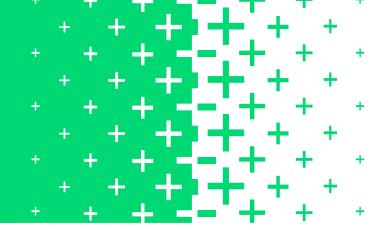
## Servicer Workout Delegation



When your borrowers are facing a hardship, you want to help them find workout program options – quickly and efficiently. That's why we make it our business to make it easier for you to run yours with **Servicer Workout Delegation**. It allows you to easily process most workout programs without Enact review or approval – just report the workout to us.

Servicer Workout Delegation....

- Empowers YOU. Because you know what's best for your borrower.
- Is automatic. No sign-up or contract required.
- · Is quick and efficient. No waiting for review or approval from Enact.

## **Program Parameters and Required Reporting**

Our Delegated Workout Program parameters are detailed in <u>Enact's Servicer Delegated</u> <u>Workout Program Parameters</u>. Program parameters require reporting to Enact of all workouts that you decision under our Delegated Workout Program:

## **Reporting Options**

- The industry-standard MILAR template is best for bulk/multi-loan reporting. Two formats are available: <u>Full MILAR Data Set (169 fields)</u> and <u>Minimum MILAR Data Set (32 Fields)</u>. Submission instructions are included on the first sheet of each form.
- Enact's Online Reporting Tool is best for single loan reporting with minimal data entry required. Contact the ActionCenter® at 800-444-5664 for Log In credentials or assistance.

Uncertain about whether a workout meets our Delegated Workout Program parameters? Questions? We're here to help. Please contact a Servicing Account Manager at HOA@EnactMI.com or call 800-455-0871.

