

# United Guaranty

## CLAIMS GUIDE



*Effective Date: February 16, 2016*

For use with claims filed on Covered Loans with MI application dates **October 1, 2014** through **June 30, 2018**.



October 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 it.</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

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## 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 from the earliest of
  1. Acquisition of the borrower's title (specifically, foreclosure), or
  2. Date the third party sale is closed, 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 1 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 Delinquency (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, among other things, 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.

## Part 2: Claims Procedures

### Introduction

The following procedures describe our processes and procedures for lenders and servicers.

You should follow these procedures when filing claims for first-lien loans insured by United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company.

### 1. Claim Submission



### 2. Document Review



30 Days

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

If documents are not received within 120 days after the Claim Filed Date, a Claim Denial will be issued and coverage will be cancelled.

When all documents are submitted, coverage is reviewed.



### 3. Decisioning

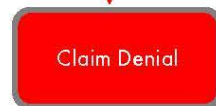


**Appeals**  
You have the right to appeal a claim denial or rescission decision. Please refer to the Appeals Guide for instructions regarding appeals.

### 4. Claim Calculation



Approved for Payment



## 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:

1. Acquisition of the borrower's title to the property, or
2. Date the third party sale is closed, or
3. 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		
FIRST LIEN CLAIM FOR LOSS		
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: 836.275.2893		
<b>PRIMARY CLAIM</b>		
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:
<b>CLAIMABLE ITEMS</b>		
21. Unpaid Principal Balance (insured paid through _____)	\$	
22. Accumulated Interest: From _____ to _____ days at _____ %		
23. Subtotal Principal and Interest (Line 21 + Line 22)		\$
<b>EXPENSE INFORMATION</b>		
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 23 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). The process involves executing a Trading Partner Agreement that reflects the terms and conditions of such electronic transmissions and specifies such aspects as the standards used, the transaction sets to be transmitted, and any communication service providers to be used 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: 2nd 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

**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 or Closing Disclosure – 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 or Closing Disclosure on Previously Owned Property.
- Information Reasonably Requested For The Investigation of a Claim.

#### 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

United Guaranty recommends the following methods for submitting required claims documents:

- **FTP:** File Transfer Protocol.
- **Email:** [dareview@ugcorp.com](mailto:dareview@ugcorp.com).
- **Mail:** United Guaranty – Claims Control  
Attention: 2nd 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 TIF. 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 30 days to submit the remaining required documentation.

### **Missing Document Notifications**

During the Acknowledgement Period, if additional documents are needed, United Guaranty will notify you with a specific list of required documents. These documents must be submitted within 30 days. If United Guaranty receives no documents or insufficient documentation within that time period, we will send a Demand Letter letting you know that you have 120 days from the original Claim Filed Date to send us the documents. Please note that if the requested documents are not received within the time period detailed in the demand letter, the claim will be denied.

### **Demand Letters Really Do Demand Attention**

If your document set is complete, United Guaranty will set the claim processing due date and put the claim into motion. If, on the other hand, we find that documents are still missing, we will send you a Demand Letter to assist you in getting the proper documentation together. This includes, but is not limited to, the information requested on the Document Stacking Order sheet.

## 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 claims process from submission through decision. 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 RediResource 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 Default

With Claims Station, you can submit a First Lien Notice of Default (NOD or Notice of Delinquency) 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 part of the 'Claims Station' interface. It includes a navigation bar with links like 'Home', 'About Us', 'Products & Services', 'MI vs. FHA', 'MI Tools', 'News', 'Contact Us', 'Claims Station', 'MI GUIDE HOME', and 'LOGOUT'. The form fields are organized into sections: Mortgage Insurance Company (United Guaranty Residential Insurance Co.), MI Certificate Number (9946743), Servicer Loan Number, Servicer Name, Servicer Address (Street, City, State, Zip), Investor (FreddieMac, FannieMae, Other), Mortgagor Name, Co-Mortgagor Name, Property Address (Street, City, State, Zip), and Mortgagor Phone Numbers (Home, Work, Ext). At the bottom, there are 'Save and Continue' and 'Previous Screen' buttons.

## 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).

United Guaranty logo and navigation bar are visible at the top. The form title is "Welcome to UNITED GUARANTY". The main heading is "Claim for Loss". Below this, there are radio buttons for "Initial Primary Claim" (selected) and "Supplemental". A "Date This Claim Submitted:" field is present. The form is divided into several sections: "Borrower", "Co-Borrower", "Property Address", "Servicer", and "Payee (If Different Than Servicer)". Each section contains various input fields for names, addresses, phone numbers, and dates. At the bottom, there are "Save and Continue" and "Previous Screen" buttons.

## 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.
- For information on appeals status, please consult the Appeals Guide.

The screenshot displays the United Guaranty Claims Station web interface. At the top, there is a navigation bar with links: Contact Us, Careers, Copy, Paste, and the United Guaranty logo. Below this is a secondary navigation bar with links: Home, About Us, Products & Services, MI vs. FHA, MI Tools, News, Contact Us, Claims Station (highlighted), MI GUIDE HOME, and LOGOUT. The main content area is titled 'Claim Status History' and contains several search options. The first option is 'To see a list of all claims for a servicer, enter the Delinquency Servicer ID below.' with a text input field for 'Servicer ID:'. The second option is 'To see a list of all claims for Fannie Mae or Freddie Mac, make a selection below.' with radio buttons for 'Fannie Mae Only', 'Freddie Mac Only', and a 'Clear Selection' button. The third option is 'To see individual claims with complete history, enter the certificate number below.' with a text input field for 'UG Certificate Number:'. Below this, there is a section for 'or one of the following fields.' with input fields for 'Loan Number:', 'Primary Borrower SSN:', and 'Primary Borrower Name:'. The 'Primary Borrower Name' field is split into three parts: 'last name', 'first name', and 'middle initial'. At the bottom, there is a disclaimer about output size constraints and a note about download time. Two buttons are at the bottom: '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.



## Explanation of Benefits (EOB)

You have access to detailed explanations of your claim payment for any of your individual loans on the EOB. You can also print them here.

- If a claim has been paid, the EOB will display on the screen in a PDF format.
- Claims that have not been paid will display a message indicating that a settlement has not been reached.
- If no claim has been filed, a message will indicate there is no entry that corresponds to that certificate number.

**UNITED GUARANTY®**  
United Guaranty Residential Insurance Company  
United Guaranty Mortgage Indemnity Company  
Phone: 1-800-334-8966

**EXPLANATION OF BENEFITS**

RE: Certificate #  
Servicer #  
Payee #

Claims Contact  
United Guaranty  
Residential Insurance Company

Borrower  
Prop. Addr.

ITEM	SUBMITTED	AUTHORIZED	CODE
Principal Balance	\$	\$	
Interest 253 days			
Attorney Fees			AT
Statutory Disbursement			
Real Estate Taxes			TX
Hazard Insurance Premiums			HZ
Preservation			
Other Expenses			OE
Escrow Balance			ES
Total Claim	\$	\$	
25.00 % Option			

**EXPLANATIONS**

AT Detail items of \$415.55 moved to Statutory Disbursements.  
Connectivity fee not claimable expense.  
Invoicing fee not claimable expense.

TX Taxes paid prior to last payment not authorized.  
Taxes paid 09/18/13 not authorized due to insufficient history.  
Missing payment history from 09/06/13 through 10/11/13.

HZ Corrected hazard to amount shown on loan history.  
Authorized hazard through claim date.

OE Authorized one BPO/Appraisal.  
MI Premium not claimable expense.

ES Escrow computed as of date of last payment.

**SUMMARY OF EVENTS**

EVENT	DATE	DAYS SUBMITTED	AUTHORIZED	CODE
PD To Date	2/01/13			
Lender Title	9/03/13	215	215	
Claim Filed	10/11/13	38	38	
Settlement Date	11/13/13			

## 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"/>	<a href="#">Claim For Loss</a>	11/14/13	Pending	
<input type="checkbox"/>	<a href="#">Notice Of Delinquency</a>	11/14/13	Pending	

[Delete](#)

## Supplemental Claims

The lender/servicer may file a supplemental claim for new advances subject to the timelines described below.

- **Standard Claims (non-requested):** Supplemental claims for new expenses must be submitted within 90 days from the initial claim settlement date.
- **Requested Claims:** Supplemental claims for new expenses must be submitted within 90 days from the title transfer date (pre-foreclosure short sale, foreclosure sale or deed-in-lieu date).

The supplemental expenses should be set out on a 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. Below are examples of documents that should be submitted when filing a supplemental claim for specific advances:

- **Taxes:** Pay history.
- **Hazard Insurance:** Pay history and declaration pages if applicable.
- **Statutory Disbursements:** Invoices or expense breakdowns.
- **Attorney Fees / Court Costs:** Invoices.
- **Property Preservation Costs:** Invoices or expense breakdowns.
- **Deductibles:** Pay history.
- **Other Expenses:** Invoices if necessary.

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 the date the claim should have been submitted under the terms of the Master Policy. To appeal any curtailed expenses, please follow the procedures in the Appeals Guide.

**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.

## Credible Evidence

United Guaranty will evaluate and make a decision about each mortgage insurance claim pursuant to the terms of the master policy. As described within the master policy, coverage may be rescinded for misrepresentations or negligence where credible evidence exists. The following are nonexclusive examples of credible evidence that may be used during the decision-making process:

Alleged Defect	Examples of Credible Evidence of Defect
<b>Misrepresentation of Value</b>	<p>Review appraisal that indicates that the origination value is not defensible or in good faith. 15% variance required.</p> <ul style="list-style-type: none"> <li>• Attributes of the comparables were misrepresented.</li> <li>• Attributes of the property were misrepresented.</li> <li>• Inappropriate comparables used in appraisal.</li> <li>• Failure to report historical sales for the subject property and/or comparable sales.</li> <li>• Obvious defects were ignored.</li> <li>• USPAP violations.</li> <li>• Other evidence that the appraiser manipulated or unreasonably utilized information in producing the origination value.</li> </ul>
<b>Misrepresentation of Income:</b>	<p><u>Borrower Misrepresentation:</u></p> <ul style="list-style-type: none"> <li>• Evidence of the borrower's true income as of the origination of the loan, as determined from bankruptcy records, tax transcripts, re-verifications of employment or other reliable sources.</li> </ul> <p><u>First Party Negligence/Misrepresentation:</u></p> <ul style="list-style-type: none"> <li>• Borrower statement that is sworn or corroborated by other information or documentation.</li> <li>• Income documentation is present in the loan file that is inconsistent with the income used to qualify the loan.</li> <li>• Social security and/or Medicare calculations that are not consistent with federal requirements.</li> <li>• Re-verification of employment indicating qualifying income was misrepresented on origination VOE.</li> </ul>
<b>Misrepresentation of Employment</b>	<p><u>Borrower Misrepresentation:</u></p> <ul style="list-style-type: none"> <li>• Re-verification of employment, bankruptcy records, tax transcripts or other reliable sources indicating the employment was false.</li> <li>• No evidence can be found to support the self-employed borrower's business exists and it is determined that the City and/or County to which the borrower is doing business requires a license.</li> </ul> <p><u>First Party Negligence/Misrepresentation:</u></p> <ul style="list-style-type: none"> <li>• Re-verification of employment indicating employment information was misrepresented on origination VOE.</li> </ul>
<b>Misrepresentation of Assets</b>	<p><u>Borrower Misrepresentation:</u></p> <ul style="list-style-type: none"> <li>• Re-verification of deposit indicating asset information was misrepresented on the origination asset documentation.</li> <li>• Fraudulent or altered asset documentation.</li> <li>• Misrepresentation of closing funds.</li> </ul> <p><u>First Party Negligence/Misrepresentation:</u></p> <ul style="list-style-type: none"> <li>• Borrower statement that is sworn or corroborated by other information or documentation.</li> <li>• Fraudulent or altered asset documentation with red flags indicating falsity.</li> </ul>

Alleged Defect	Examples of Credible Evidence of Defect
	<ul style="list-style-type: none"> <li>Re-verification of deposit indicating asset information was misrepresented an origination VOD.</li> </ul>
<b>Undisclosed Liabilities</b>	<u>Borrower Misrepresentation:</u> <ul style="list-style-type: none"> <li>Evidence of indebtedness on or before the date that the subject Loan closes.</li> </ul> <u>First Party Negligence/Misrepresentation:</u> <ul style="list-style-type: none"> <li>Undisclosed debt originated with same lender or debt otherwise known or should have been known to lender.</li> </ul>
<b>Misrepresentation of Occupancy</b>	<u>Borrower Misrepresentation:</u> <ul style="list-style-type: none"> <li>Driver's license records, voter registration, vehicle registration, or public records indicating the borrower did not occupy subject property.</li> </ul> <u>First Party Negligence/Misrepresentation:</u> <ul style="list-style-type: none"> <li>Homeowner's / hazard insurance policy indicates subject property is a rental property when loan was presented as a primary residence.</li> <li>Tax transcript in a Homestead state where the property securing the loan is not listed as the borrower's primary residence.</li> <li>Mailing address for payment information on 1003 is listed as borrower's prior residence and no change in billing address after loan origination.</li> <li>Absence of credible association linking the borrower to the subject address.</li> <li>Borrower statement that is sworn or corroborated by other information or documentation.</li> </ul>
<b>Underwriting Guidelines</b>	<ul style="list-style-type: none"> <li>Each Loan should be reviewed to the applicable loan program guidelines for proper underwriting. The program guidelines must have been approved by UGC at the time of origination of the loan.</li> <li>The AUS approval decision should be reviewed to confirm certain actions as conditions of approval or to close the Loan were executed.</li> <li>Information submitted to the AUS, or other automated approval, is verified to be inaccurate. Use of AUS or other automated approval systems must have been approved by UGC.</li> </ul>

## 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) at 800.334.8966.

### Main Claims Customer Service Number

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

- Short Sale/Deed in Lieu: 800.603.3565 or [workout@ugcorp.com](mailto:workout@ugcorp.com).
- REO: 800.334.8966 or [reoteam@ugcorp.com](mailto:reoteam@ugcorp.com).

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

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

### To Submit a Claim

- By email: contact United Guaranty Claims Team at [dareview@ugcorp.com](mailto:dareview@ugcorp.com).
- By Fax: 888.528.3273.
- By FTP: 877.642.4642 or email [UGClaimStatus@ugcorp.com](mailto:UGClaimStatus@ugcorp.com) for instructions.
- By Postal Mail: United Guaranty Claims Control  
ATTN: 2nd Floor Claims Coordinator, First Lien  
230 N. Elm Street  
Greensboro, NC 27401

### To Obtain an MI Guide Account

Visit <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 ReadResource Center are registered marks. Coverage is available through admitted company only.

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