

Mortgage Insurance Fund Servicing

Administrator's Guide

September 27, 2023

Version 2



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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

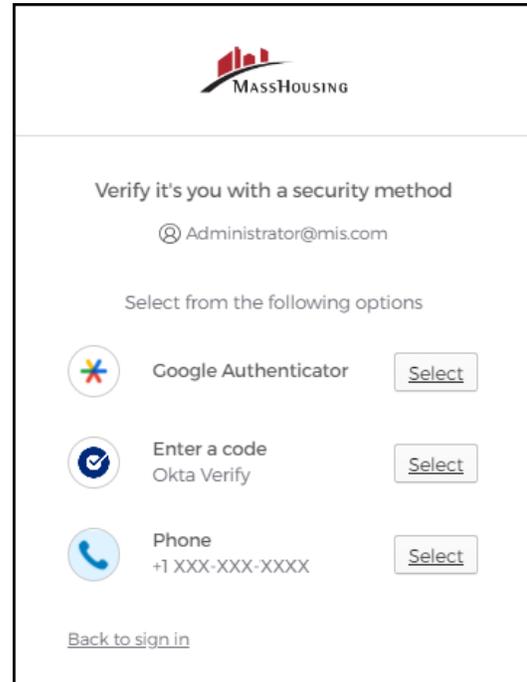
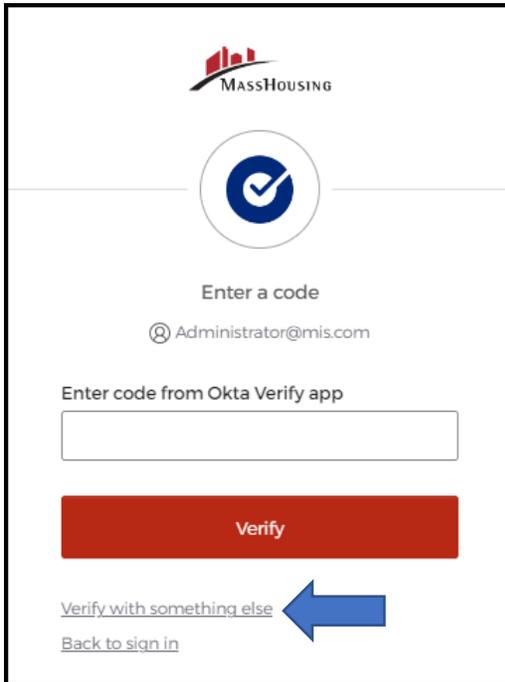
Users can access the MassHousing Mortgage Insurance Fund (MIF) Servicing Portal at <https://www.emasshousing.com> by selecting *MIF Servicing Portal*.

The screenshot shows the MassHousing eMassHousing portal. At the top is the MassHousing logo. Below it is a welcome message: "Welcome to eMassHousing!" followed by a paragraph: "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 main sections. The left section 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 section is titled "New Mortgage Insurance Fund (MIF) Servicing Portal*" and contains the text: "As of May 15, 2023 Login here for all MI servicing tasks. To access the new system, your administrator must provide access and you must set up your account." with a blue arrow pointing to a blue button labeled "MIF Servicing Portal". At the bottom of the page is a light blue box with the text: "*MIF Servicing Users: A new MassHousing Mortgage Insurance Fund Servicing System was launched on May 15. In order to access the new system, you must be given access by your organization's administrator and then activate your account through Okta, MassHousing's identity management provider. Please contact your organization's administrator with questions. Not sure who your administrator is? Email MIOperations@masshousing.com." The footer contains links for "Terms & Conditions", "Information Security", "Privacy", and "Accessibility", along with the Equal Housing Opportunity logo.

Multi-factor Authentication (MFA)

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, when users have multiple MFA methods configured, the login process will default to the last method used. To select another method, users will need to select *Verify with something else*.



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 Claims
- Mortgage Insurance Billing
- MPPI (Mortgage Payment Protection Insurance) - MIPlus
- 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. There may be times when users do not activate their accounts in the allotted 7 days, it's the Administrator's responsibility to resend the user's activation email.

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
- Resending activation email
- 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, reset passwords, and resend activation emails.
- > *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.

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	Status	Action
Administrator@mis.com 	Administrator	Demo	Active	Action

Showing 1 to 1 of 1 entries

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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.

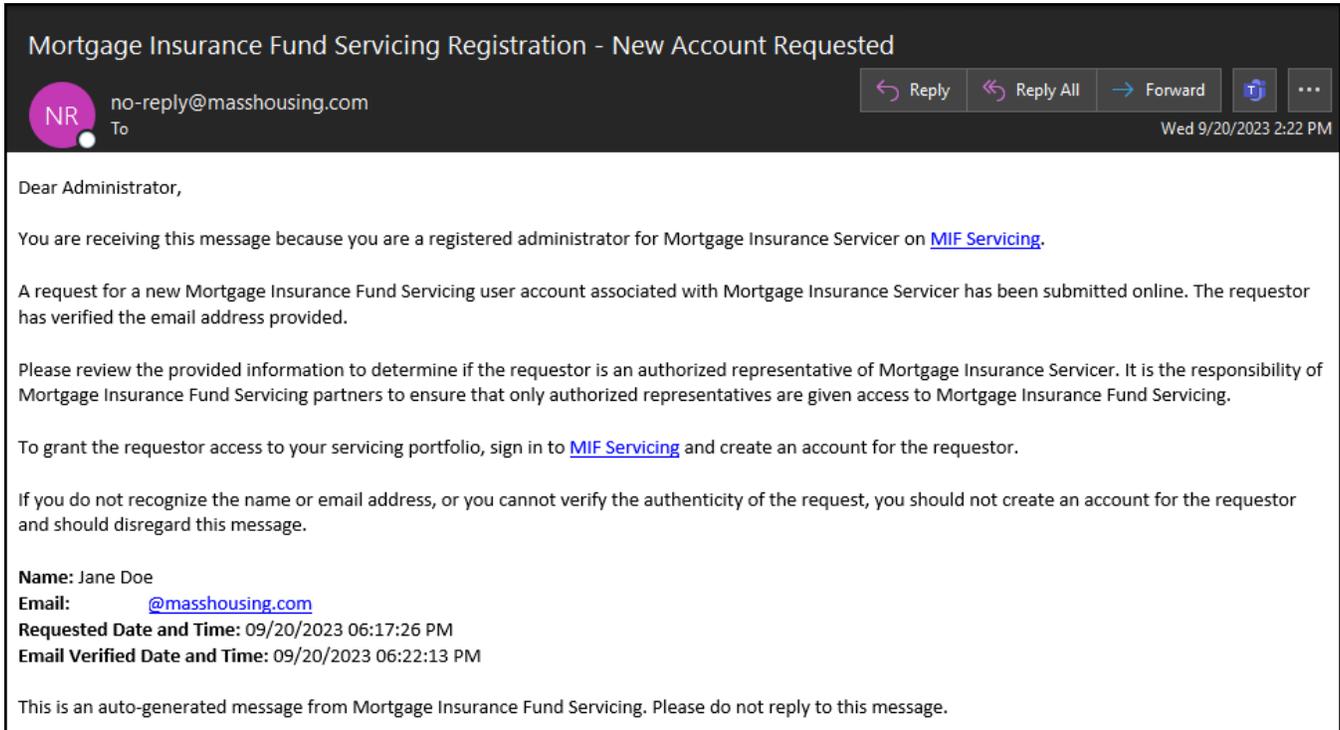
Defaults: Submit default notices.

Cancellations: Submit cancellations.

Claims: Submit and update mortgage insurance claims.

New User Requests

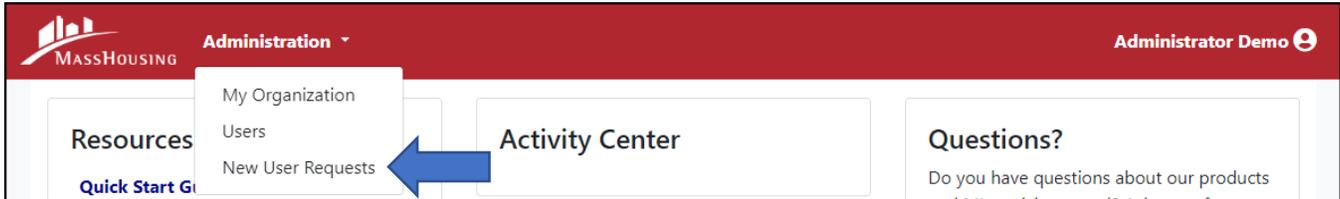
As the organization Administrator it is your responsibility to create new users when a valid new user request is received. When a potential user utilizes the *Register* feature and completes email validation, each Administrator in your organization will receive a *Mortgage Insurance Fund Servicing Registration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



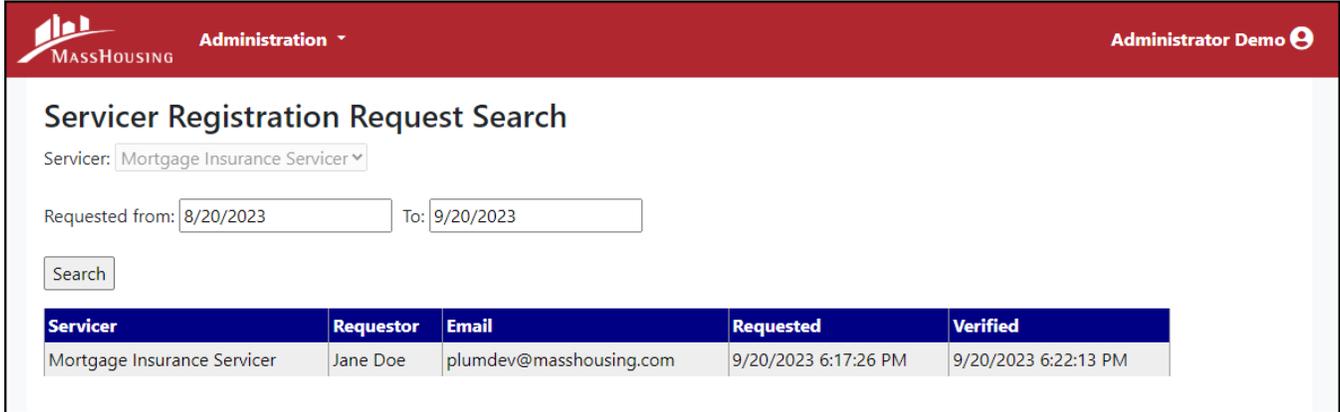
This notification will include the requestor’s provided *Name*, *Email*, date the user account was requested and date the email address was verified. As the Administrator, it is your responsibility to determine if the request is valid and whether an account should be created for the user.

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

Administration > New User Requests



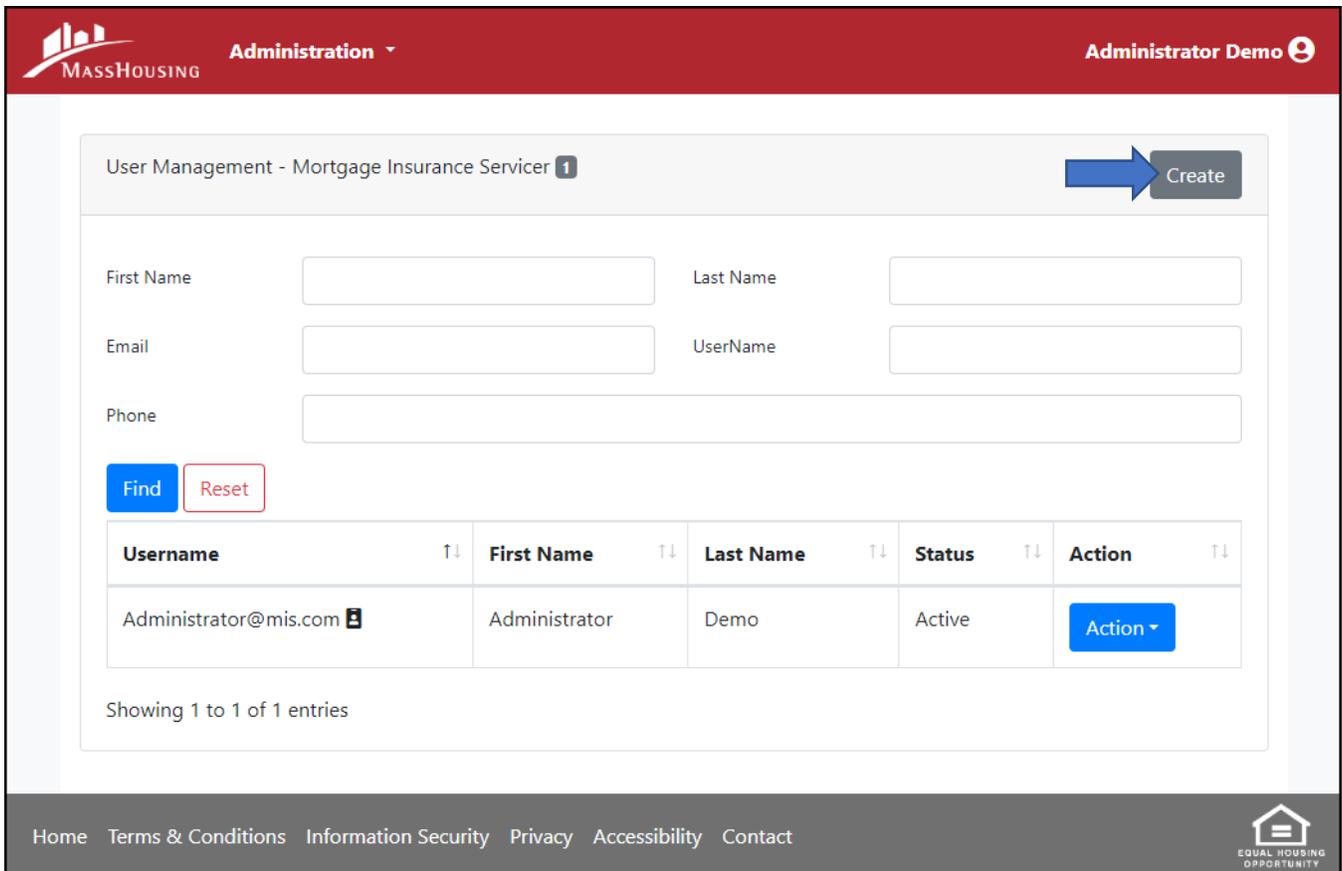
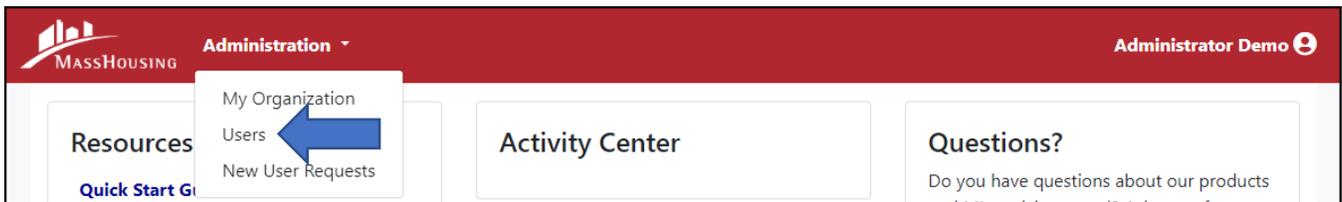
This screen allows Administrators to filter by request date and to see which registrations have had email addresses verified by the requestor.



Creating New Users

To create a new user, navigate to:

Administration > Users > Create



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*.

 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](#)

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You should now see the user listed in *User Management* with a Status of *Pending User Action*.

To see the user in *User Management*, navigate to:

Administration > Users

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	Status	Action
Administrator@mis.com	Administrator	Demo	Active	Action
JaneDoe@mis.com	Jane	Doe	Pending User Action	Action

Showing 1 to 2 of 2 entries

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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

Okta <noreply@okta.com>
To Wed 9/20/2023 2:55 PM

Reply Reply All Forward Print More

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



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.

Your username is JaneDoe@mis.com

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

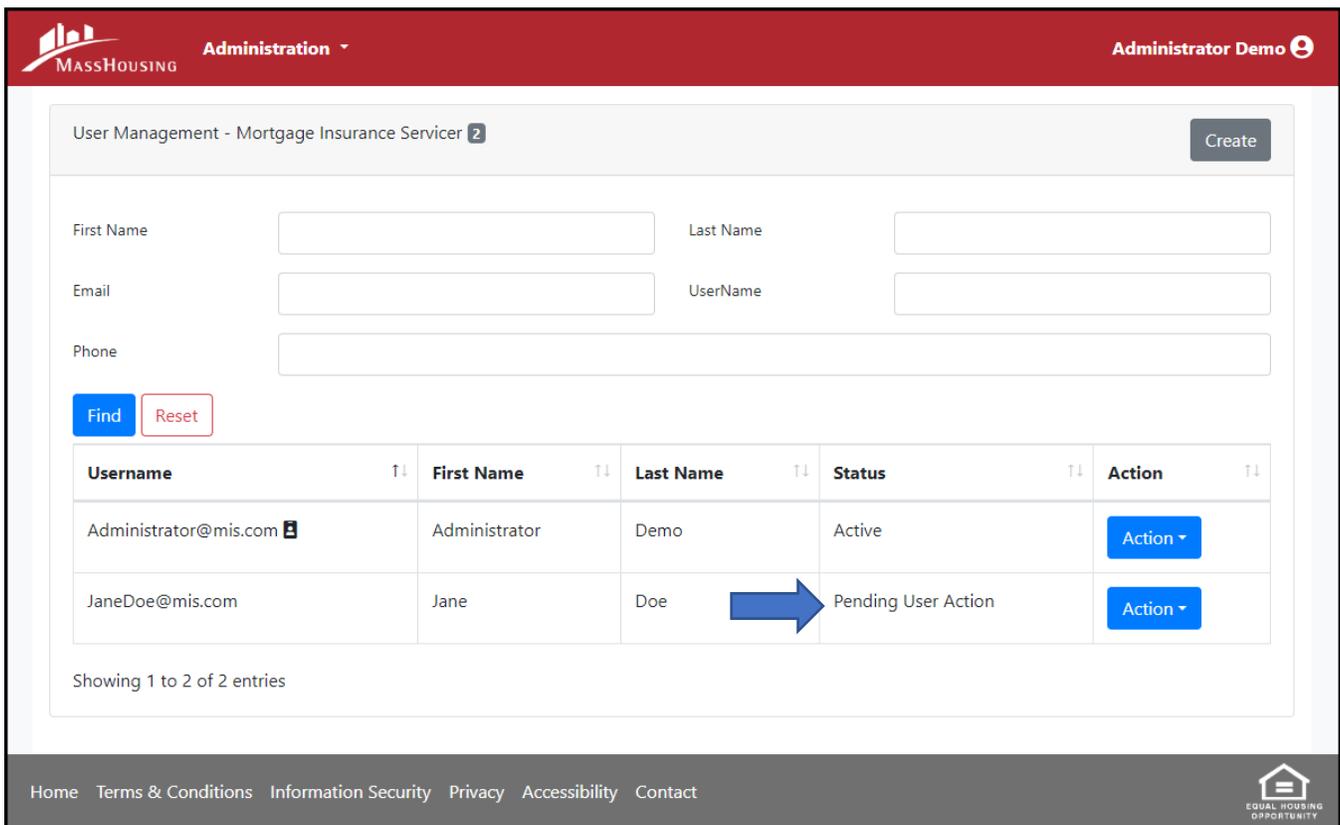
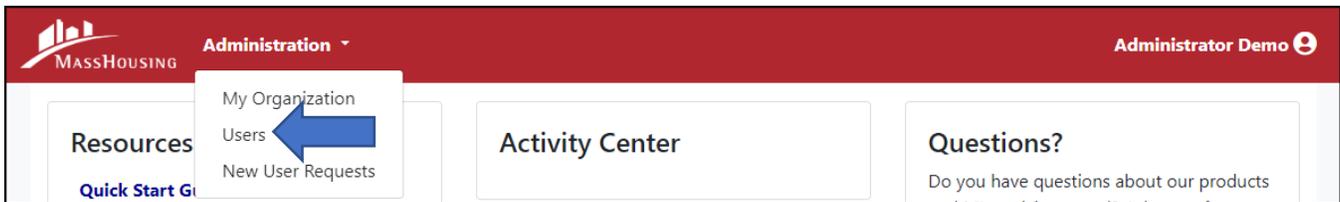
This is an automatically generated message from [MassHousing](#). Replies are not monitored or answered.

User Management – User Statuses

The *User Management* page provides Administrators with the *Status* of user accounts in their organization.

To see the *Status* of your users, navigate to:

Administration > Users



User Status Descriptions

When users have successfully activated their user account, the *Status* column will reflect, “Active” and no other action is necessary. However, there may be times when an account was not properly activated. The below chart describes other values you may see in this column, what they mean and what actions can be taken by the Administrator, if necessary, for the user.

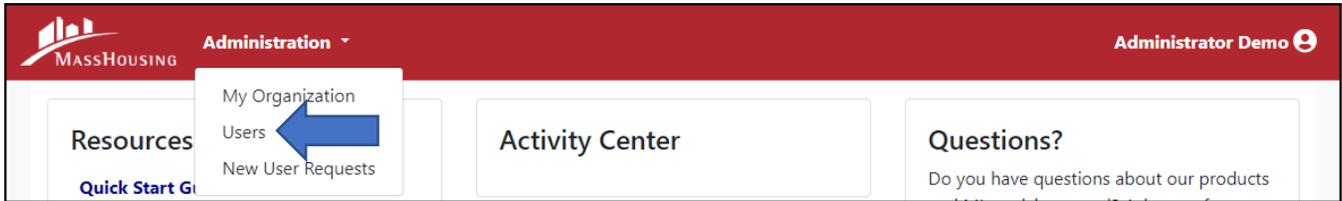
User Account Status	Description	Action
Active	User account is active.	No action is needed.
Pending User Action	User account set up. Pending user verification.	<ul style="list-style-type: none"> User needs to complete the activation process by following the link in the activation email, configuring a new password that meets the password policy and configuring multi-factor authentication (MFA). If the user has not activated their account in the allotted 7-days, the Administrator can resend the activation email using <i>Resend Email</i> feature in <i>User Management</i>.
Locked Out	Number of login attempts exceeded. Account is locked out.	<ul style="list-style-type: none"> User can request password using <i>Forgot password?</i> feature. Administrator can reset password using <i>Password Reset</i> feature in <i>User Management</i>.
Password Reset	Password reset has been completed by organization Administrator and reset is pending user action.	<ul style="list-style-type: none"> User needs to complete the password reset process by following the link in the password reset email and configuring a new password that meets the password policy.
Password Expired	Account requires password reset. Password has expired.	<ul style="list-style-type: none"> User can request password using <i>Forgot password?</i> feature. Administrator can reset password using <i>Password Reset</i> feature in <i>User Management</i>.
Deactivated	Account has been deactivated. Please contact MassHousing for assistance.	MassHousing Administration assistance is needed, please contact MIOperations@masshousing.com
Suspended	User account suspended by Administrator. Please contact MassHousing for assistance.	MassHousing Administration assistance is needed, please contact MIOperations@masshousing.com
Staged	User account setup. Activation flow not yet initiated. Please contact MassHousing for assistance.	MassHousing Administration assistance is needed, please contact MIOperations@masshousing.com

Resending Activation Emails

When new user accounts are created, the user has 7 days to activate their user account. There may be occasions when users do not activate their account in the permitted 7 days. When this occurs, the Administrator can resend the activation email from *User Management*.

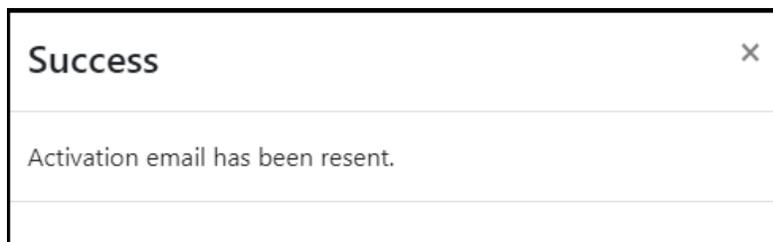
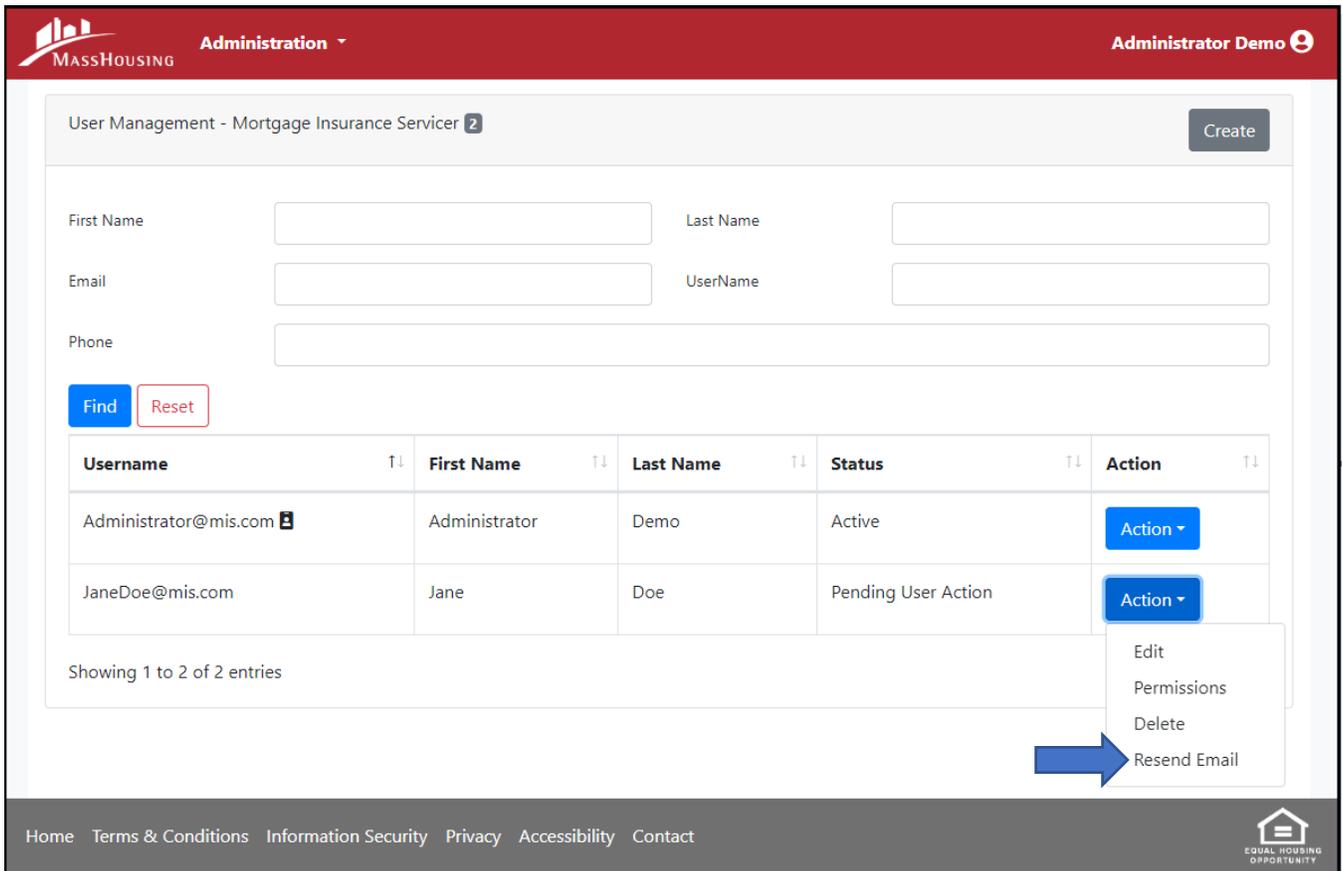
To resend an activation email, navigate to:

Administration > Users

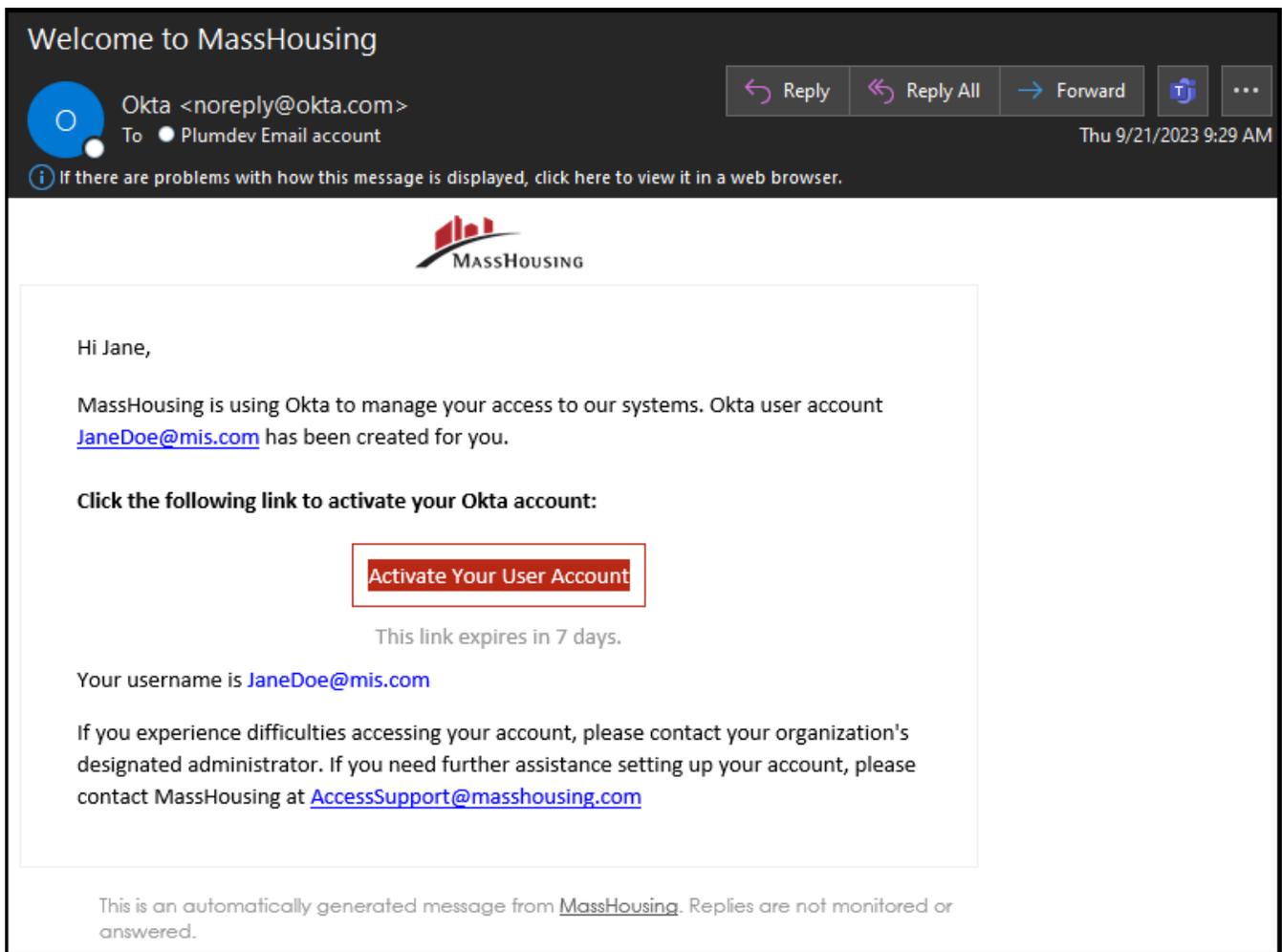


Locate the user, (the *Status* will reflect *Pending User Action*), select:

Action > Resend Email



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

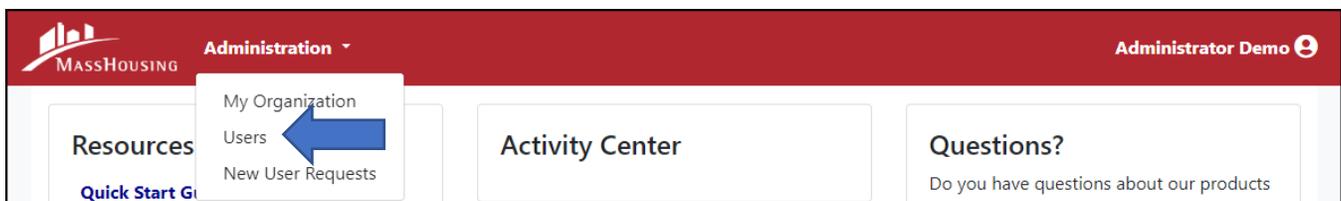


Modifying User Details

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

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	Status	Action
Administrator@mis.com	Administrator	Demo	Active	Action
JaneDoe@mis.com	Jane	Doe	Active	Action

Showing 1 to 2 of 2 entries

- Edit
- Permissions
- Delete

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

Edit User ×

Username

First Name

Last Name

Email

Phone

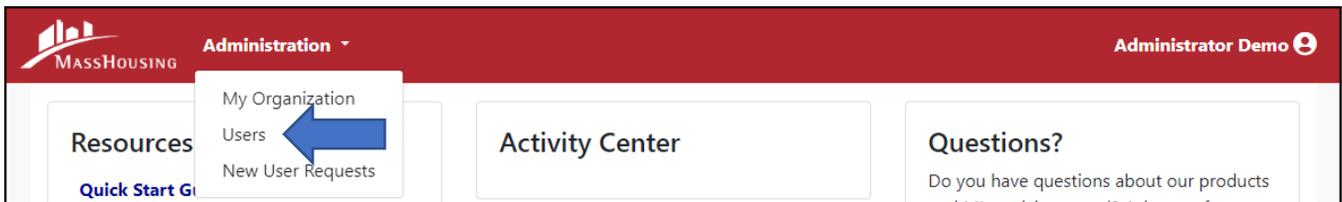
Reset Password Submit

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

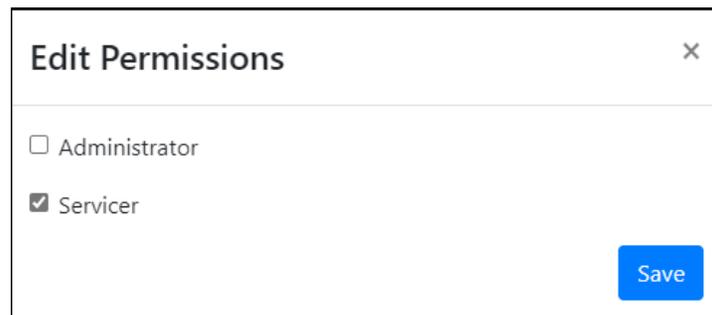
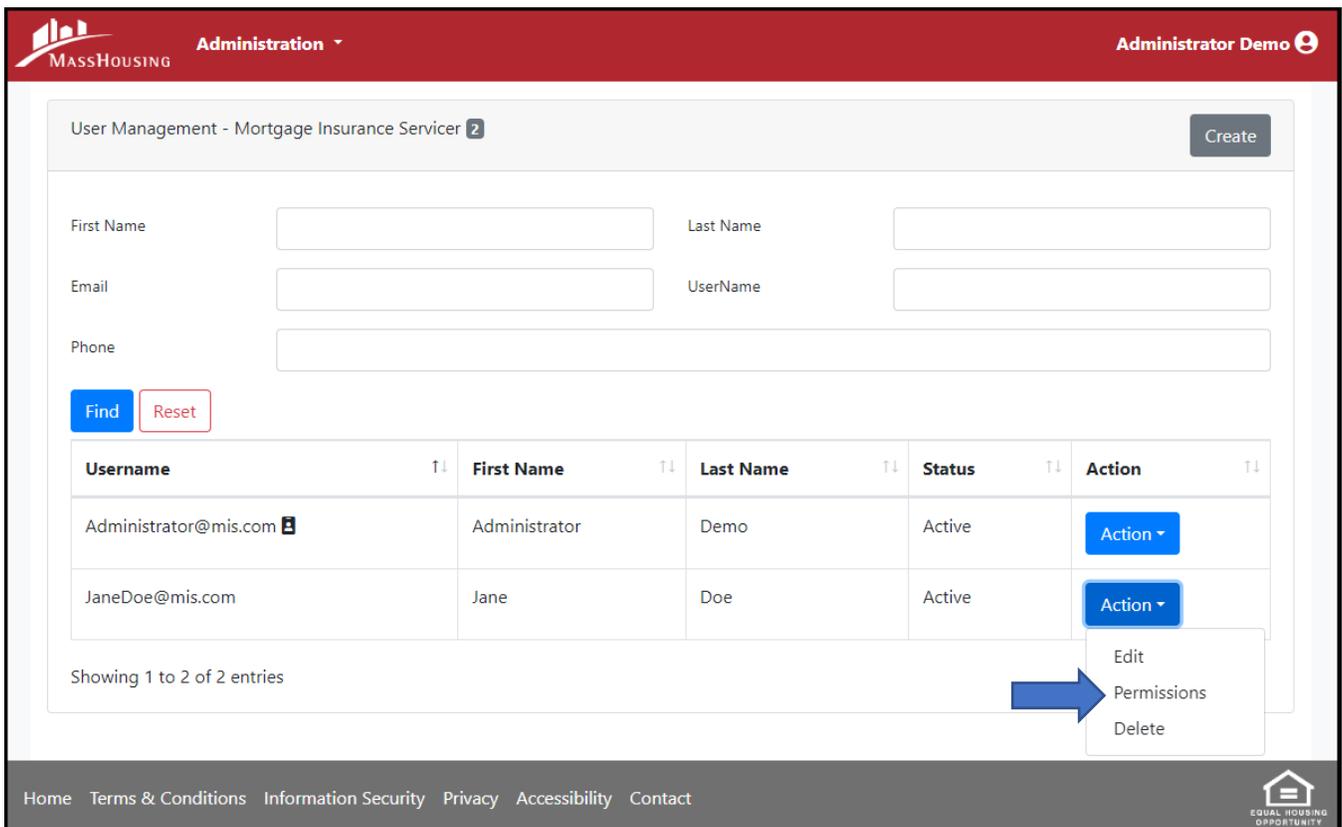
To edit the role of a user, navigate to:

Administration > Users



Locate the user, select:

Action > Permissions



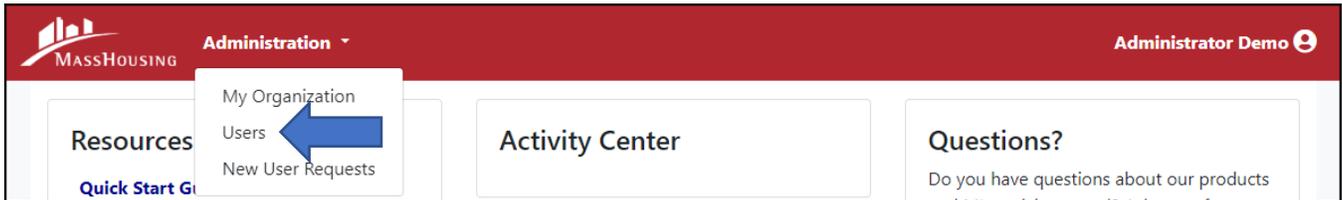
Select the needed role for the user, select **Save**.

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.

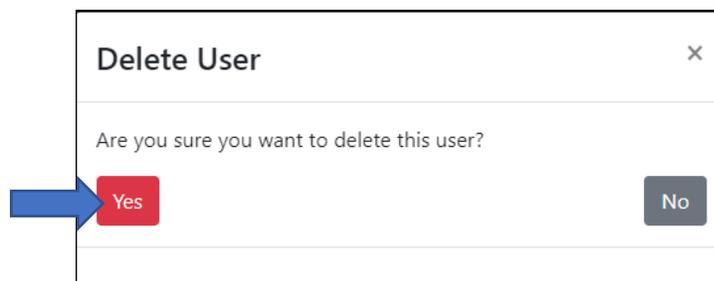
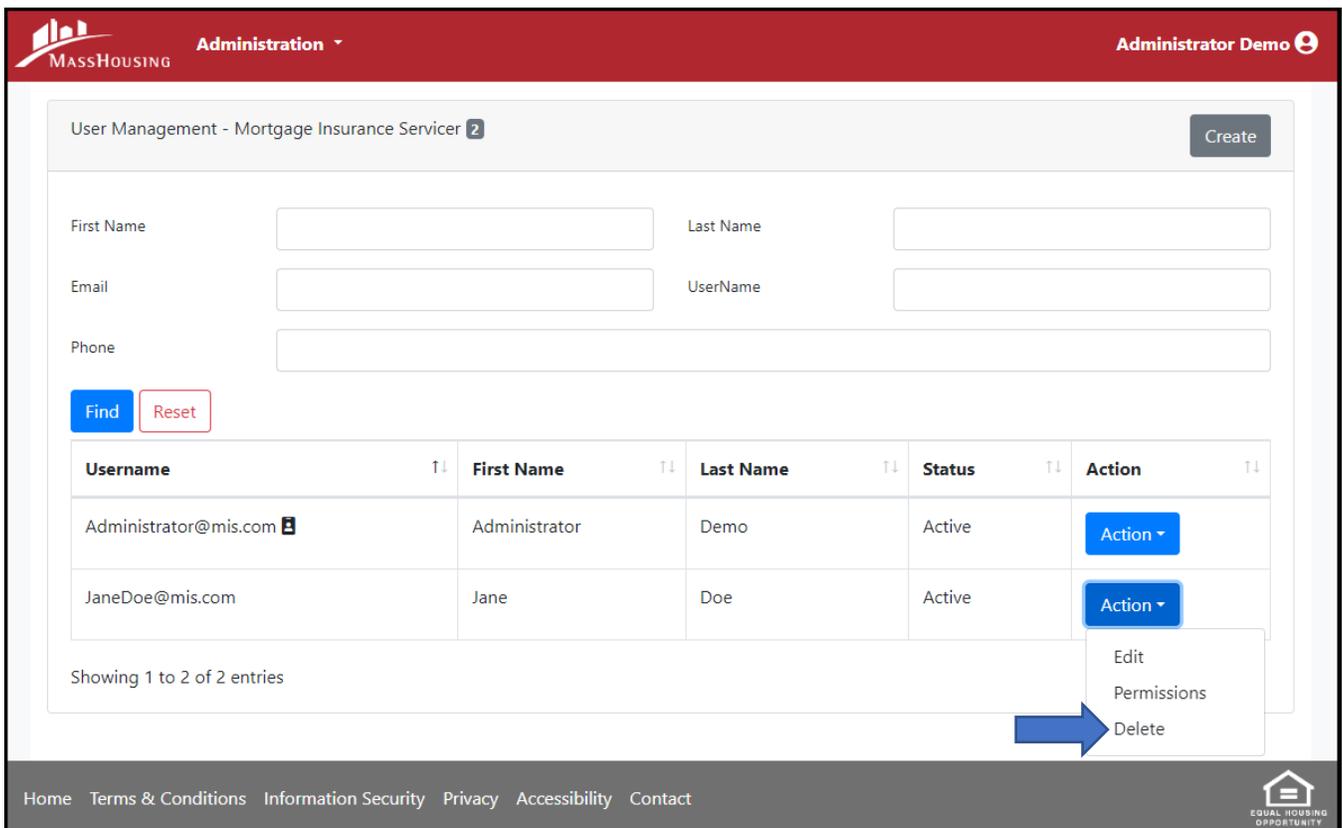
To delete user accounts that are no longer needed, navigate to:

Administration > Users



Locate the user, select:

Action > Delete > Yes



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

Administration Administration Administrator Demo

User Management - Mortgage Insurance Servicer Create

First Name Last Name
Email Username
Phone

Find Reset

Username	First Name	Last Name	Status	Action
Administrator@mis.com	Administrator	Demo	Active	Action

Showing 1 to 1 of 1 entries

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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

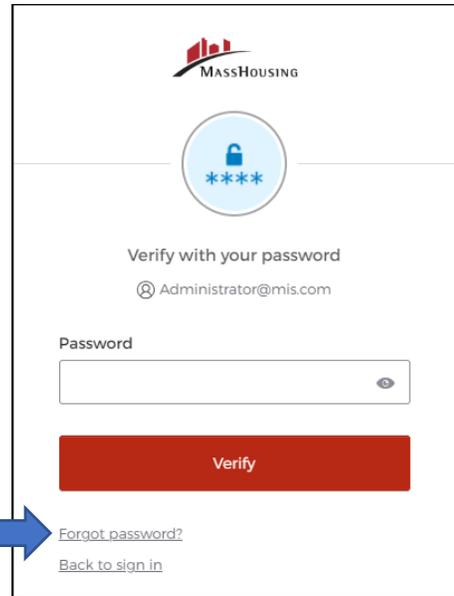
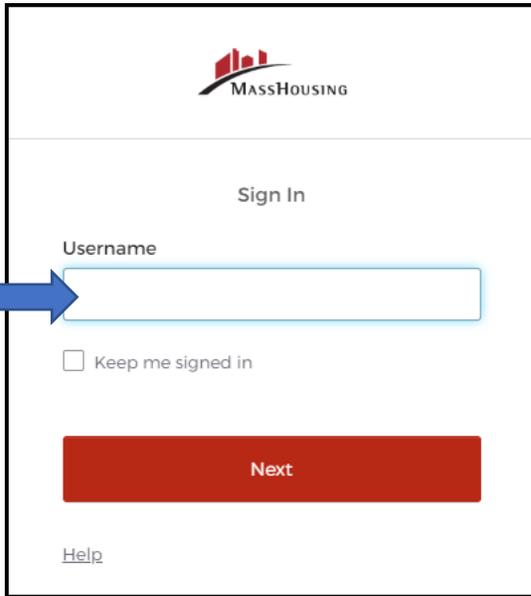
Users can access the *Forgot Password?* feature by navigating to the following from the homepage:

Select *Sign in* > enter a valid username > select *Next* > select *Forgot password?*

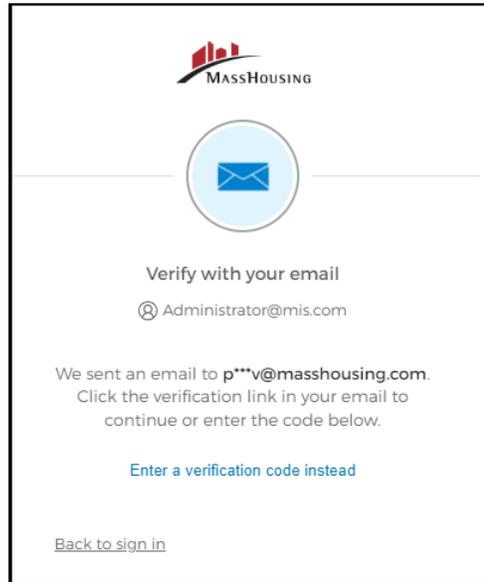
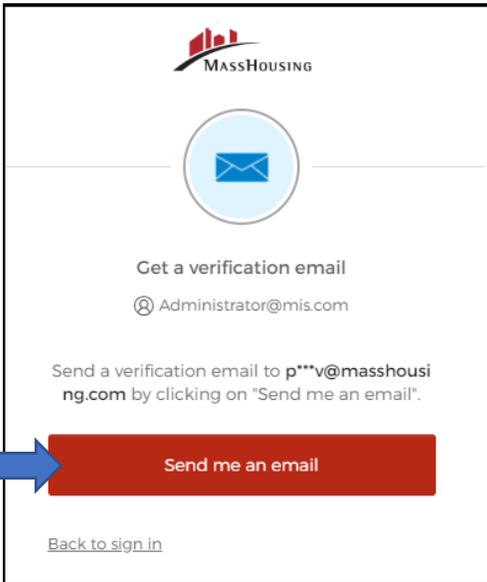
MASSHOUSING Sign in

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

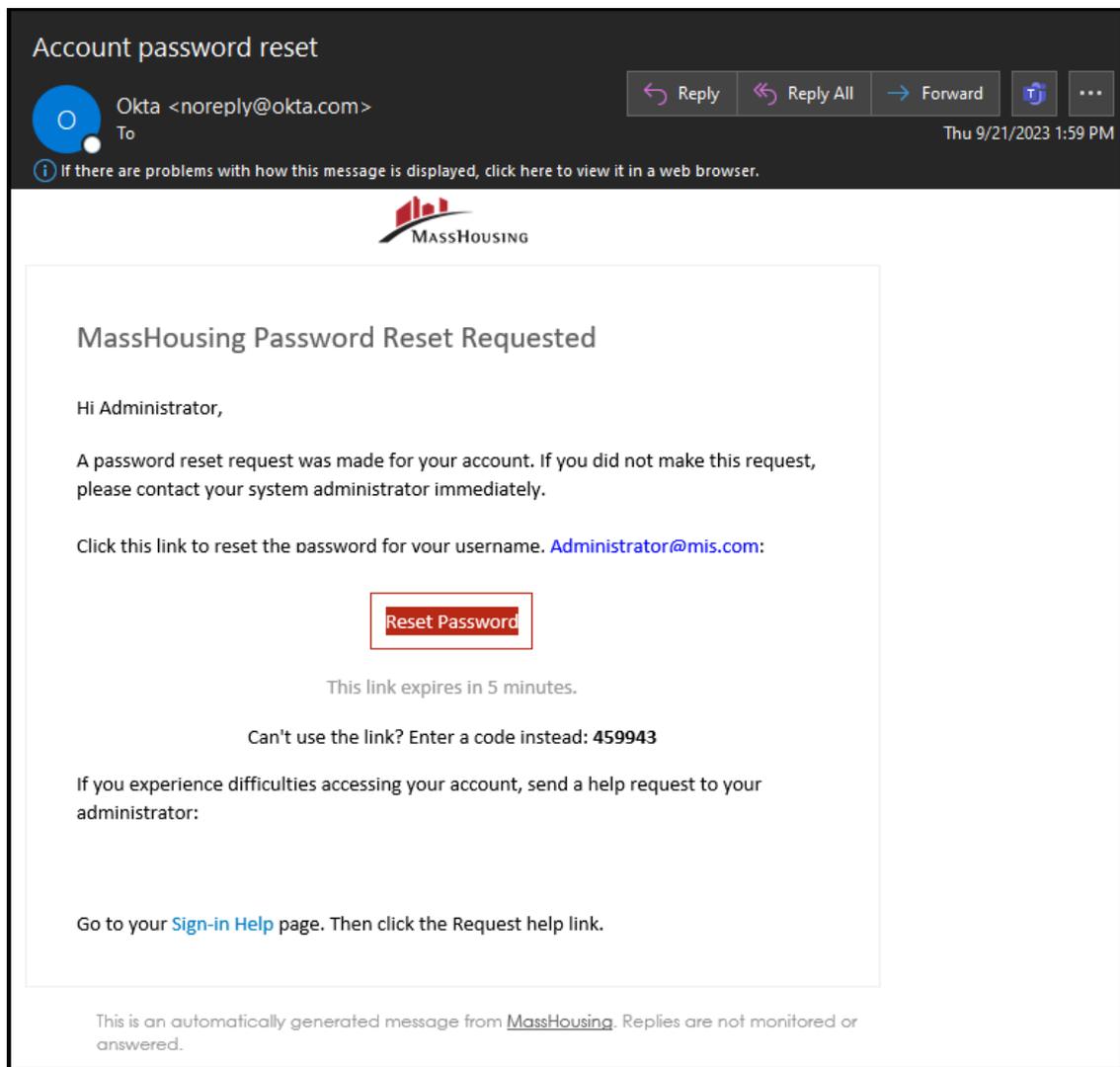
We are an approved mortgage insurer of Fannie Mae, Freddie Mac and the Federal Home Loan Bank, and we make it our mission to deliver prompt and accurate service to our servicing partners. Since its inception in 1988, the MIF has serviced over 41,000 MI policies.



On the following screen, select *Send me an email*.



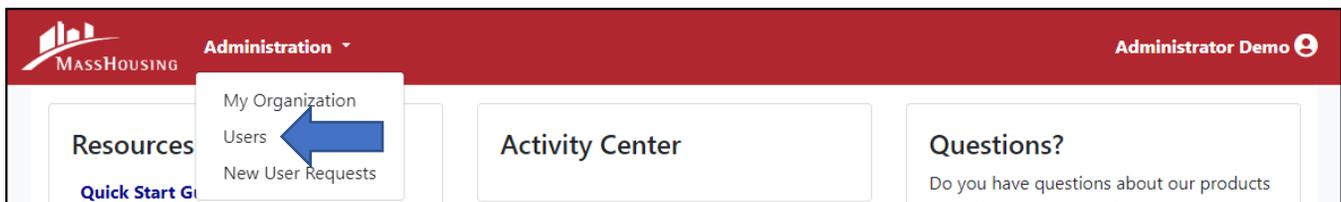
The user will receive an *Account Password Reset* email with a *Reset Password* link. The link is active for 5 minutes.



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

User Management - Mortgage Insurance Servicer 2

Create

First Name Last Name
Email UserName
Phone

Find

Username	First Name	Last Name	Status	Action
Administrator@mis.com	Administrator	Demo	Active	Action
JaneDoe@mis.com	Jane	Doe	Active	Action

Showing 1 to 2 of 2 entries

→ Edit
Permissions
Delete

Edit User

Username
First Name
Last Name
Email
Phone

Success

Password reset successfully.

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

Okta <noreply@okta.com>
To

Reply Reply All Forward

Thu 9/21/2023 1:36 PM

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

 **MassHousing**

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:

[Reset Password](#)

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