claim for Loss form. However, the Notice of Default (Notice of Delinquency or NOD), filed whenever a borrower's payment is two or more payments late, is an important and necessary preliminary step to initiating a claim. All NODs need to be updated and reported to United Guaranty every month. You can read more about filing the Notice of Delinquency form in Part 3 of this guide.

The Life of a Claim diagram that appears on the following page provides an at-a-glance overview of the claims process defined below:

### Step 1. Claim Submission

After you foreclose on a property or acquire title in other ways (for example, short sale or deed in lieu), you are ready to begin the claims process. Your first step is submitting the Claim for Loss form to United Guaranty. Detailed information about the form is provided in Part 2 of this guide.

### Step 2. Document Review

During this stage, all of your submitted documents related to the claim are reviewed for accuracy and completeness.

### Step 3. Decisioning

After all documents have been reviewed, the claim is either cleared for payment or rescinded according to the terms of the Master Policy.

### Step 4. Claim Calculation

During this phase, a claim amount is determined based on the unpaid principal balance, accumulated unpaid interest, real estate taxes, hazard insurance premiums, attorney fees reasonably incurred in acquiring the borrower's title, reasonable expenses to preserve the real estate property, and court expenses.

1. Claim Submission



2. Document Review



45 Days

If only some documents are submitted, you may receive a successive request to clarify the documents required.

If documents are not received within 30 days after the demand letter is sent, coverage will be cancelled.

When all documents are submitted, coverage is reviewed.



3. Decisioning



**Appeals**  
You have the right to appeal a rescission decision within 60 days of the rescission date. Contact our Appeals Team at [appeals@ugcorp.com](mailto:appeals@ugcorp.com)

4. Claim Calculation



**Reinstatement**  
If a claim is cancelled because of missing documentation, you have a six-month grace period in which to find and submit the required documents. If sufficient documents are submitted within six months of the date of the cancellation letter, United Guaranty may reinstate coverage. If documents are not submitted, coverage is permanently cancelled.



## Part 2: Claims Procedures

### Filing a Claim

A claim should be filed using United Guaranty's Claim for Loss form. If you don't have United Guaranty's pre-approved form, you may provide notice in another written format. Please note that United Guaranty must review and approve all alternative written formats.

You must submit the claim within 60 days after:

- Acquisition of the borrower's title to the property, or
- Redemption of the property, or
- Receipt of a notice from United Guaranty to initiate and file a claim.

Please note that all fields on the Claim for Loss form must be completed.

Even though the claim should be filed within 60 days of the events itemized above, United Guaranty will accept claims for a period of one year after the applicable event. However, no interest or other charges accruing will be paid beyond the original claim due date. A claim filed late by more than one year is considered an election by the insured to waive any benefits under the policy.

UNITED GUARANTY		
<b>FIRST LIEN CLAIM FOR LOSS</b>		
<small>United Guaranty Residential Insurance Company            United Guaranty Mortgage Indemnity Company            Loss Management Department            P. O. Box 21367            Greensboro, NC 27420-1367            Phone: 855.277.8288   Fax: 336.275.2893</small>		
PRIMARY CLAIM		
1. Claim Type: <input type="checkbox"/> Full Document: complete sections 2-44, 53-54. <input type="checkbox"/> Supplemental: please complete all sections (see section 52 for required documentation).	2. Date This Claim Submitted:	
3. Insured's Name:	4. Insured's Loan Number:	
5. Address:	6. Certificate Number:	
7. City, State, ZIP:	8. Master Policy Number:	
9. Borrower Name(s):	10. % Coverage:	11. Type of Coverage:
12. Property Address (include city, state, and ZIP):		
13. Servicer Name (if different from Insured's name):		14. Servicer Loan Number:
15. Servicer Address (include city, state, and ZIP):		
16. Payee Name (if different from Insured's name):		17. Payee Loan Number:
18. Payee Address (include city, state, and ZIP):		
19. Investor Name (if different from Payee's name):		20. Investor Loan Number:
CLAIMABLE ITEMS		
21. Unpaid Principal Balance (interest paid through _____)	\$ _____	
22. Accumulated Interest: From _____ to _____ = _____ days at _____ %		
23. Subtotal Principal and Interest (Line 21 + Line 22)	\$ _____	
EXPENSE INFORMATION		
24. Attorney's Fees	\$ _____	
25. Property Taxes (paid through _____)		
26. Hazard Insurance Premiums (paid through _____)		
27. Property Preservation Costs		
28. Statutory Disbursements		
29. Other Disbursements		
30. Subtotal Claimable Items (total lines 24 through 29)	\$ _____	

## How to Submit a Claim

You may select one of the following methods to submit your claim:

### Preferred Methods of Submission

#### EDI

This option allows you to file claims electronically with United Guaranty using the ANSI X12 standard format for claims (or a slight variation of that, which may be agreed upon by both parties). If you want to file directly with United Guaranty, or if you use an outside service, we'll work with you. If you're interested in filing claims electronically, please contact our Customer Service Department at 877.642.4642, or email [UGClaimStatus@ugcorp.com](mailto:UGClaimStatus@ugcorp.com) for additional information.

#### United Guaranty's MI Guide® Claims Station®

When you submit claims through Claims Station ([www.ugmiguide.com](http://www.ugmiguide.com)), Claims Station lets you view or print the current status of an unpaid claim and the complete status history of the claim, view missing documents that are still required and access the Explanation of Benefits for a paid claim. For more information about Claims Station and MI Guide, please contact our Customer Service Department at 877.642.4642, or email [UGClaimStatus@ugcorp.com](mailto:UGClaimStatus@ugcorp.com).

### Other Methods of Submission

#### Email

You may submit a claim via email at [dareview@ugcorp.com](mailto:dareview@ugcorp.com).

#### Postal Mail

You may submit a claim to:

United Guaranty – Claims Control  
Attention: Second Floor Claims Coordinator, First Lien  
230 N. Elm Street  
Greensboro, NC 27401

#### Fax

If you've completed the Claim for Loss form on paper, you may submit it via fax at (888) 528-3273.

## What to Submit—United Guaranty’s Document Stacking Order for Claims

Put United Guaranty’s Document Stacking Order to work for you!

The [Document Stacking Order form](#) is a key tool to help you identify the required documents that you must submit with a claim. Use it as a checklist from which to track the required documents. Please understand that additional documents may be required and that some loan types may require additional documents. **Also, please note that we accept files in PDF, TIFF, and DOC formats only.**

Below is a list of loan file documents found on the Document Stacking Order:

### Loan Origination Documents, such as

- Final, signed 1003 loan application.
- Underwriter’s 1008 Transmittal Summary.
- Underwriter’s Analysis/Approval/Worksheet or Final AUS Findings.
- Property Appraisal (full report, pictures, comp map sketches)/442 Completion Certificate and photos.
- Origination Credit Bureau Report used to qualify the loan.
- Proof of Residency Status (if borrower is not a U.S. Citizen).
- Complete Preliminary Title Report/Search.
- Additional Documentation Required for the Specific Loan Program or the Loan Approval.
- Borrower’s Authorization Form.
- Letters of Explanation.

### Income Documentation, such as

#### Full Documentation Loans

- Pay Stubs/Military Leave and Earnings Statement.
- Tax Returns.
- W2s for Previous Two Years.
- 24 or 12 Months’ Personal Bank Statements.
- Business License or CPA Letter.
- Fixed Income Documentation (Awards Letter, 1099R, Annuities Statement, Retirement/Pension Statement, Basic Allowance for Housing, Basic Allowance for Subsistence).
- Verbal Verification of Current and Previous Employment
- 4506T IRS Form-Unaltered Version Only
- Verification of Assets/Deposits/Reserves

**Stated Income State Assets (SISA)**

- Verbal Verification of Current and Previous Employment.
- Business Letter or CPA Letter.
- 4506T IRS Form – Unaltered Version Only.

**State Income Verified Assets (SIVA)**

- Verbal Verification of Current and Previous Employment.
- 4506T IRS Form – Unaltered Version Only.
- Verification of Assets/Deposits/Reserves.

**No Ratio**

- Verbal Verification of Current and Previous Employment.
- 4506T IRS Form – Unaltered Version Only.
- Verification of Assets/Deposits/Reserves.

**Other**

- Program under which the loan was closed.

**Purchase Money Loan Documentation (if applicable), such as**

- Complete Final Signed Purchase Contract with Addendums.
- Gift Letter and Supporting Documentation.
- Verification of Previous Mortgage(s) or Rent.

**Refinance Transaction Documentation (if applicable), such as**

- Payoff Statement(s).
- Verification of Previous Mortgage(s).

**Closing Documentation, such as**

- Note, Signed By All Borrowers.
- Deed of Trust/Mortgage – Signed by all with property interest and notarized/recorded.
- HUD1 Settlement Statement – Signed by all parties or stamped true and certified by attorney/title company.

**Servicing Documentation, such as**

- Payment Histories (from inception of loan if it is a bulk deal).
- Collection Notes.
- Chronology of Foreclosure Activity.
- Foreclosure Information (sale date, specific foreclosure documents required by the state).
- For Insured Properties in Deficiency States – provide specific documents required by the state.
- Tax Coverage Information – coverage periods, date paid, penalties, and interest.
- Home Owners Insurance Policy Binder with Declarations Page
- Deed In Lieu Recorded Date.
- HUD1 Settlement Statement or Closing Disclosure from Pre-Foreclosure Sale (short sale).

- HUD1 Settlement Statement or Closing Disclosure from Post-Foreclosure Sale (REO sale).
- Breakdown from Attorney on Third-Party Sale.
- Promissory Note from Pre-Foreclosure Short Sale or Deed In Lieu (if applicable).
- Hardship Letter.
- Current Credit Report.
- Recent Bank Statement, Paystub, and Tax Return.
- FNMA/FHLMC Form 710 (Uniform Borrower Assistance Form)/Financial Analysis Form.
- Loan Modification Agreement

#### Other Loan-Specific Documentation, such as

- Bankruptcy Documentation.
- Divorce Decree/Separation Documentation.
- Child Support Order(s).
- Quit Claim Deeds.
- Cancelled Checks.
- HUD1 on Previously Owned Property.

#### Foreclosure Documentation, such as

- BPO/Appraisal – from the time of the short sale/foreclosure (required for non-judicial and judicial states).
- Please see the Foreclosure Document Reference by State found under the Claims section at [https://www.ugcorp.com/docs/resources/servicing/Foreclosure\\_Documents\\_by\\_State.pdf](https://www.ugcorp.com/docs/resources/servicing/Foreclosure_Documents_by_State.pdf).

#### Recommended Document Submission Procedures

##### Preferred Methods of Submission

- **FTP:** File Transfer Protocol.
- **Claims Station.**

##### Other Methods of Submission

- **Email:** [dareview@ugcorp.com](mailto:dareview@ugcorp.com).
- **Mail:** United Guaranty – Claims Control  
Attention: Second Floor Claims Coordinator, First Lien  
230 N. Elm Street  
Greensboro, NC 27401
- **Fax:** (888) 528-3273.

Acceptable file format extension types include PDF, DOC, and TIFF. We cannot accept these file format extensions: HTM, DOCX, MHT, TXT.

## Our Procedures Are There for You

### Acknowledgement Period

After you've submitted a claim, United Guaranty will send you an acknowledgement letter within 20 days. If your document set is incomplete, we'll list the documents required for us to process your claim in our acknowledgement letter. This is why the Document Stacking Order sheet is so important – it can help you to organize your documents for submission. Once you receive the letter, you will have 45 days to submit the remaining required documentation.

### Missing Document Notifications

During the Acknowledgement Period, if documents have been received, but additional documents are required, United Guaranty will send a letter clarifying the specific list of documents required to process your claim.

### Demand Letters Really Do Demand Attention

If your document set is complete, United Guaranty will process your claim. If we find that documents are still missing, we will send a Demand Letter that lists the missing required documents. This includes, but is not limited to, information requested on the Document Stacking Order sheet. The Demand Letter grants an additional 30 days to send United Guaranty the documents. Please note that if the requested documents are not received within the time period detailed in the Demand Letter, coverage on the loan will be cancelled.

### Cancellation Period

This phase could include one or more of the following scenarios:

- Coverage cancelled due to missing documents:
  - We offer a six-month grace period for potential reinstatements if the required documents are received.
  - This grace period starts on the date of cancellation.
- Coverage cancelled due to unobtainable documents:
  - We will work closely with you to find a solution if certain documents cannot be obtained.
  - If possible, we will determine whether an alternative solution is acceptable.

Four months into the grace period, United Guaranty will send a reminder that the grace period will expire in 60 days. If the requested documents are not received six months after cancellation, coverage on the loan will be permanently cancelled.

## Part 3. Claims Station® – Your e-filing Solution

### Overview

At United Guaranty, we want your claims experience to be as easy as possible, and that's why Claims Station is available to you. With Claims Station, it's now possible to manage your entire claims process. Claims Station is United Guaranty's Web-based tool for processing initial and supplemental Claims for Loss, accessing updates for submitted claims, and viewing your Explanation of Benefits (EOB) for claims paid.

- In Claims Station, you can view and download United Guaranty response letters online—at your convenience—instead of having to request them individually.
- Also in Claims Station, you're able to upload claim documents at the same time you submit a Claim for Loss form online. This gives you the convenience of submitting all related documents at the same time, the added security of sending them through our secure web connection, and the assurance of receiving an instant confirmation when we receive the files.

### Who Can Sign Up For It?

Any lender that services loans insured by United Guaranty can sign up for Claims Station.

It's easy to do. If you do not already have an MI Guide account with United Guaranty, go to [www.ugmiguide.com](http://www.ugmiguide.com) and complete the convenient online request form. Be sure to check the box next to Claims Station in the "applications desired" list. One of our ReadResource Center® team members will promptly create your account for you.

You will need to provide:

- Your name.
- Your email address.
- Your telephone number.
- Your lender name.
- Your master policy number.

The rest of this section explains your options for submitting and monitoring claims online.

## Notice of Delinquency

With Claims Station, you can submit a First Lien Notice of Default (Notice of Delinquency or NOD) securely to United Guaranty. The online Notice of Delinquency – First Lien form sections are easy to follow.

### Remember to:

- Click on the “Save and Continue” button at the bottom of each page.
- Enter the loan due date.
- Enter your email address on the last page of the NOD form.

Once you’ve finished entering all of your information, click the “Submit” button. A secure email containing a PDF copy of the NOD will be sent to your email as well as to the Default Servicing Group at [DefaultServicing@ugcorp.com](mailto:DefaultServicing@ugcorp.com).

If you’re set up for EDI transmissions, multiple NODs complete with loan due dates and comments can be reported at one time by using an Excel<sup>®</sup> spreadsheet. Our Default Servicing Group can give you the best format to use for your spreadsheet.

The screenshot shows the 'Notice Of Delinquency First Lien' form on the United Guaranty website. The form is titled 'Notice Of Delinquency First Lien' and is set to 'United Guaranty Residential Insurance Co.' as the Mortgage Insurance Company. The MI Certificate Number is 9946743. The form includes fields for Servicer Name, Servicer Address (Street, City, State, Zip), Investor (FreddieMac, FannieMae, Other), Mortgagor Name, SSN, Co-Mortgagor Name, SSN, Property Address (Street, City, State, Zip), and Mortgagor Phone Numbers (Home, Work, Ext). There are 'Save and Continue' and 'Previous Screen' buttons at the bottom.

## Claim for Loss

With Claims Station, you can file claims online by entering your initial or supplemental first-lien claim information for an individual loan. The online Claim for Loss form will guide you through several data entry screens. Below are some helpful hints for completing this form online.

- Be sure to click on the “Save and Continue” buttons at the bottom of each page after you have entered all pertinent information.
- Some sections contain “More” buttons, allowing you to enter additional information through a convenient pop-up screen. Once you have finished entering your information in the “More” pop-up box, simply click on the “Close and Update” button. The new additions will be shown after you click the “Save and Continue” button at the bottom of the screen.

On the final data entry screen of the Claim of Loss form, you will be asked to enter your complete contact information. Once you click on “Submit,” a secure email containing a PDF copy of the Claim for Loss is sent to your email and to [dareview@ugcorp.com](mailto:dareview@ugcorp.com).

Welcome to UNITED GUARANTY

Home About Us Products & Services MI vs. FHL MI Tools News Contact Us Claims Station MI GUIDE HOME LOGOUT

Certificate Number: 9546743

**Claim for Loss**

Initial Primary Claim  Supplemental Date This Claim Submitted:

**Borrower**

First Name MI Last Name Suffix  
Address City State Zip Code  
Phone Employer Name Employer Phone

**Co-Borrower**

First Name MI Last Name Suffix  
Address City State Zip Code  
Phone Employer Name Employer Phone

**Property Address**

Property Address City State Zip Code

**Servicer**

Servicer Name Loan Number  
Servicer Address City State Zip Code

**Payee (if Different Than Servicer)**

Other  Fannie Mae  Freddie Mac  
Payee Name Payee Loan Number  
Payee Address City State Zip Code

Save and Continue Previous Screen

## Check Claims Status/History

A key benefit of Claims Station is that it lets you quickly view the claim status and history of any, or all, of your United Guaranty claims. The choice is yours through Claims Station – giving you the flexibility you need.

Once online, you can go to the Claims Status History page, which will prompt you to enter information depending on what you are looking for.

- For example, to view an individual claim with complete history, enter the United Guaranty Certificate Number.
- To view ALL claims, enter the Delinquency Servicer ID number. If you have more than 200 pending claims, you will receive a message allowing you to request a download. “Download” will create a pop-up window offering to save or open the file. This allows you to save the download onto your computer.
- Information about the loan number, certificate number, borrower name, date claim received, date perfected, and the most current loan activity is shown on the list in Claims Status History. You can click on an individual loan for additional information.

The screenshot displays the United Guaranty Claims Station interface. At the top, there is a navigation bar with links for Home, About Us, Products & Services, MI vs. FHA, MI Tools, News, Contact Us, Claims Station, MI GUIDE HOME, and LOGOUT. The main content area is titled "Claim Status History" and contains several input fields and instructions. The "Servicer ID" field is highlighted in blue. Below it, there are radio buttons for "Fannie Mae Only", "Freddie Mac Only", and "Clear Selection". The "UG Certificate Number" field is also highlighted in blue. Below that, there are fields for "Loan Number", "Primary Borrower SSN", and "Primary Borrower Name" (split into last name, first name, and middle initial). At the bottom, there are two buttons: "Retrieve Loan(s)" and "Download Report".

Contact Us | Careers | Copy | Paste

Welcome to UNITED GUARANTY

UNITED GUARANTY

Home | About Us | Products & Services | MI vs. FHA | MI Tools | News | Contact Us | Claims Station | MI GUIDE HOME | LOGOUT

| My Account

Claim Status History

To see a list of all claims for a servicer, enter the Delinquency Servicer ID below.

Servicer ID:  (Enter the number with no dashes or leading zeros)

To see a list of all claims for Fannie Mae or Freddie Mac, make a selection below.

Fannie Mae Only  Freddie Mac Only  Clear Selection

To see individual claims with complete history, enter the certificate number below.

UG Certificate Number:

or one of the following fields.

Loan Number:

Primary Borrower SSN:

Primary Borrower Name:

last name first name middle initial

This reporting tool currently has output size constraints, and your report may not be all-inclusive. If this is the case, please call United Guaranty's Claims Customer Service Team at 855.277.8288 for help in obtaining the information you need.

Please note: You may experience increased download time. Please contact United Guaranty if you encounter problems with the extended time required. If you select to download the report, it will be generated in the standard .csv format.



## The Convenience of Search Features and Saved Forms

A final benefit to using Claims Station through United Guaranty's MI Guide is the ability to search and view your saved forms. You can search for individual records using any of the following:

- UGC certificate number.
- Loan number.
- Primary borrower Social Security number (SSN).
- Primary borrower name.

Use the "Saved Forms" screen to view claim forms for pending or submitted claims, as well as Notices of Delinquency. For pending forms, you can complete and submit claim information beginning exactly where you left off. And if you've accidentally saved multiple pending forms for the same certificate, you can delete the duplicates.

Delete	Form Name	Modified	Status	Certificate #
<input type="checkbox"/>	Claim For Loss	11/14/13	Pending	
<input type="checkbox"/>	Notice Of Delinquency	11/14/13	Pending	

## Supplemental Claims

The lender/servicer may file a supplemental claim for new advances subject to the timelines described below. The supplemental expenses should be on a Supplemental Claim for Loss Form and give a detailed description of the expense(s), expense date(s), and amount(s) paid.

Additional documentation may be required depending on the type of expense claimed (e.g. payment history to evidence tax and insurance payments). Expenses included in the supplemental claim may be subject to reasonable and customary limitations and, if applicable, will be prorated (for taxes and insurance payments) through the applicable of the short sale date, claim date, or revised claim date.

### Standard Claims (non-requested)

- Supplemental claims for new or curtailed expenses must be submitted within 90 days from the initial claim settlement date.

### Requested Claims

- Supplemental claims for curtailed expenses must be submitted within 90 days from the initial requested claim settlement date.
- Supplemental claims for new expenses must be submitted within 60 days from the title transfer date (pre-foreclosure short sale, foreclosure sale or deed-in-lieu date).
- Supplemental claims for curtailed expenses on the initial post title transfer supplemental claim must be submitted within 90 days from the initial supplemental claim settlement date.

### All Supplemental Claims can be filed as follows:

Electronically submitted via MI Guide, EDI, emailed to [dareview@ugcorp.com](mailto:dareview@ugcorp.com), or by mail addressed to 230 North Elm St, Greensboro, NC 27401. Documentation submission should include United Guaranty certificate number, lender loan number, borrower name, claim for loss form, and any documentation to support the amount claimed.

## Part 4. Customer Service

### A Higher Level of Service

At United Guaranty, our Customer Service Team is dedicated to making all your interactions with United Guaranty positive. From status inquiries to claims submission, Customer Service is committed to handling all of your needs in a timely fashion.

Our Customer Service Team is easy to use, giving you "one source" for all questions or concerns regarding your claim here at United Guaranty. It is never necessary for you to contact multiple departments for answers to your claims questions. Our Customer Service Team can help you with all of them. While you may talk to a different Customer Service Representative each time you call, be assured that all of our team members are dedicated, United Guaranty employees. They're on-site, with full knowledge of the claims process and access to any claims information you might require.

### We Know Your Time Is Important

Our Customer Service Team promises to return all phone calls or respond to all emails as quickly as possible, and to process requests in a timely manner. Our knowledgeable team members are ready to help you with questions about claims status, copies of letters, and other reports.

Please contact Customer Service at 877.642.4642 or email us at [UGClaimStatus@ugcorp.com](mailto:UGClaimStatus@ugcorp.com).

## United Guaranty Contact Sheet

### Many Contact Options, Multiple Ways to Help

From phone calls and emails to faxes and regular mail, United Guaranty is there for you. Below is a list of contacts for virtually any need you may have.

### United Guaranty Headquarters

(available 8:00 a.m. to 5:30 p.m. ET) (800) 334-8966.

### Main Claims Customer Service Number

(available 8:30 a.m. to 5:00 p.m. ET) 877.642.4642 or [UGClaimStatus@ugcorp.com](mailto:UGClaimStatus@ugcorp.com).

Claims Appeal Team [appeals@ugcorp.com](mailto:appeals@ugcorp.com).

Help with EDI: 877.642.4642

FTP Set-Up: 877.642.4642

### Home Retention

(Available 8:00 a.m. to 9:00 p.m. ET) (800) 603-3565 [workout@ugcorp.com](mailto:workout@ugcorp.com).

- Short Sale/Deed in Lieu (800) 603-3565 [workout@ugcorp.com](mailto:workout@ugcorp.com).
- REO (800) 334-8966 [reoteam@ugcorp.com](mailto:reoteam@ugcorp.com).

Premiums: 877.642.4642 [ugcqc@ugcorp.com](mailto:ugcqc@ugcorp.com).

Default Reporting: 877.642.4642 [defaultservicing@ugcorp.com](mailto:defaultservicing@ugcorp.com).

### To Submit a Claim

#### Preferred Methods of Submission

- **FTP:** File Transfer Protocol.
- **Claims Station.**

#### Other Methods of Submission

- **Email:** [dareview@ugcorp.com](mailto:dareview@ugcorp.com).
- **Mail:** United Guaranty – Claims Control  
Attention: Second Floor Claims Coordinator, First Lien  
230 N. Elm Street  
Greensboro, NC 27401
- **Fax:** (888) 528-3273.

Acceptable file format extension types include PDF, DOC, and TIFF. We cannot accept these file format extensions: HTM, DOCX, MHT, TXT.

### To Obtain an MI Guide Account

Visit [www.ugmiguide.com](http://www.ugmiguide.com) and complete the convenient online request form. Be sure to check the box next to Claims Station in the “applications desired” list. You will need to provide your name, email address, telephone number, lender name and Lender Master Policy Number. You will receive a return email with your username and password.

**877.642.4642 | [www.ugcorp.com](http://www.ugcorp.com)**

United Guaranty Residential Insurance Company  
United Guaranty Mortgage Indemnity Company  
230 North Elm Street, Greensboro, NC 27401

United Guaranty is a marketing term for United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company. United Guaranty, United Guaranty's MI Guide, Claims Station, and ReadiResource Center are registered marks. Coverage is available through admitted company only.

MC-2-A935A-0216