MILAR:
Frequently Asked Questions
Updated May 2022

MILAR Basics:

What is the Mortgage Insurance Loan Activity Report (MILAR)?
A standard report developed by the MI industry to meet the reporting requirements in the Master Policy.

Why are servicers required to submit a MILAR Servicing Report?
In order to comply with the terms of our MP and the GSEs data reporting requirements, we implemented the MILAR Servicing Report to gather-up-to-date loan data for all loans (both GSE *and* non-GSE). Our MP is approved by the GSEs and it requires the lender to deliver monthly servicing reports according to the requirements of our Default Management Servicing and Reporting Guide.

Where do I find the MILAR Data Set Templates?
The following templates are located on the MI Servicing Site here.
- Full MILAR Data Set (169 fields) Template
- Minimum MILAR Data Set (32 fields) Template
- Enact Workout Reporting Templates:
  - Liquidation Workout Reporting Template
  - Retention Workout Reporting Template
  - Payment Deferral Template

Does my Service Provider offer reporting capabilities through our system?
Some Service Providers include a MILAR and delinquency reporting option in their system. You can contact your Service Provider representative to inquire if this is available for you.

Who should I contact if I need assistance reporting MILAR?
Send an email to our Servicer Reporting Team at ServicingReport@EnactMI.com or call 800-203-5535.

Requirements:

What are servicers required to report?
Servicers are required to submit a MILAR Servicing Report each month and should include any certificate that has coverage in force. See the Servicer Reporting section of the Default Management Servicing and Reporting Guide.

Which loans should be included on the MILAR report?
Your report should include all Enact insured loans, performing and non-performing, in your portfolio. This includes both GSE and non-GSE loans.

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How often and when do I need to deliver the MILAR report?
The report must be received on a monthly basis prior to the 25th of the month, but preferably by the 7th business day of the month.

Does MILAR replace the monthly delinquency report, which is either the Automated Delinquency Report (ADR) or Delinquencies on the Web (DOW)?
No, MILAR reporting and delinquency reporting are separate reports. You will still need to submit your monthly delinquency report.

On a monthly basis, which reports am I responsible to submit to Enact?
- If you submit the Full MILAR Data Set (169 fields), you also need to submit delinquencies via ADR or DOW.
- If you submit the Mini MILAR Data Set (32 fields), you also need to submit delinquencies via ADR or DOW, as well as one of the 3 tools that include workout data (Delegated Online Workout Reporting, Enact Workout Reporting Template, or individual loans for decision).
- If you do not use Enact's Workout Delegation and submit the Mini MILAR Data Set (32 fields), you also need to submit delinquencies via ADR or DOW, as well as the individual loans for decision.

If I am a Servicer who is:	All Active Loans	Delinquent Loans		Submitting Workouts		
	Full MILAR Data Set (169 fields)	Mini MILAR Data Set (32 fields)	ADR or DOW	Delegated Online Workout Reporting Tool	Enact NEW Workout Reporting Template	Submit Individual Loans for Decision
Utilizing Enact's Workout Delegation & opts to use the Full MILAR Data Set (169 fields)	X		X			
Utilizing Enact's Workout Delegation & opts to use the Mini MILAR Data Set (32 fields)		X	X	X (select one)		
Not Utilizing Enact's Workout Delegation		X	X			X

What happens if a servicer chooses not to submit a monthly MILAR report?
Failure to report loan activities, including workout status within 30 days of a status change, may result in:
- Revocation of delegated workout authority
- Reduction in future claim amount
- Cancellation of coverage or denial of a claim, if such non-compliance continues for a period of 12 months

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Workout Reporting:

How do I know if our company is a delegated servicer for loss mitigation workouts?
All servicers are authorized to utilize Enact's Workout Delegation; no sign-up or contract required. Program parameters require reporting and are detailed in our Default Management Servicing Guide.

Who should I contact with questions about the Online Workout Reporting Tool?
Send an email to our Servicer Reporting Team at ServicingReport@EnactMI.com or call 800-203-5535.

How do I sign up to use the Online Workout Reporting Tool?
Please contact the Enact ActionCenter® at 800-444-5664.

Formatting:

What are the acceptable file formats?
We can accept the following formats: Microsoft Excel (.xlsx, .xls), Pipe Delimited File (.txt) and CSV File (.csv - as long as there are no commas in the data).

Is there a preferred naming convention for the MILAR report?
The preferred naming convention is ServicerName_MILAR_yyyymmdd. An example of an acceptable file name would be: AnywhereBank_MILAR_20150331.

What date should be used in the Reporting Date Column (Column A)?
The date entered should be the cutoff date for the data being reported. This date should be the same for each loan documented in the report and should not be a future date.

What if certain data fields do not apply to a particular loan?
Any field that does not have applicable data for that loan should be left blank.

How do I ensure my report will process correctly?
   a) Keep the columns in the EXACT order as on the approved template, even if you know the last column will be blank.
   b) Ensure all data entered is in the correct report format and is consistent on a column-by-column basis (i.e. all text or all numeric).
   c) Do not enter data outside the template parameters.
   d) Leave data fields blank if data is not applicable. Do not populate blank fields with "N/A", "0", or "Null".
   e) Continue to use the exact same name and format in the Servicer Name column month after month.
   f) Confirm you have updated the reporting date in Column A of the template.

Submission:

How do I submit the MILAR report?
Go to https://Servicing.EnactMI.com/. Find "Secure Submission" on the right-hand side. Click "GO" to access the secure submission tool. Follow the directions at the top of the submission tool to upload your report. Use document type "MILAR."

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Do I need a username and password to submit the MILAR report?
No. You will need to enter your Org/Master Policy # in order to submit the report. If you are unsure of your Org/Master Policy #, please contact the Enact ActionCenter® at 800-444-5664.

Can I submit a test file?
Yes. All test files must be sent to ServicingReport@EnactMI.com. Please include all servicer contact information in the email and indicate "test data" in the subject line of the email. Please do not send test data through the Secure Submission link.

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