

# FAQ: MORTGAGE INSURANCE LOAN ACTIVITY REPORT (MILAR, MINIMAL MILAR, MICA)

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## 1. What is MILAR?

MILAR is the Mortgage Insurance Loan Activity Report. It is an updated version of the MI Industry Workout Reporting Template with ten additional data fields. This report is required by other MI companies for compliance with their Master Policies. The data on the report includes information on performing and non-performing loans. The template was developed by a group with representatives from all of the MI companies.

## 2. Does United Guaranty require submission of the MILAR format?

No, we will not require a MILAR report, but we will accept it if that's your choice for submission. If you choose to submit a MILAR report we request that you submit it by the 20<sup>th</sup> of each month to allow sufficient processing time.

## 3. What is the most current version of the MILAR?

The MILAR template dated February 2017 is the most current. The Enumerations tab was updated in February 2017. You can find these documents in the Servicing section of United Guaranty's website at [www.ugcorp.com](http://www.ugcorp.com).

## 4. When are servicers required to start using the new MILAR template?

Servicers are not required to use the MILAR template for reporting to United Guaranty. Other MI companies will require use of the template for reporting on or after July 1, 2015. If you choose to use MILAR, we will be ready to accept it July 1, but we encourage you to program and perfect the MILAR template and begin coding for the new data fields now.

## 5. Will adding the new data fields change any data mapping we've already programmed to the MI Industry Workout Reporting Template?

No. The data fields were intentionally added to the end of the template to prevent any mapping rework.

## 6. What is the preferred delivery format for MILAR?

The preferred format is Pipe Delimited. A comma-separated values (CSV) file is not acceptable because many text values may contain commas in the data.

## 7. How do I submit MILAR?

You can continue to use your current submission method for loss mitigation workout reporting or upload it through PC Unite<sup>®</sup> in United Guaranty's MI Guide<sup>®</sup>.

## 8. How do I get set up with United Guaranty to start submitting the MILAR report?

For help signing in or getting set up to use PC Unite, please contact United Guaranty's ReadResource Center<sup>®</sup> at 877.MI.CHOICE (877.642.4642).

## 9. Which MILAR templates will you accept?

United Guaranty will accept the full MILAR (169 fields) or Minimal MILAR (32 fields).

**10. The MILAR report contains transfer, cancellation, and delinquency information. Do we still need to submit our other servicing transactions by other methods?**

Yes. The MILAR does not replace the ADR for delinquency reporting and does not replace cancellation and servicing transfer information at this time.

Please note that servicers are still required to submit loss mitigation workout information on HAMP, GSE programs, or servicer-specific delegated workouts. Submitting MILAR or the MI Industry Workout Report will fulfill this requirement.

For additional information, contact your United Guaranty Account Executive. For help with technical issues, contact United Guaranty's ReadResource Center at 877.MI.CHOICE (877.642.1642).

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