

Mortgage Insurance Fund Servicing

Administrator's Guide

October 28, 2025

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. This system stores sensitive data and your diligence is required to keep it secure. By accessing the Mortgage Insurance Fund (MIF) Servicing System, you certify that:

1. You have reviewed the *MIF Servicing Admin Guide* and understand the responsibilities assigned to Administrators.
2. You will grant access to the MIF Servicing System only to authorized individuals within your organization who require such access to perform their official job duties.
3. You will implement data protection measures such as encryption, access controls, and review user access no less than twice annually to keep secure and prevent unauthorized or unlawful access, disclosure, alteration, loss, or destruction of the personal data.
4. You will promptly delete access for any individual whose role changes or whose employment/engagement with your organization ends.
5. You will promptly notify MassHousing of any data breach or security incidents and comply with the requirements of GDPR, if applicable, and/or other relevant data protection regulations.
6. You acknowledge that your organization is responsible for the security of its systems and for the actions of its users within the MIF Servicing System.

We recommend that your organization maintains, at minimum, two Administrators in case the primary Administrator is unavailable to perform any of the administrative tasks. If you are leaving your organization or transitioning to another role, we recommend 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 a red header with the MassHousing logo. Below the header is a light gray box with the text "Welcome to eMassHousing!" and a paragraph about MassHousing's Homeownership lending partners. Below this are two white boxes. The left box is titled "Lender Portal" and contains a blue button labeled "Lender Portal". The right box is titled "New Mortgage Insurance Fund (MIF) Servicing Portal*" and contains the text "As of May 15, 2023" and a paragraph about login requirements. Below the text is 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." At the very bottom is a dark gray footer with links for "Terms & Conditions", "Information Security", "Privacy", and "Accessibility", and the Equal Housing Opportunity logo.

Welcome to eMassHousing!

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.

Lender Portal

Login here for all tasks related to MassHousing Mortgage loans and down payment assistance.

Lender Portal

New Mortgage Insurance Fund (MIF) Servicing Portal*

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.

MIF Servicing Portal

***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.

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

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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.

Administrator Acknowledgement

The first time an Administrator signs in, and every 6 months after, you will be required to acknowledge your role in maintaining your organization profile, MI contacts, and access for your organization's users.

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.



Administration ▾

Administrator Demo 9

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

Home Terms & Conditions Information Security Privacy Accessibility Contact



EQUAL HOUSING OPPORTUNITY

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.

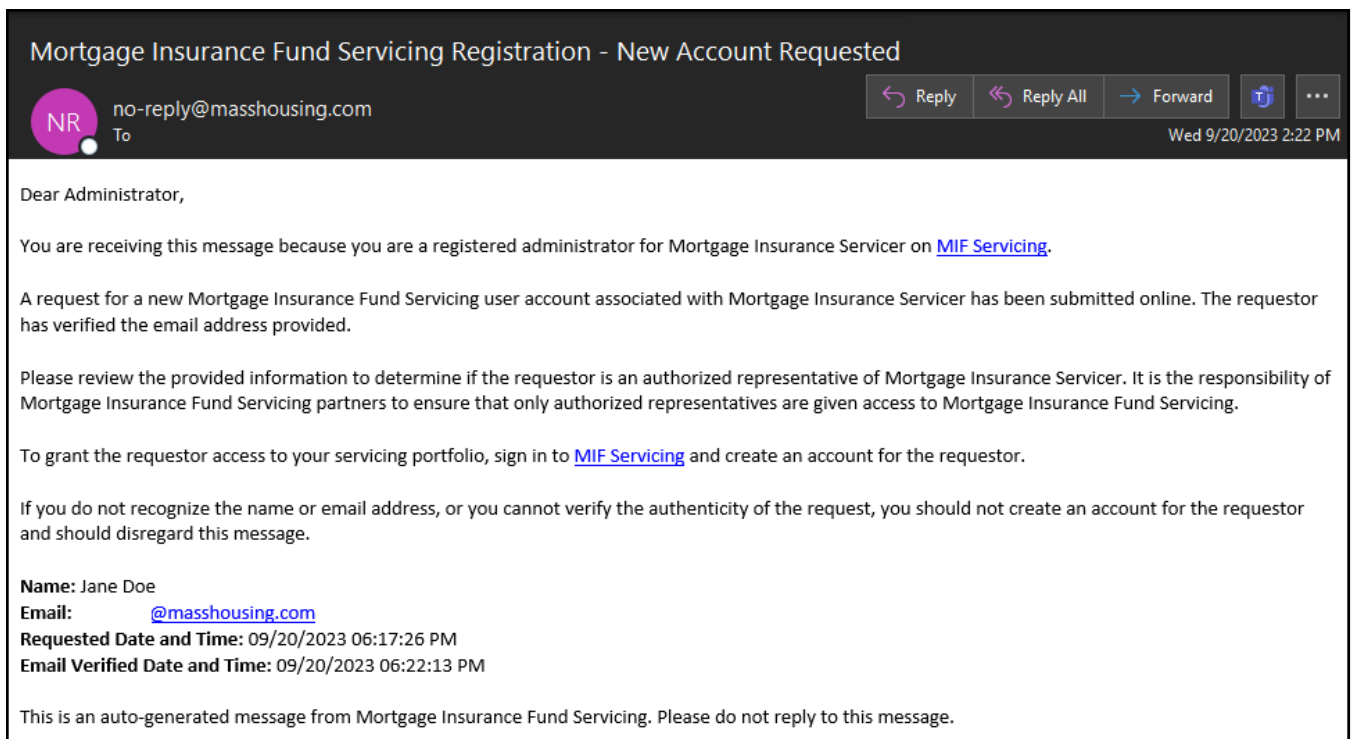
Defaults: Submit default notices.

Cancellations: Submit cancellations.

Claims: Submit and update mortgage insurance claims.

New User Requests

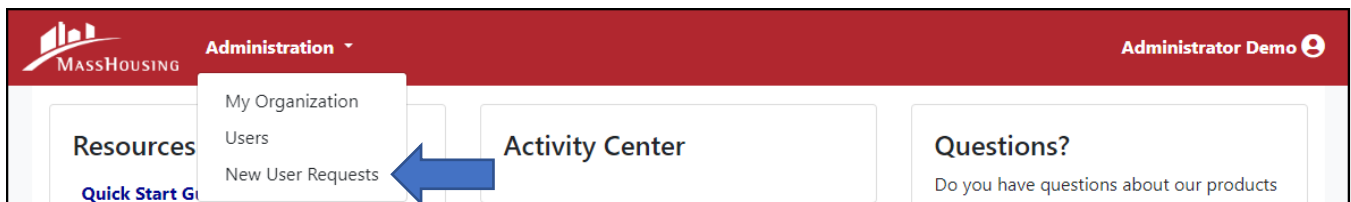
As the organization Administrator it is your responsibility to create new users when a valid new user request is received. When a potential user utilizes the *Register* feature and completes email validation, each Administrator in your organization will receive a *Mortgage Insurance Fund Servicing Registration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



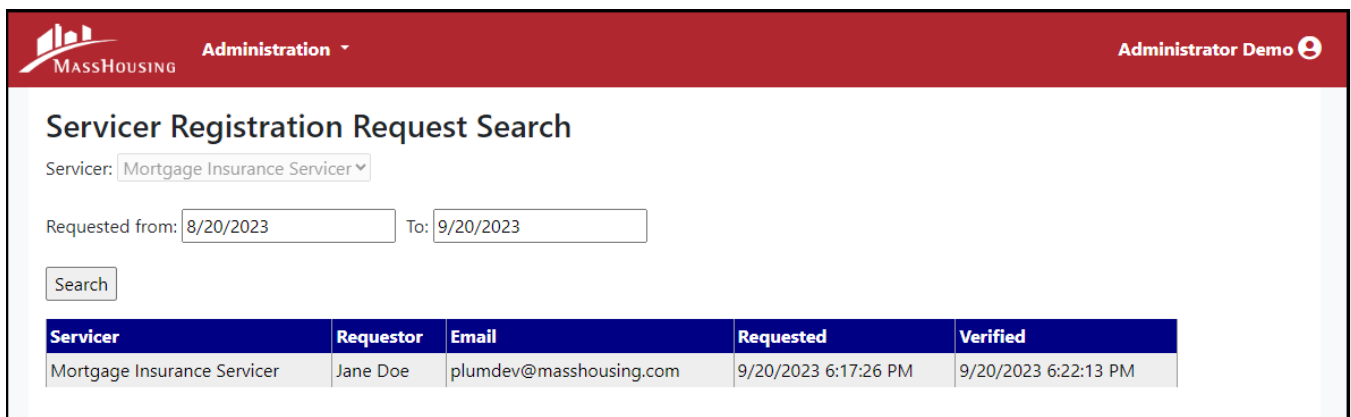
This notification will include the requestor's provided *Name*, *Email*, date the user account was requested and date the email address was verified. As the Administrator, it is your responsibility to determine if the request is valid and whether an account should be created for the user.

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

Administration > New User Requests



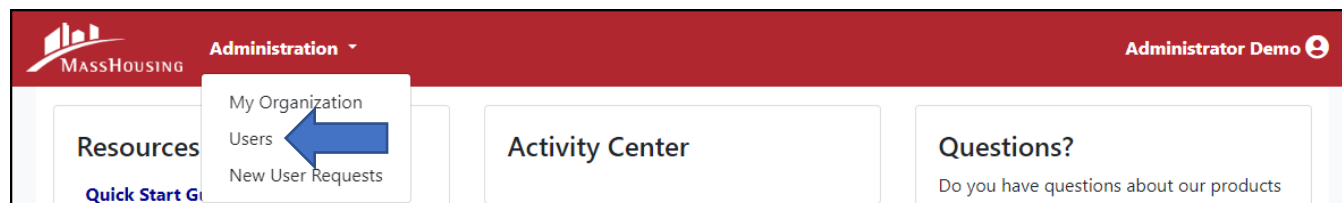
This screen allows Administrators to filter by request date and to see which registrations have had email addresses verified by the requestor.



Creating New Users

To create a new user, navigate to:

Administration > Users > Create

This screenshot shows the 'User Management - Mortgage Insurance Servicer' page. At the top right, there is a 'Create' button with a blue arrow pointing to it. Below this, there are input fields for 'First Name', 'Last Name', 'Email', 'Username', and 'Phone'. There are also 'Find' and 'Reset' buttons. Below the input fields is a table with the following data:

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

At the bottom of the table, it says 'Showing 1 to 1 of 1 entries'. The footer of the page contains links for 'Home', 'Terms & Conditions', 'Information Security', 'Privacy', 'Accessibility', and 'Contact', along with the 'EQUAL HOUSING OPPORTUNITY' logo.

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

Jane

Last Name

Doe

Username

JaneDoe@mis.com

Email

JaneDoe@mis.com

Phone

6175557777

☐ Administrator

☒ Servicer

[Back to List](#)

 [Create](#)

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

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OPPORTUNITY

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


Administration ▾
Administrator Demo 

User Management - Mortgage Insurance Servicer 2

Create

First Name

Last Name

Email

UserName

Phone

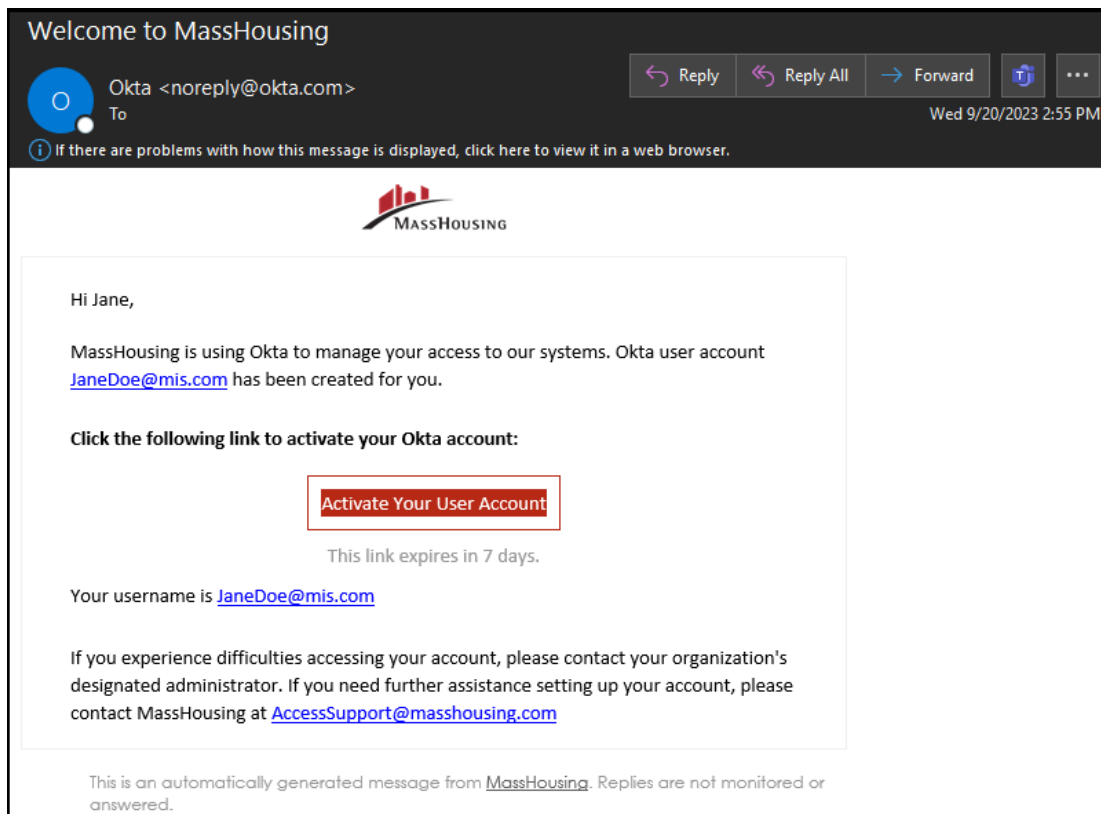
Find Reset

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

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


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.

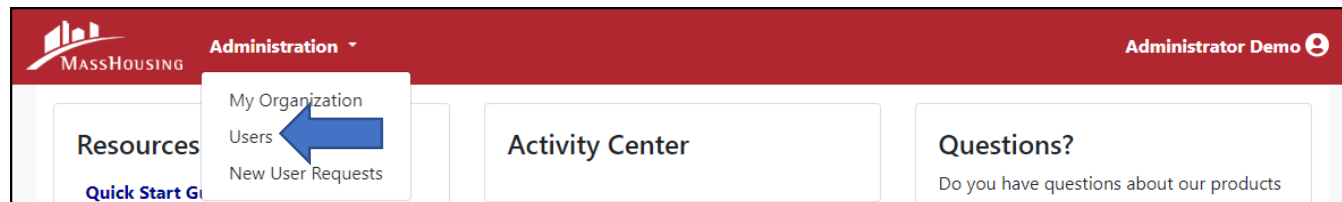


User Management – User Statuses

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

A screenshot of the 'User Management - Mortgage Insurance Servicer' page. The page has a red header with the MassHousing logo and 'Administrator Demo'. Below the header, there's a 'Create' button. The main content area contains form fields for 'First Name', 'Last Name', 'Email', 'UserName', and 'Phone'. Below these fields are 'Find' and 'Reset' buttons. A table displays user information with columns: Username, First Name, Last Name, Status, and Action. The table has two entries: one for 'Administrator@mis.com' with status 'Active', and another for 'JaneDoe@mis.com' with status 'Pending User Action' (highlighted with a blue arrow). Each row has an 'Action' button. 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 an 'EQUAL HOUSING OPPORTUNITY' logo.

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.

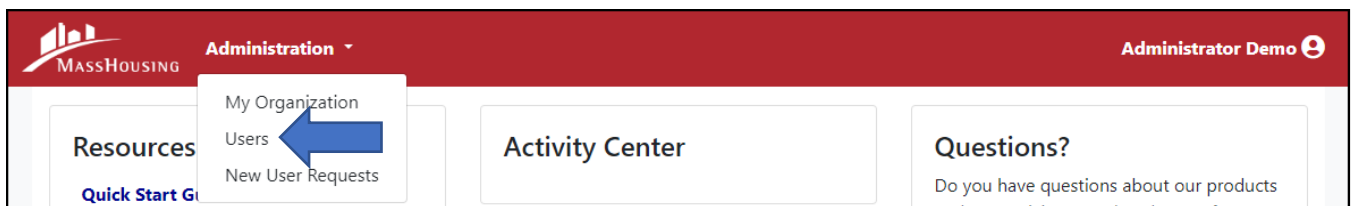
User Account Status	Description	Action
Active	User account is active.	No action is needed.
Pending User Action	User account set up. Pending user verification.	- User needs to complete the activation process by following the link in the activation email, configuring a new password that meets the password 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.	- 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.	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.	- 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*.

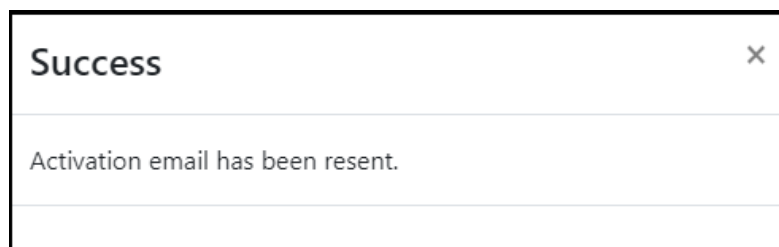
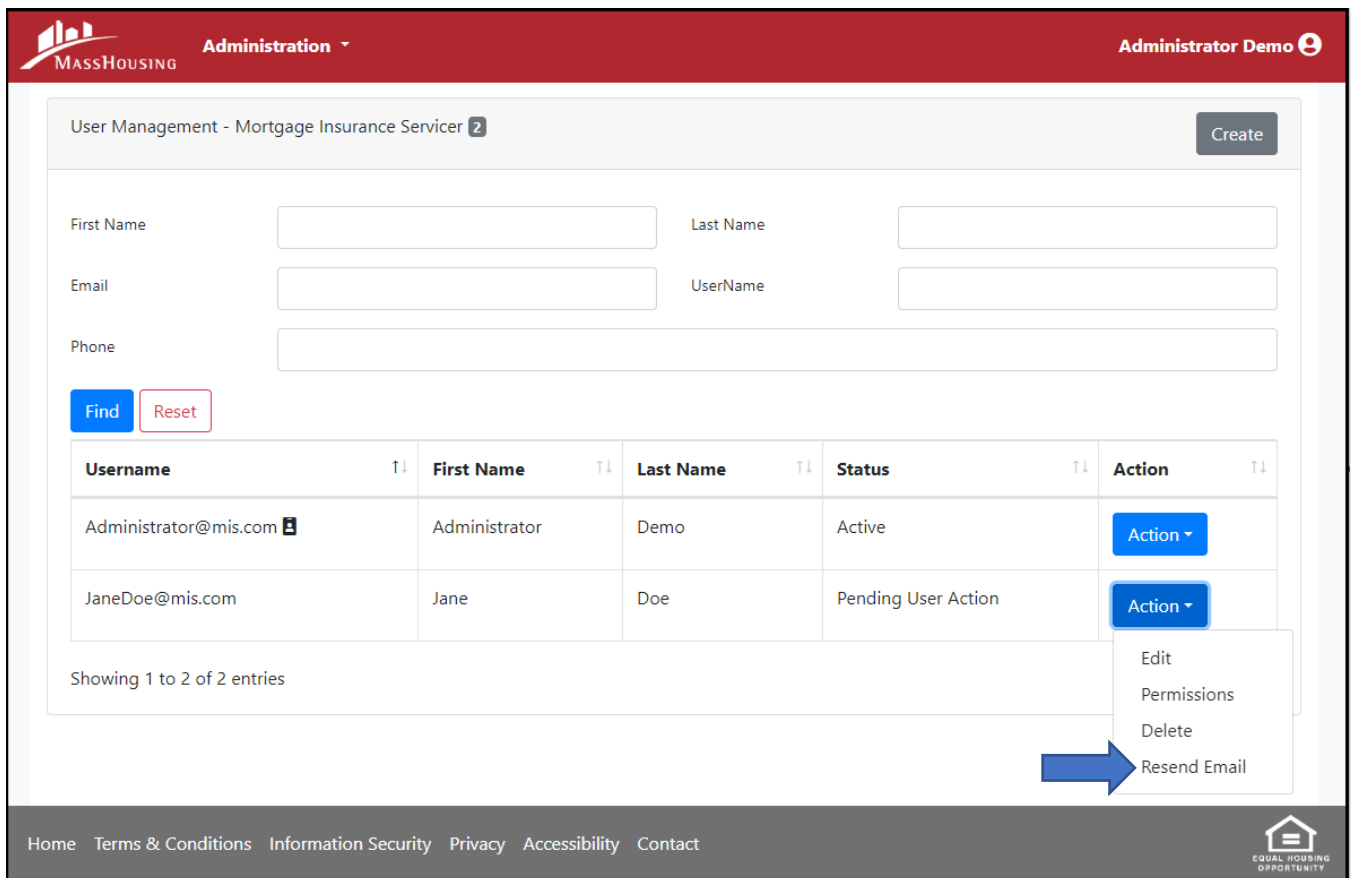
To resend an activation email, navigate to:

Administration > Users

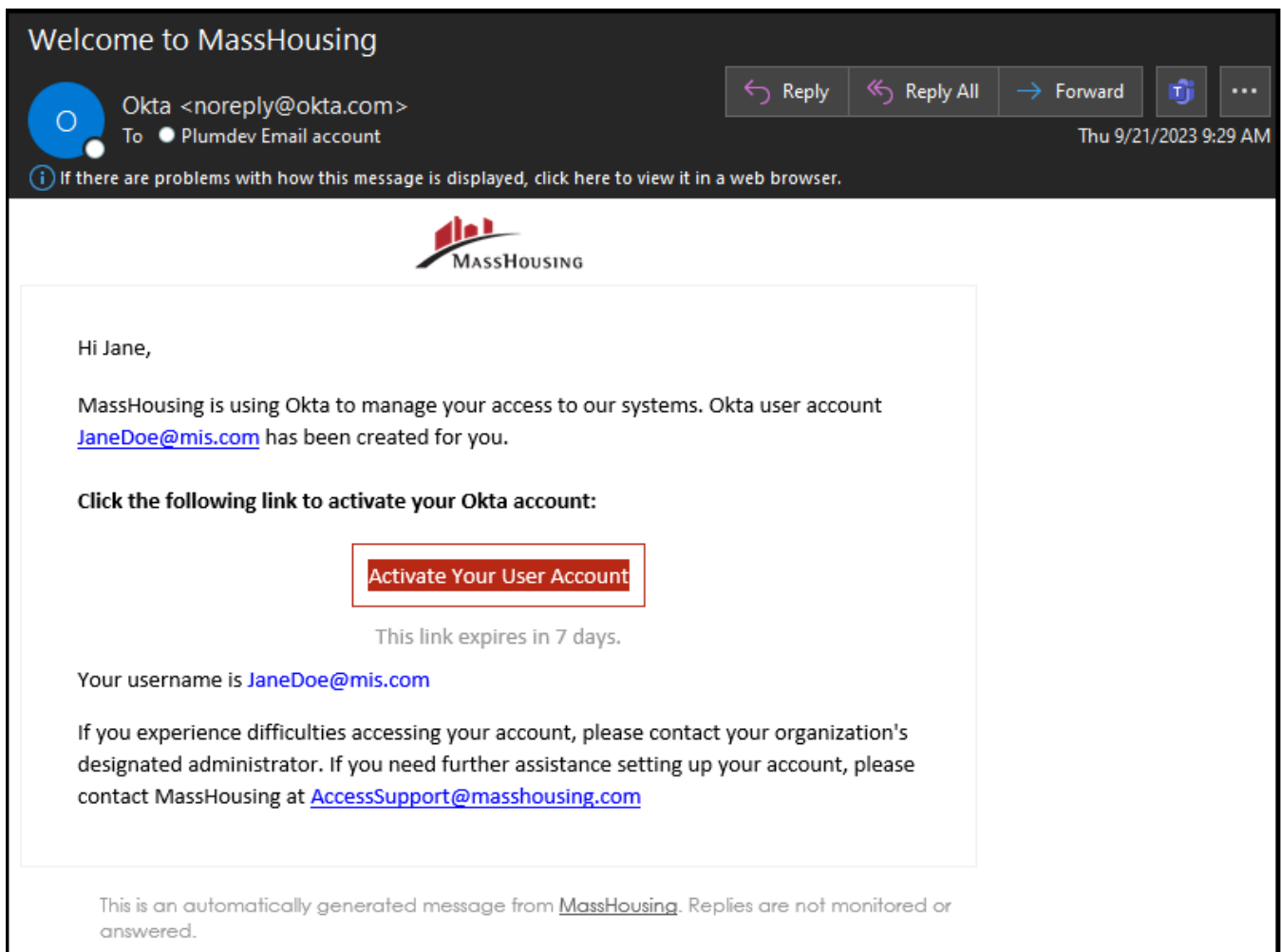


Locate the user, (the *Status* will reflect *Pending User Action*), select:

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.

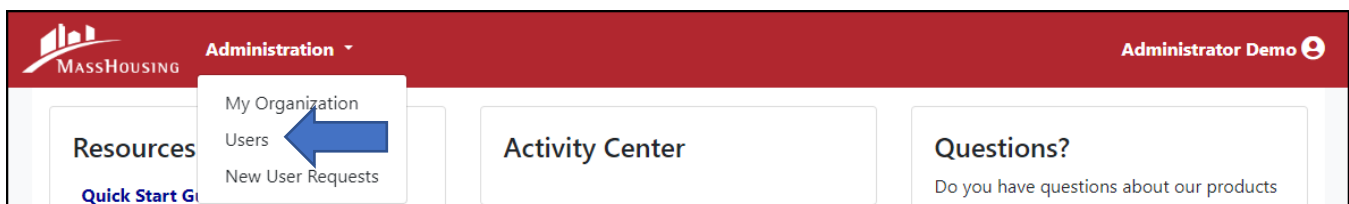


Modifying User Details

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


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

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


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

Edit User

×

Username

First Name

Last Name

Email

Phone

Reset Password

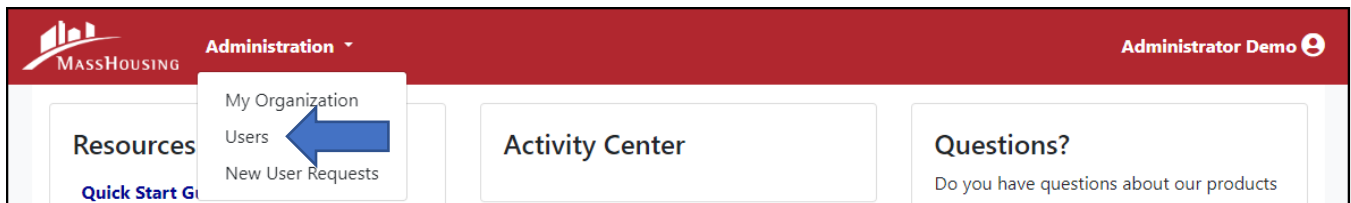
Submit

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

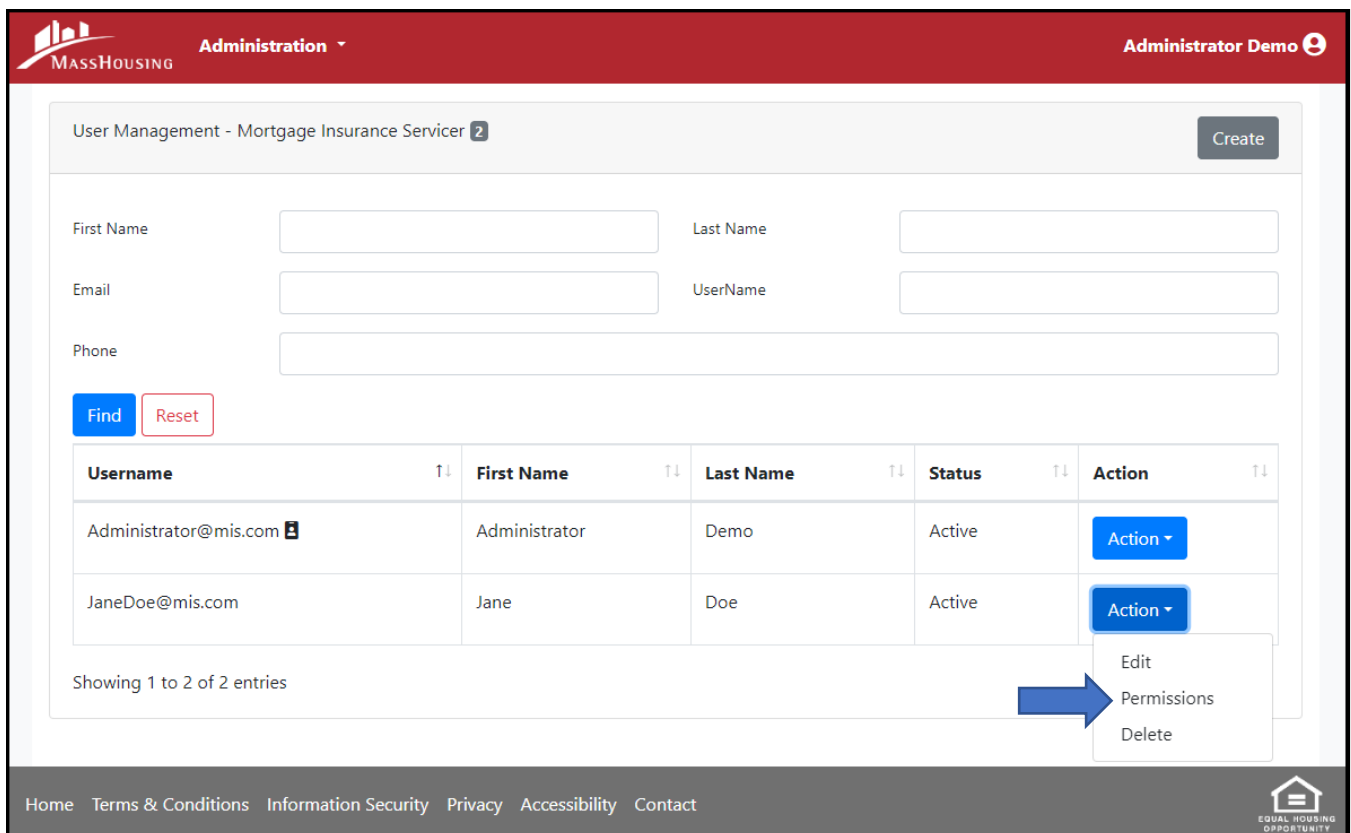
To edit the role of a user, navigate to:

Administration > Users



Locate the user, select:

Action > Permissions



Edit Permissions

☐ Administrator

☒ Servicer

Save

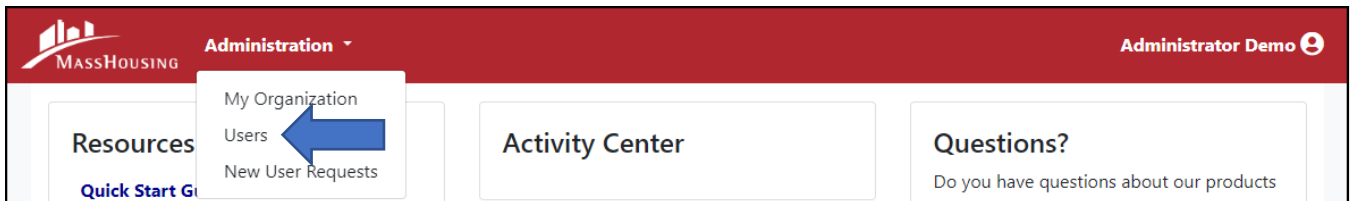
Select the needed role for the user, select **Save**.

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.

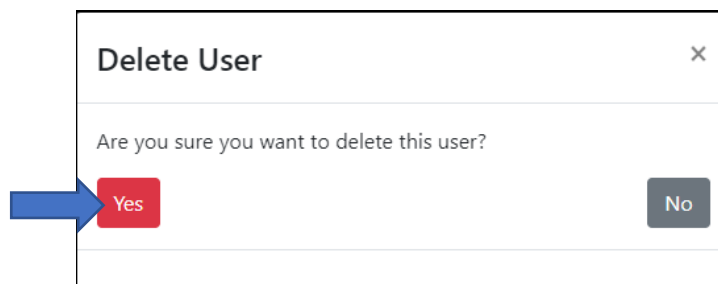
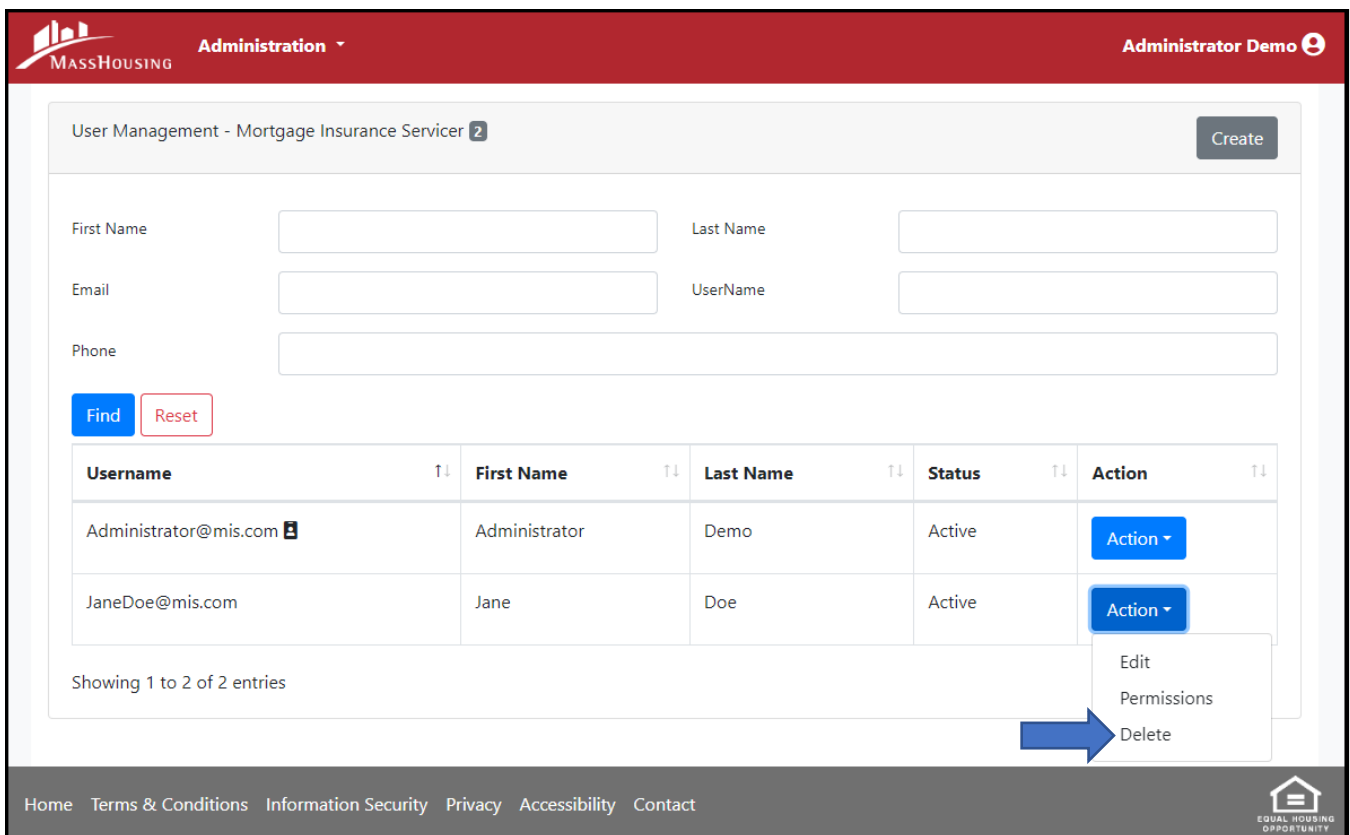
To delete user accounts that are no longer needed, navigate to:

Administration > Users



Locate the user, select:

Action > Delete > Yes



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

The screenshot shows the 'User Management - Mortgage Insurance Servicer' interface. At the top, there's a red header with the MassHousing logo, 'Administration' dropdown, and 'Administrator Demo' with a user icon. Below the header, the page title is 'User Management - Mortgage Insurance Servicer' with a 'Create' button. The form contains fields for 'First Name', 'Last Name', 'Email', 'UserName', and 'Phone'. Below the form are 'Find' and 'Reset' buttons. A table lists the users, with one entry: 'Administrator@mis.com', 'Administrator', 'Demo', 'Active'. The 'Action' column has a dropdown button. At the bottom, it says 'Showing 1 to 1 of 1 entries'. The footer includes links for Home, Terms & Conditions, Information Security, Privacy, Accessibility, and Contact, along with the Equal Housing Opportunity logo.

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

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?*

The screenshot shows the 'Welcome to the Mortgage Insurance Fund (MIF) Servicing Portal!' page. At the top, there's a red header with the MassHousing logo and a 'Sign in' button with a blue arrow pointing to it. Below the header, the main content area has a large heading 'Welcome to the Mortgage Insurance Fund (MIF) Servicing Portal!' followed by a paragraph: '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.'



Sign In

Username

☐ Keep me signed in

Next

[Help](#)




Verify with your password

Administrator@mis.com

Password

Verify

[Forgot password?](#)

[Back to sign in](#)

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




Get a verification email

Administrator@mis.com

Send a verification email to p***v@masshousing.com by clicking on "Send me an email".

Send me an email

[Back to sign in](#)




Verify with your email

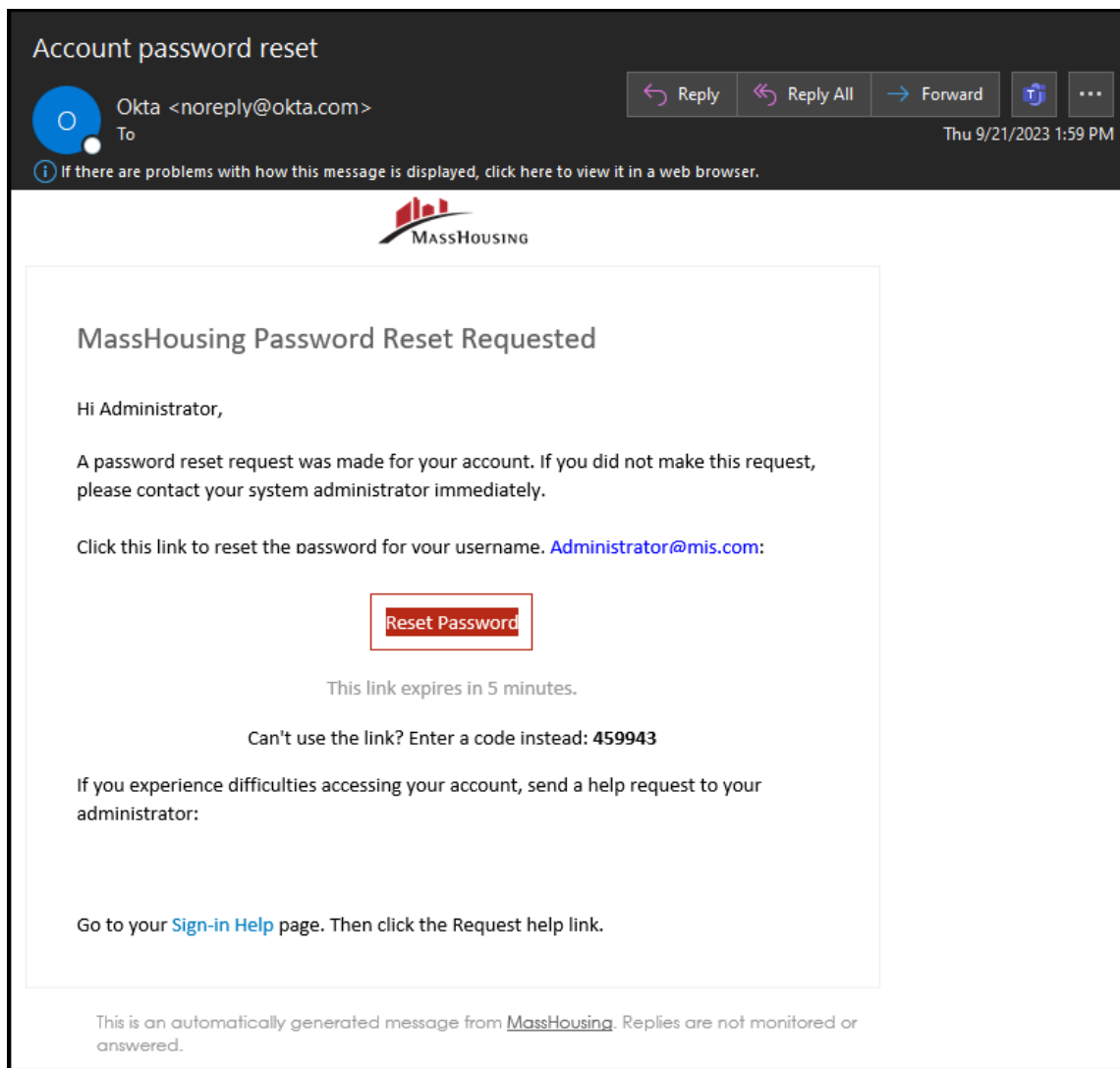
Administrator@mis.com

We sent an email to p***v@masshousing.com. Click the verification link in your email to continue or enter the code below.

[Enter a verification code instead](#)

[Back to sign in](#)

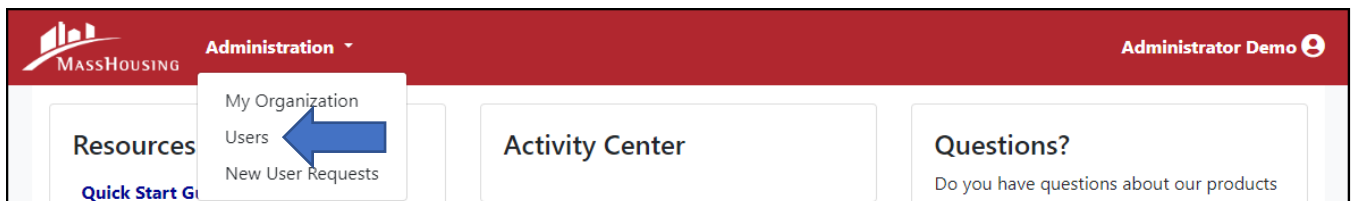
The user will receive an *Account Password Reset* email with a *Reset Password* link. The link is active for 5 minutes.



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



Administration

Administrator Demo

User Management - Mortgage Insurance Servicer 2

Create

First NameLast Name

EmailUserName

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

Home

Terms & Conditions

Information Security

Privacy

Accessibility

Contact

EQUAL HOUSING OPPORTUNITY

Edit User

Username

JaneDoe@mis.com

First Name

Jane

Last Name

Doe

Email

JaneDoe@mis.com

Phone

6175557777

Reset Password

Submit

Success

Password reset successfully.

Close

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 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