

Mortgage Insurance Fund Servicing

Administrator's Guide

May 9, 2023

Version 1



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Introduction

The MassHousing Mortgage Insurance Fund (MIF) is an approved mortgage insurer of Fannie Mae, Freddie Mac, and the Federal Home Loan Bank. MIF provides mortgage insurance (MI) coverage for MassHousing's conventional first mortgage loans and coverage on first mortgage loans for our approved originators that hold these loans in their portfolio or sell to Fannie Mae, Freddie Mac, or the Federal Home Loan Bank.

Overview

MassHousing Mortgage Insurance Fund Servicing System

The MassHousing Mortgage Insurance Fund Servicing system is used by Servicers to complete necessary tasks in the mortgage insurance lifecycle. These can include mortgage insurance activation, reviewing MI premiums payments, reporting loan defaults or cancellations, and submitting claims for loss.

Servicer Administrator Role

As the Administrator of your organization your role is to maintain your organization profile, your MI contacts, and access for your organization's users.

We recommend that your organization maintain at minimum two Administrators in case the primary Administrator is unavailable to perform any of the administrative tasks. If you will be leaving your organization or transitioning to another role, we recommend that you either promote an existing user to the Administrator role or create a new user to succeed you prior to leaving your position and removing your account. This will help to avoid any disruption.

Getting Started

Accessing MassHousing Mortgage Insurance Fund (MIF) Servicing Portal

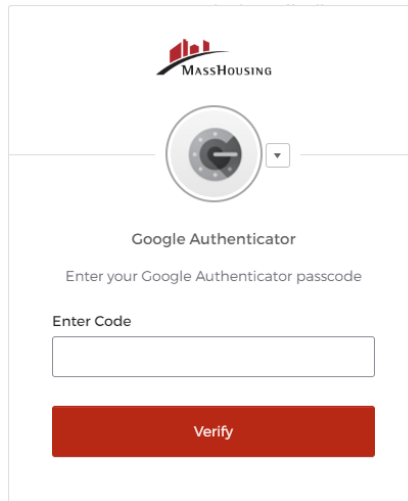
Users can access the MassHousing Mortgage Insurance Fund (MIF) Servicing Portal at <https://www.emasshousing.com> by selecting *MIF Servicing Portal*.

The screenshot shows the MassHousing eMassHousing portal homepage. At the top left is the MassHousing logo. Below it is a red banner with the text "Welcome to eMassHousing!". Underneath the banner is a grey box containing the text: "MassHousing's Homeownership lending partners can start here to initiate and manage all loan origination, purchasing and mortgage insurance tasks. If you have questions, please contact us at 888.843.6432 or homeownership@masshousing.com." Below this are two white boxes. The left box is titled "Lender Portal" and contains the text "Login here for all tasks related to MassHousing Mortgage loans and Down Payment Assistance." with a blue button labeled "Lender Portal". The right box is titled "Mortgage Insurance Fund (MIF) Servicing Portal" and contains the text "Login here for all MI servicing tasks." with a blue button labeled "MIF Servicing Portal" and a blue arrow pointing to it. At the bottom of the page is a dark grey footer with links for "Terms & Conditions", "Information Security", "Privacy", and "Accessibility", and the Equal Housing Opportunity logo on the right.

Multi-factor Authentication

The MassHousing Mortgage Insurance Fund Servicing system leverages the Okta platform for security. Using this platform, users will be required to configure multi-factor authentication when setting up their user accounts. Users will have an option to utilize SMS authenticator, Okta Verify, or another time-based one-time password (TOTP) authenticator app, such as Google Authenticator or Microsoft authenticator.

*It's good to note that, regardless of the type of TOTP authenticator app selected by the user, the sign in process will always show "Google Authenticator," as shown below.



Password Requirements

The password requirements for MassHousing Mortgage Insurance Fund Servicing are as follows:

- Includes at least 16 characters
- Includes at least one lowercase letter
- Includes at least one uppercase letter
- Includes at least one number
- Includes at least one symbol
- Does not include any parts of your username
- Does not include your first name
- Does not include your last name
- Cannot be any of your last 4 passwords.
- At least 2 hours must have elapsed since you last changed your password.

Timeout Due to Inactivity

The MassHousing Mortgage Insurance Fund Servicing system will log out a user who has been idle in the site for more than 20 minutes. The user will be brought back to the login page when their session has expired.

Organization Profile Management

You can access your organization profile from the top navigation menu:

Administration > My Organization

As the organization Administrator it is your responsibility to maintain the organization's primary address and to upkeep the required mortgage insurance contacts for:

- Mortgage Insurance Billing
- MPPI (Mortgage Payment Protection Insurance) - MIPlus
- Mortgage Insurance Claims
- Mortgage Insurance Defaults

A valid name, email address and phone number are required for each of these contacts.

User Management

As the Administrator, it's your responsibility to manage your organization's users. This includes handling new user requests as they come in, creating new user accounts, and resetting passwords when requested. It's also your responsibility to delete user accounts when they are no longer needed and to modify user permissions as roles change within your organization.

User Roles

There are two user roles available to assign to your users based upon their job function. These roles are defined below.

Administrator Role

It is the responsibility of the Administrator, as a representative of your organization, to ensure access is granted only to authorized persons. Maintaining user access includes:

- Creating new users
- Assigning appropriate permissions to users
- Modifying user details
- Resetting passwords
- Deleting user accounts as necessary


Users with the Administrator role can access the following areas of the MassHousing Mortgage Insurance Fund Servicing system:

Administration

- > *My Organization*: Maintain your organization profile.
- > *Users*: User Management, create, delete, modify users, and reset passwords.
- > *Migrate Users*: Migrate or delete users from the legacy system.
- > *New User Requests*: View Servicer registration requests/new user requests.

When viewing the user list in *User Management* Administrator accounts are identified by the "Administrator" icon.

The screenshot shows the 'User Management - Mortgage Insurance Servicer' interface. At the top, there is a red navigation bar with the MassHousing logo, 'Administration' dropdown, and 'Administrator Demo' user indicator. Below the navigation bar, there is a 'Create' button. The main area contains a form with fields for First Name, Last Name, Email, Username, and Phone. Below the form are 'Find' and 'Reset' buttons. A table lists users with columns for Username, First Name, Last Name, Phone Number, Locked Out, and Action. The first row shows 'Administrator@mis.com' with an 'Administrator' icon and a blue arrow pointing to it. The second row shows 'JaneDoe@Mis.com'. At the bottom, it says 'Showing 1 to 2 of 2 entries'. The footer contains links for Home, Terms & Conditions, Information Security, Privacy, Accessibility, and Contact, along with the Equal Housing Opportunity logo.

Username	First Name	Last Name	Phone Number	Locked Out	Action
Administrator@mis.com 	Administrator	Demo	(617) 555-5555	False	Action
JaneDoe@Mis.com	Jane	Doe	(617) 555-6666	False	Action

Servicer Role

Users with the Servicer role can access the following areas of the MassHousing Mortgage Insurance Fund Servicing system:

Policies: Search policies.

Activation: Activate mortgage insurance policies.

Billing

> **Invoices:** View mortgage insurance invoices.

> **Payments:** Record MI premium payments.

Defaults: Submit default notices.


Cancellations: Submit cancellations.

Claims: Submit and update mortgage insurance claims.

New User Requests

As the organization Administrator it is your responsibility to create new users when a valid new user request is received. When a potential user utilizes the *Register* feature and completes email validation, each organization Administrator will receive a *Mortgage Insurance Fund Servicing Registration - New Account Requested* email notification.

Mortgage Insurance Fund Servicing Registration - New Account Requested

 no-reply@masshousing.com
To

Reply Reply All Forward

Tue 5/9/2023 10:22 AM

Dear Administrator,

You are receiving this message because you are a registered administrator for Mortgage Insurance Servicer on [MIF Servicing](#).

A request for a new Mortgage Insurance Fund Servicing user account associated with Mortgage Insurance Servicer has been submitted online. The requestor has verified the email address provided.

Please review the provided information to determine if the requestor is an authorized representative of Mortgage Insurance Servicer. It is the responsibility of Mortgage Insurance Fund Servicing partners to ensure that only authorized representatives are given access to Mortgage Insurance Fund Servicing.

To grant the requestor access to your servicing portfolio, sign in to [MIF Servicing](#) and create an account for the requestor.

If you do not recognize the name or email address, or you cannot verify the authenticity of the request, you should not create an account for the requestor and should disregard this message.

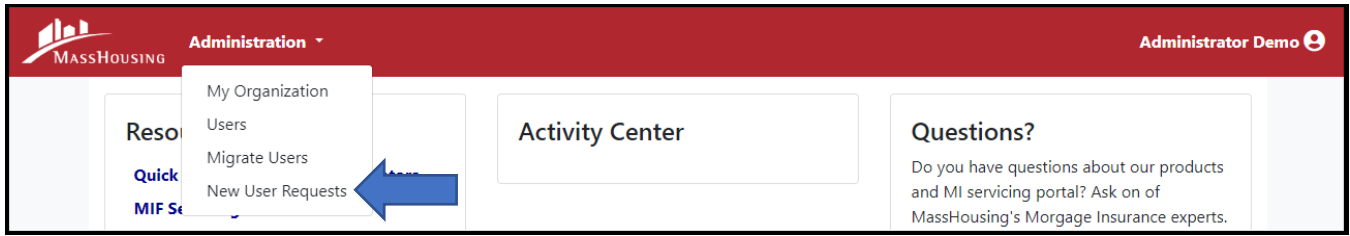
Name: Jane Doe
Email: JaneDoe@Mis.com
Requested Date and Time: 05/09/2023 02:21:14 PM
Email Verified Date and Time: 05/09/2023 02:22:02 PM

This is an auto-generated message from Mortgage Insurance Fund Servicing. Please do not reply to this message.

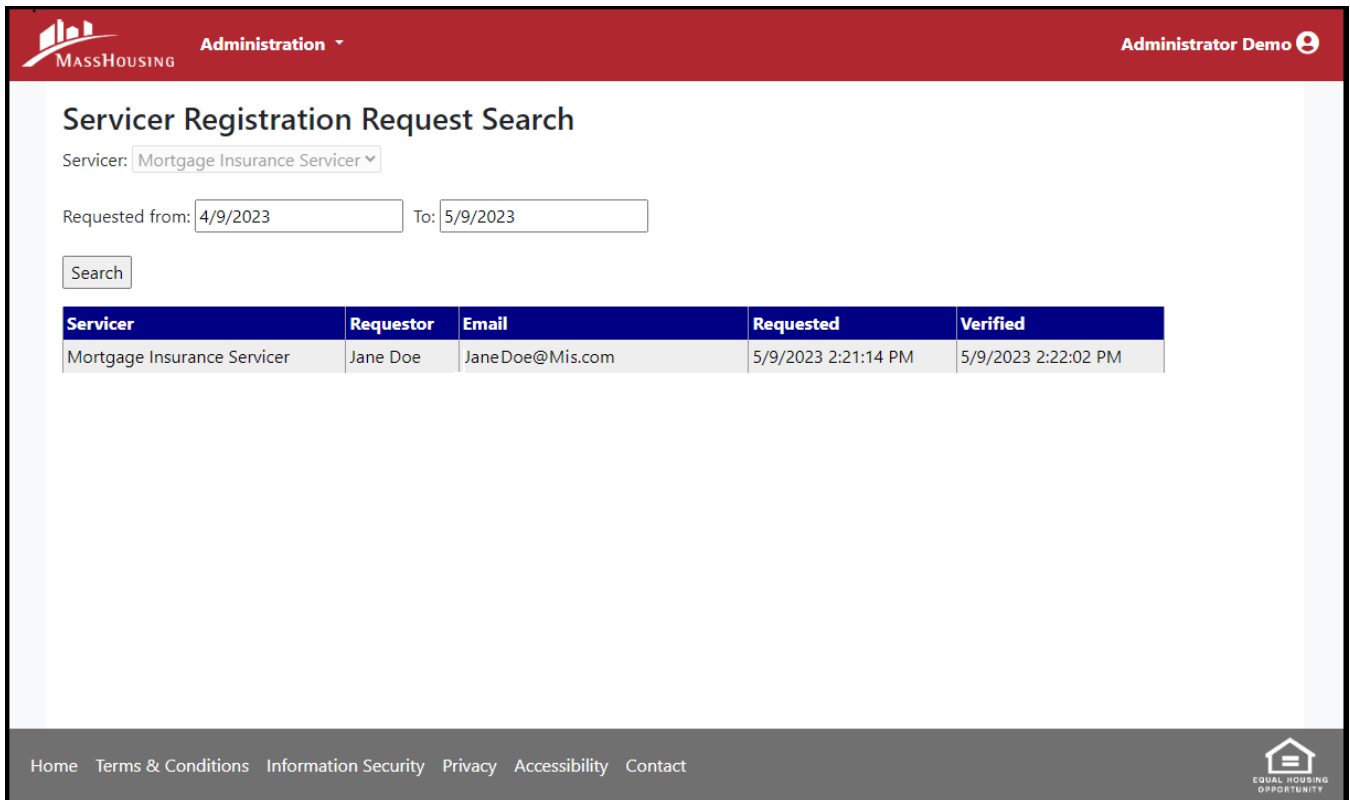
This notification will include the requestor's provided *Name*, *Email*, date the user account was requested and date the email address was verified. As the Administrator, it is your responsibility to determine if the request is valid and whether an account should be created for the user.

Administrators can view all new servicer registration requests by navigating to:

Administration > New User Requests



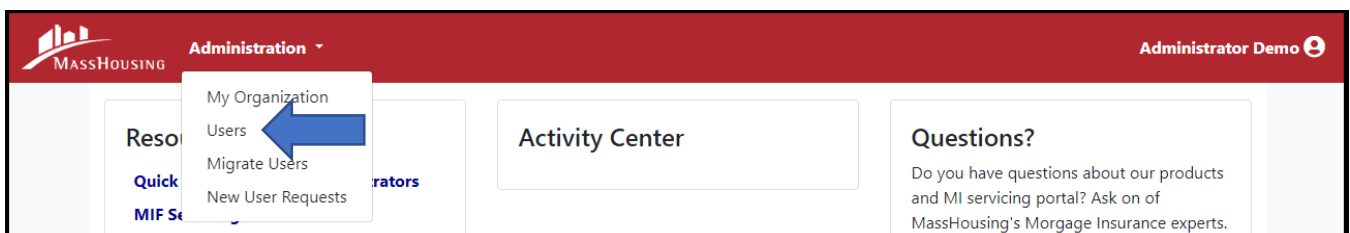
This screen allows Administrators to filter by request date and to see which registrations have had email addresses verified by the requestor.




Creating New Users

To create a new user, navigate to:

Administration > Users > Create



MASSHOUSING Administration Administrator Demo

User Management - Mortgage Insurance Servicer 1  [Create](#)

First Name Last Name


Email Username

Phone

[Find](#) [Reset](#)

Username	First Name	Last Name	Phone Number	Locked Out	Action
Administrator@mis.com	Administrator	Demo	(617) 555-5555	False	Action

Showing 1 to 1 of 1 entries

Home Terms & Conditions Information Security Privacy Accessibility Contact 

Enter the *First Name*, *Last Name*, *Username*, *Email* and *Phone* number for the user.

Usernames must be a valid email address.

Select a role for the user and select *Create*.

MASSHOUSING Administration Administrator Demo

Create User for Mortgage Insurance Servicer

First Name

Last Name


Username


Email

Phone

Administrator

Servicer

[Back to List](#)  [Create](#)

Home Terms & Conditions Information Security Privacy Accessibility Contact 

You should now see the user listed in *User Management* in:

Administration > Users

Administration > Users

User Management - Mortgage Insurance Servicer 2 Create

First Name Last Name

Email Username

Phone

Find Reset

Username	First Name	Last Name	Phone Number	Locked Out	Action
Administrator@mis.com	Administrator	Demo	(617) 555-5555	False	Action
JaneDoe@Mis.com	Jane	Doe	(617) 555-6666	False	Action

Showing 1 to 2 of 2 entries

Home Terms & Conditions Information Security Privacy Accessibility Contact

MassHOUSING EQUAL HOUSING OPPORTUNITY

Once a new user is created, they will receive a “Welcome to MassHousing” email notification with a link to activate their new user account. The link is active for 7 days.

Welcome to MassHousing

MassHousing <no-reply@masshousing.com>
To

← Reply ↶ Reply All → Forward 📧 ...

Tue 5/9/2023 11:09 AM

Hi Jane,

MassHousing is using Okta to manage your access to our systems. Okta user account JaneDoe@Mis.com has been created for you.

Click the following link to activate your Okta account:

[Activate Your User Account](#)
This link expires in 7 days.

If you experience difficulties accessing your account, please contact your organization's designated administrator. If you need further assistance setting up your account, please contact MassHousing at accesssupport@masshousing.com

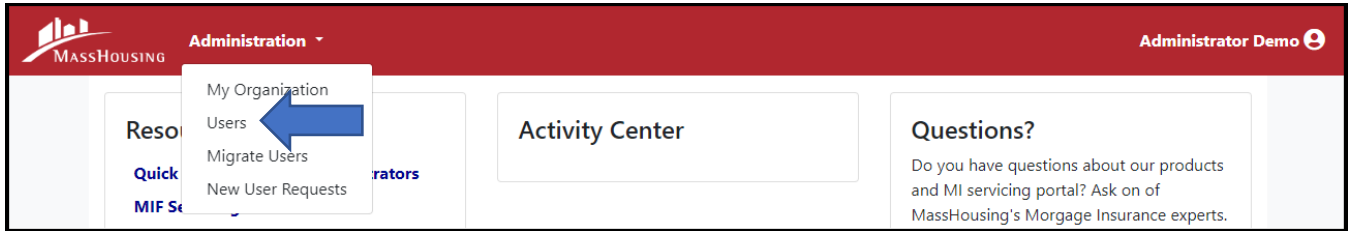
This is an automatically generated message from [MassHousing](#). Replies are not monitored or answered.

Modifying User Details

Username cannot be modified once an account has been created. If the username is incorrect, then the user account must be deleted and recreated.

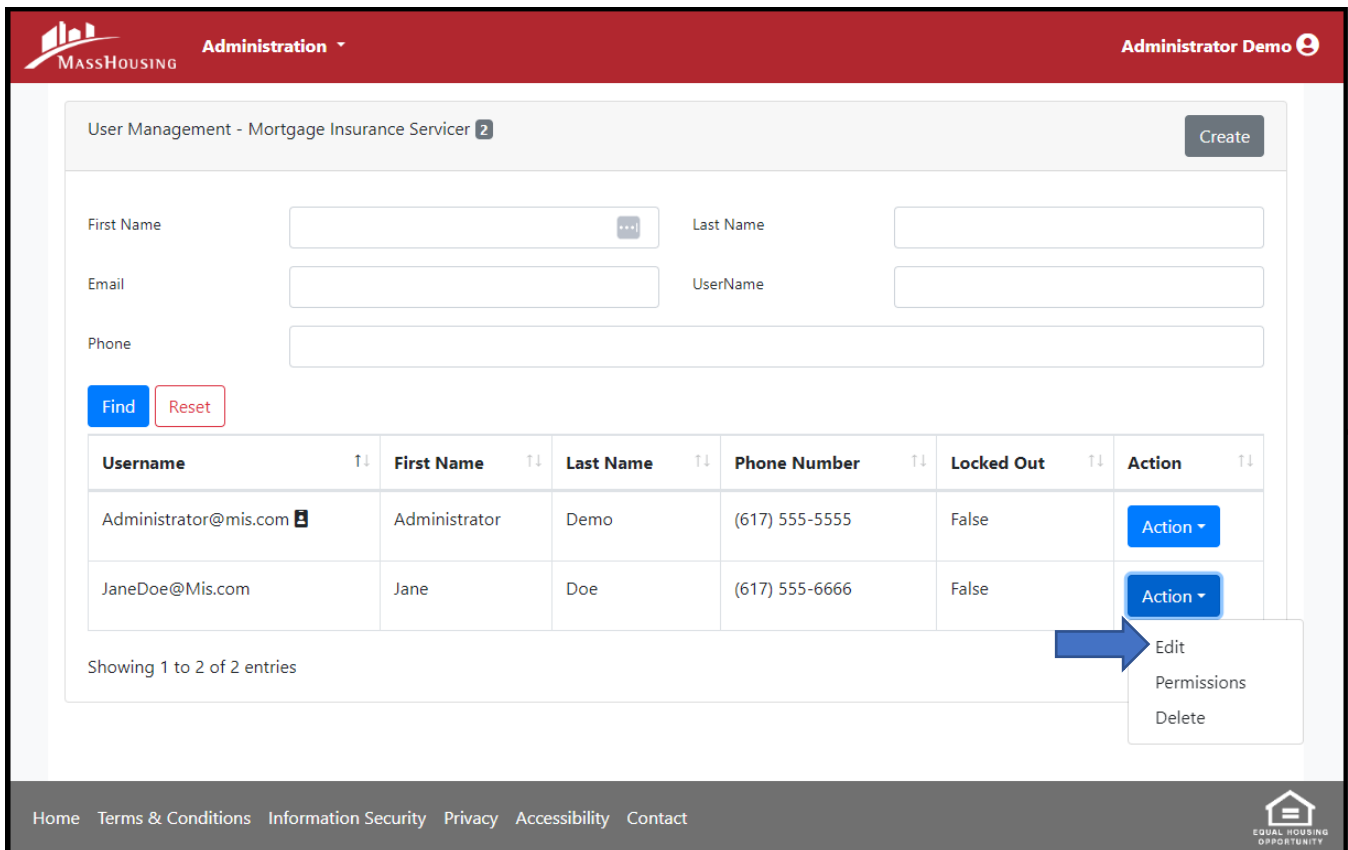
To edit the *First Name*, *Last Name*, *Email* address or *Phone* number of a user, navigate to:

Administration > Users



Locate the user, select:

Action > Edit



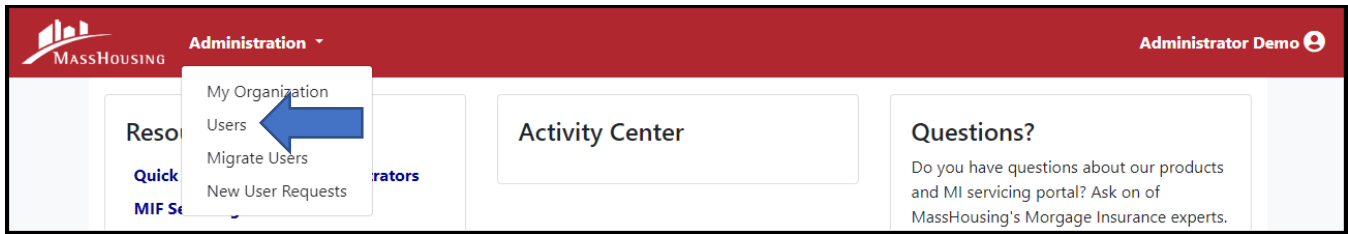
Once you've made the desired changes select *Submit*.

Users can also modify their own profile information by clicking on their name in the top right corner of the page and selecting *My Account*.

Modifying User Roles

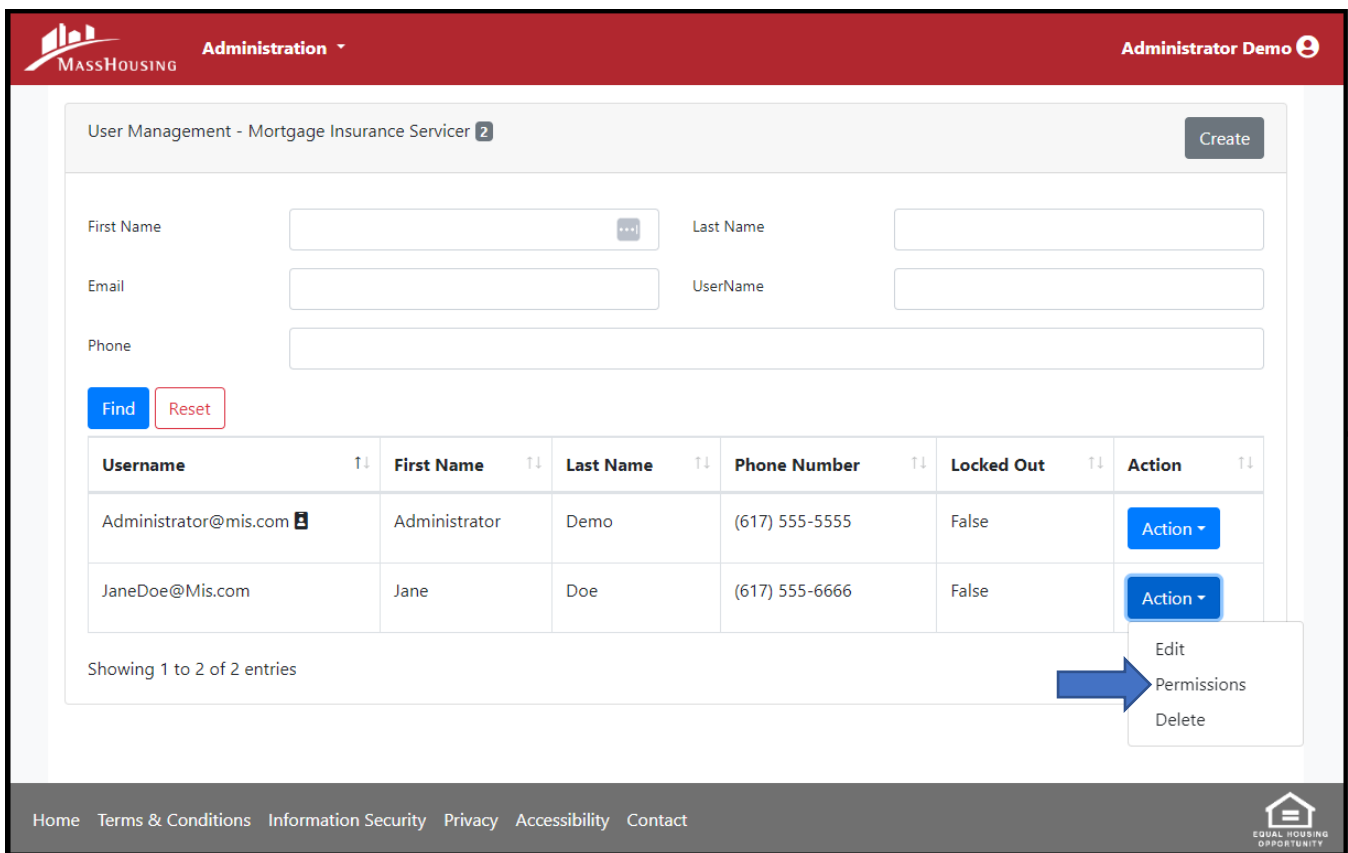
To edit the role of a user, navigate to:

Administration > Users



Locate the user, select:

Action > Permissions



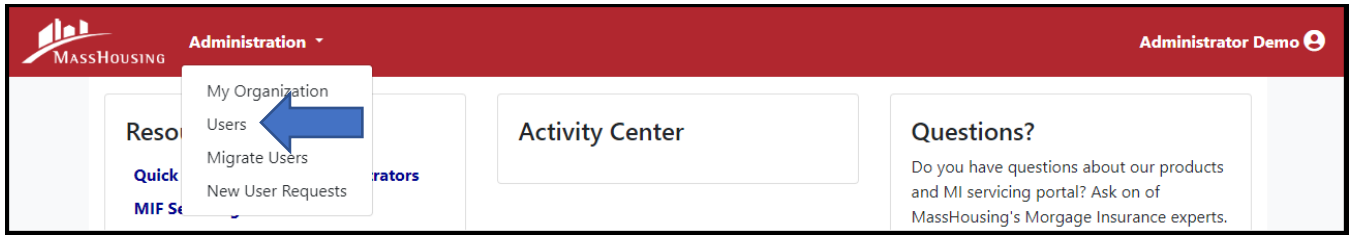
Select the needed role for the user, select Save.

Deleting User Accounts

When an employee leaves the organization or transfers to another role and no longer needs access to the MassHousing Mortgage Insurance Fund Servicing system, it's important to remove their account from the system for security purposes.

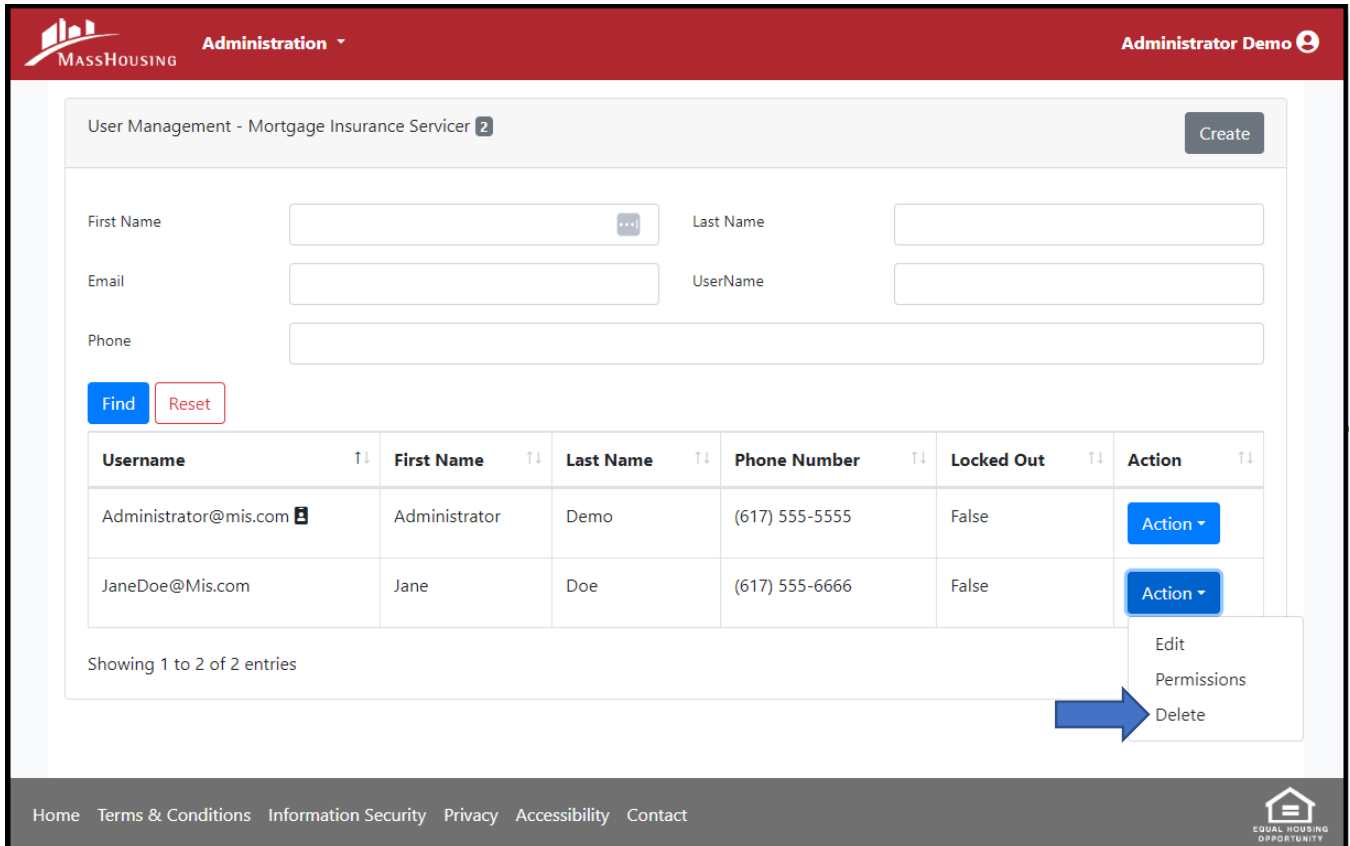
To delete user accounts that are no longer needed, navigate to:

Administration > Users



Locate the user, select:

Action > Delete



The user should no longer be displayed in your User Management list.

MassHOUSING Administration Administrator Demo

User Management - Mortgage Insurance Servicer 1 Create

First Name Last Name

Email Username

Phone

Find Reset

Username	First Name	Last Name	Phone Number	Locked Out	Action
Administrator@mis.com	Administrator	Demo	(617) 555-5555	False	Action

Showing 1 to 1 of 1 entries

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EQUAL HOUSING OPPORTUNITY

Migrating User Accounts

The new MassHousing Mortgage Insurance Fund Servicing system includes a feature that will allow Administrators to import or delete users from the legacy system. This feature will be available for use by Administrators until September 1, 2023. During the import process, you will have the opportunity to update the user's:

- Username (***Usernames must be a valid email address.***)
- First Name
- Last Name
- Email address
- Phone number
- and assign the user role

Activating an Account from the Legacy System

To migrate or delete user accounts from the legacy system, navigate to:

Administration > Migrate Users

MassHOUSING Administration Administrator Demo

My Organization
Users
Migrate Users
New User Requests

Activity Center

Questions?
Do you have questions about our products and MI servicing portal? Ask on of MassHousing's Mortgage Insurance experts.

Locate the user you would like to migrate, select:

Action > Activate

The screenshot shows the 'Administration' section of the MassHousing system. The page title is 'Migrate Users - Mortgage Insurance Servicer' with a notification badge '2'. Below the title is a table with the following columns: Username, First Name, Last Name, Phone Number, Locked Out, and Action. Two users are listed:

Username	First Name	Last Name	Phone Number	Locked Out	Action
Servicer@mis.com	Servicer	Demo	(617) 555-5555	False	Action ▾
ServicerTwo@mis.com	Servicer Two	Demo	(617) 666-6666	False	Activate Delete


Below the table, it says 'Showing 1 to 2 of 2 entries'. The footer contains links for Home, Terms & Conditions, Information Security, Privacy, Accessibility, and Contact, along with the Equal Housing Opportunity logo.

On the *Activate User* popup, update any user details as needed, select the applicable role for the user and select *Activate*.

The 'Activate User' popup form contains the following fields and options:

- Username: Servicer@mis.com
- First Name: Servicer
- Last Name: Demo
- Email: Servicer@mis.com
- Phone: 6175555555
- Role selection:
 - Servicer
 - Administrator
- Activate button


Once a user is activated by the Administrator, the user will be removed from the *Migrate Users* list and added to the *User Management* list. The user will receive a "Welcome to MassHousing" email notification with a link to activate their new user account. The link is active for 7 days.



Administration ▾ Administrator Demo ⓘ

Migrate Users - Mortgage Insurance Servicer **1**

Username	First Name	Last Name	Phone Number	Locked Out	Action
ServicerTwo@mis.com	Servicer Two	Demo	(617) 666-6666	False	Action ▾

Showing 1 to 1 of 1 entries

[Home](#) [Terms & Conditions](#) [Information Security](#) [Privacy](#) [Accessibility](#) [Contact](#)



Administration ▾ Administrator Demo ⓘ


User Management - Mortgage Insurance Servicer **2** [Create](#)

First Name Last Name
 Email UserName
 Phone

[Find](#) [Reset](#)

Username	First Name	Last Name	Phone Number	Locked Out	Action
Administrator@mis.com ⓘ	Administrator	Demo	(617) 555-5555	False	Action ▾
Servicer@mis.com ←	Servicer	Demo	(617) 555-5555	False	Action ▾

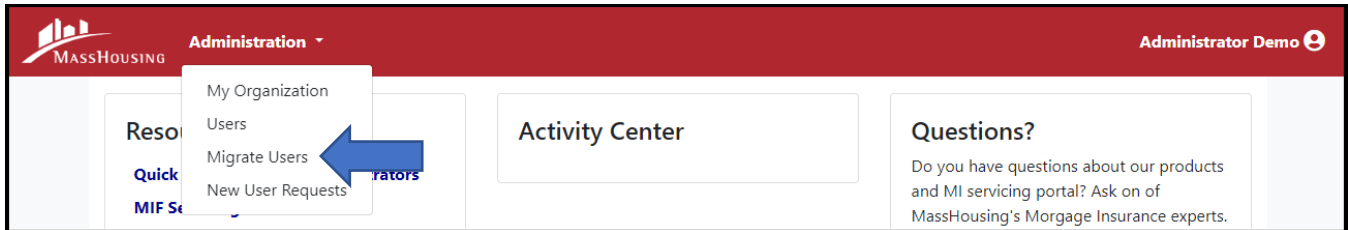
Showing 1 to 2 of 2 entries

[Home](#) [Terms & Conditions](#) [Information Security](#) [Privacy](#) [Accessibility](#) [Contact](#)


Deleting an Account from the Legacy System

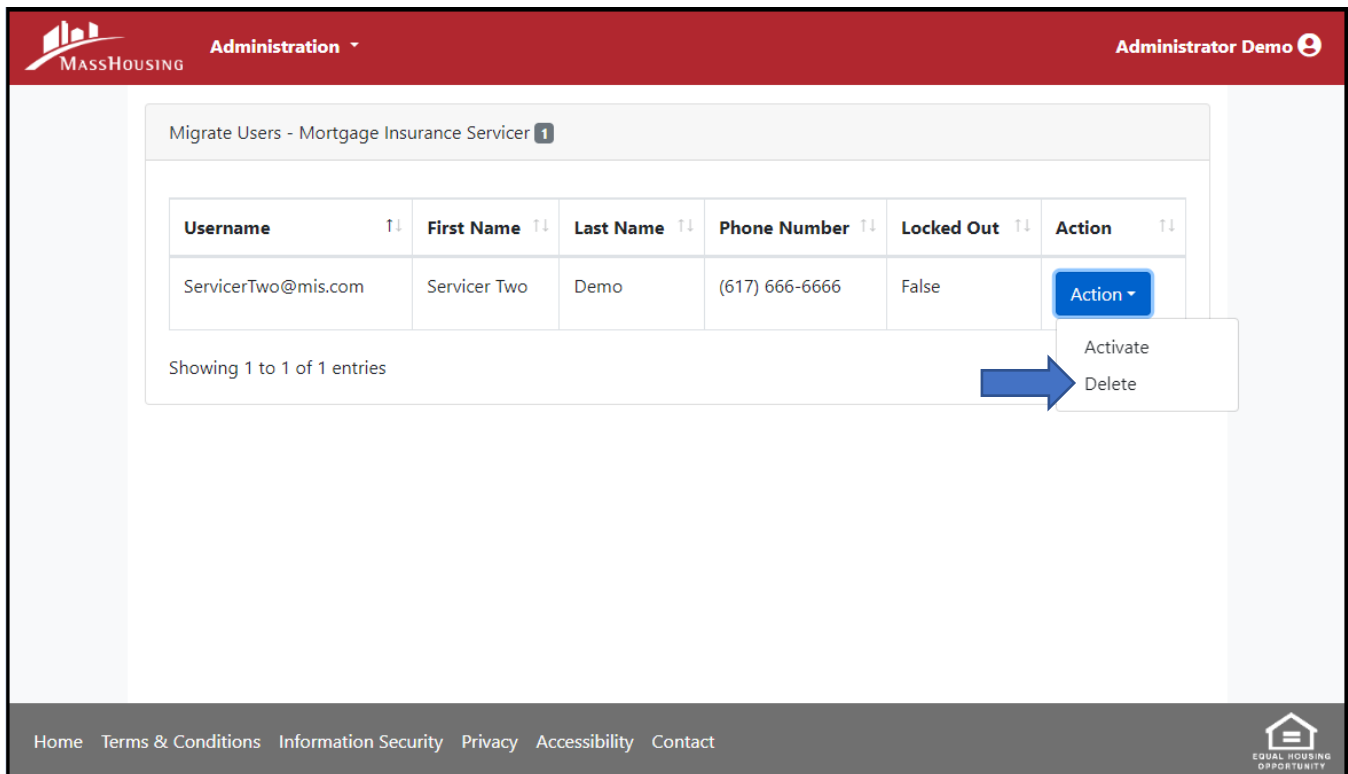
If there are user accounts that do not need to be migrated, an Administrator may want to delete those accounts. To delete user accounts from the legacy system, navigate to:

Administration > Migrate Users



Locate the user you would like to delete, select:

Action > Delete



This user account will not be migrated to the new MassHousing Mortgage Insurance Fund Servicing system and the user will be removed from the *Migrate Users* list. If you would like this user to have access to the system, then you will need to create a new user account for the user.


Password Resets

When users have forgotten their passwords, Administrators can reset their passwords or users can use the *Forgot Password?* self-service feature.

Forgot Password Self-Service Feature

Users can access the *Forgot Password?* feature by navigating to the following from the homepage:


Sign in > Need help signing in? > Forgot password?



[Sign in](#)

Welcome to the Mortgage Insurance Fund (MIF) Servicing Portal!

We are an approved mortgage insurer of Fannie Mae, Freddie Mac and the Federal Home Loan Bank, and we make it our mission to deliver prompt and accurate service to our servicing partners. Since inception in 1988, the MIF has serviced over 41,000 MI policies.




Sign In

Username

Remember me

[Next](#)

[Need help signing in?](#)



Sign In

Username

Remember me


[Next](#)

[Need help signing in?](#)

[Forgot password?](#)

[Help](#)

The user can enter their username and select *Reset via Email*.




Reset Password

Email or Username

[Reset via Email](#)

[Back to sign in](#)

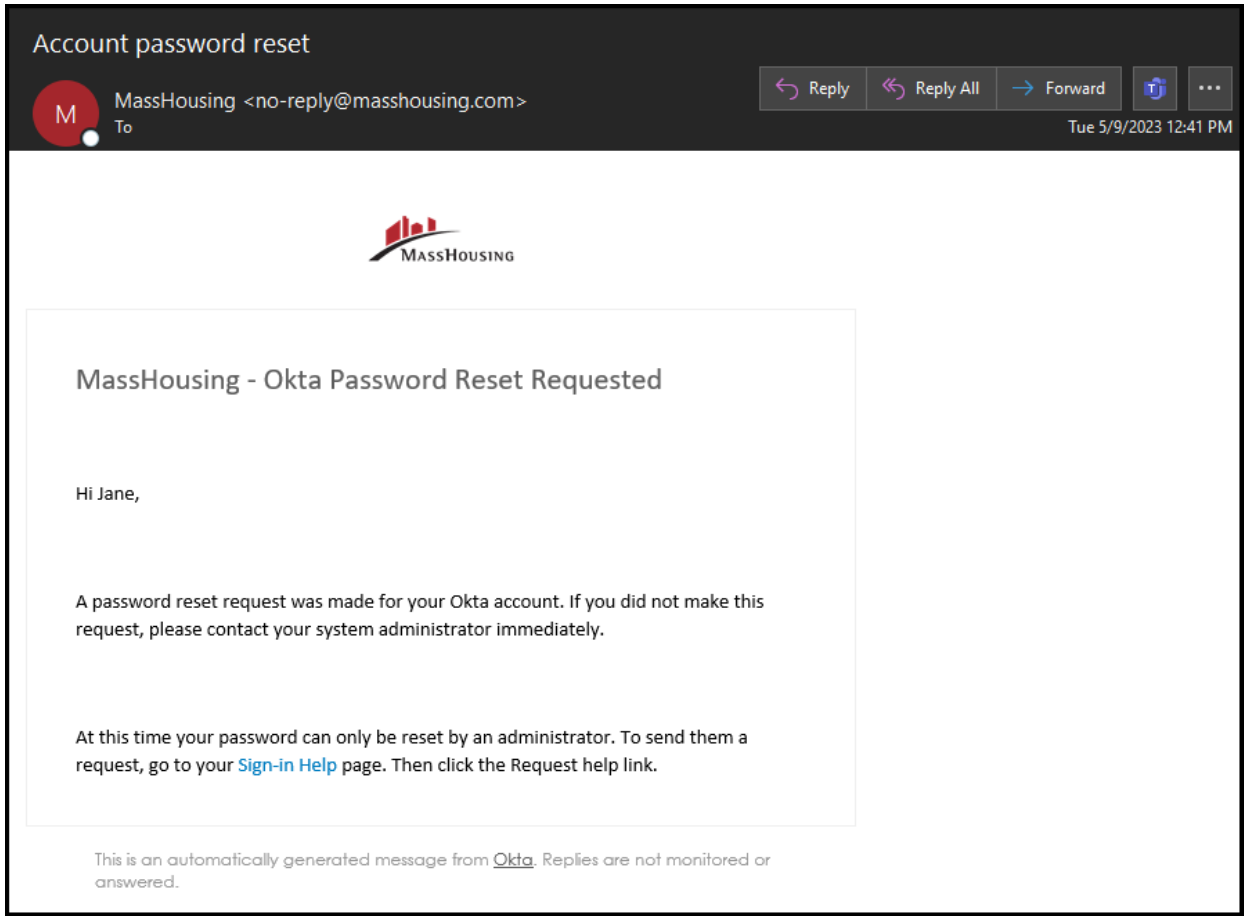


Email sent!

Email has been sent to JaneDoe@Mis.com with instructions on resetting your password.

[Back to sign in](#)

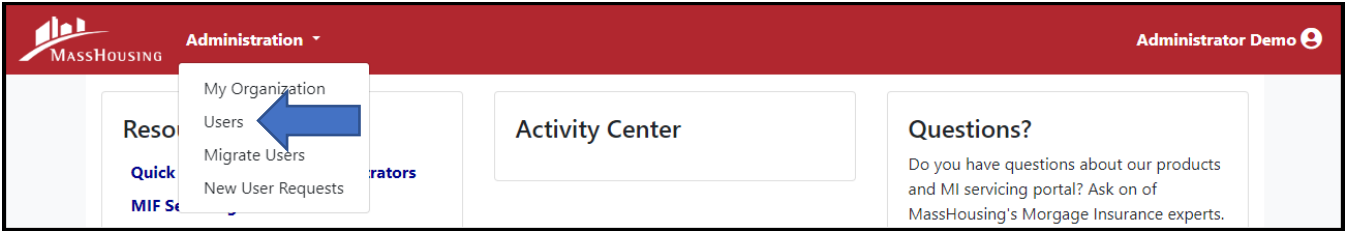
The user will receive an *Account Password Reset* email with a *Reset Password* link. The link is active for 1 hour.



Administrator Password Reset

When users need additional assistance, they may need the Administrator to reset their password for them. Administrators can reset the user password by navigating to the following:

Administration > Users



Locate the user, select:

Action > Edit > Reset Password

MASSHOUSING Administration Administrator Demo

User Management - Mortgage Insurance Servicer 2 Create

First Name Last Name

Email UserName

Phone

Find Reset

Username	First Name	Last Name	Phone Number	Locked Out	Action
Administrator@mis.com	Administrator	Demo	(617) 555-5555	False	Action
JaneDoe@Mis.com	Jane	Doe	(617) 555-6666	False	Action

Showing 1 to 2 of 2 entries

- Edit
- Permissions
- Delete

Home Terms & Conditions Information Security Privacy Accessibility Contact

EDGAL HOUSING OPPORTUNITY

Edit User

Username

First Name

Last Name

Email

Phone

Reset Password Submit

The user will receive an *MassHousing Password Reset by Administrator* email with a *Reset Password* link. The link is active for 1 hour.

Account password reset



MassHousing <no-reply@masshousing.com>
To

Reply Reply All Forward

Tue 5/9/2023 12:31 PM

If there are problems with how this message is displayed, click here to view it in a web browser.



MassHousing Password Reset by Administrator

Hi Jane,

Your password has been reset by your system administrator.

Click this link to reset the password for your username, JaneDoe@Mis.com:



This link expires in 1 hour.

If you experience difficulties accessing your account, send a help request to your administrator:

Go to your [Sign-in Help](#) page. Then click the Request help link.

This is an automatically generated message from [MassHousing](#). Replies are not monitored or answered.

Where can I go for additional assistance?

If you encounter any problems with the MassHousing Mortgage Insurance Fund Servicing system or have general inquiries, please contact MIOperations@masshousing.com