

Delinquency Reporting (ADR or DOW): Frequently Asked Questions

Updated February 2022

What is the delinquency report?

This report provides the current status of all delinquent loans and any efforts made to remedy the default or complete appropriate proceedings.

What are servicers required to report?

Servicers are required to report all mortgage payment delinquencies to Enact. There are three key requirements:

1. Must report initial delinquency by the 2nd missed mortgage payment
Example: A loan with a September 1st due date should be reported between the 1st and the 25th of October.
2. Must report ongoing delinquency status monthly - due by the 25th of each month
3. When the loan is brought current, one final status report is required indicating a current status

How do I submit delinquency reporting?

There are two ways to report:

1. Automated Delinquency Reporting (ADR)
 - Industry standard text format containing all pertinent delinquency fields
 - Can be submitted using SFTP transfer or [secure submission](#) via our website
2. Delinquencies on the Web (DOW)
 - Log in to our website: Servicing.EnactMI.com
 - To submit a new Notice of Delinquency (NOD)
 - To access and provide monthly updates on previously reported certificates
 - To remove delinquency status when a borrower brings a loan current

How often and when do I need to deliver the delinquency report?

The report must be received on a monthly basis by the 25th of the month.

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 Servicer Provider representative to inquire if this is available for you.

Who should I contact if I need assistance reporting delinquencies?

Send an email to our Servicer Reporting team at Delinquencies@EnactMI.com or call 800-203-5535.

I already submit MILAR. Do I have to submit this too?

Yes. Both are required.

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 Date Set (32 fields), you also need to submit delinquencies via ADR or DOW, as well as the individual loans for decision.

	All Active Loans	Delinquent Loans		Submitting Workouts		
If I am a Servicer who is:	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 Delinquency report?

Failure to comply with these reporting requirements may lead to actions and remedies outlined in our Master Policy, including a reduction of the Insurance Benefit, cancellation of MI coverage, or denial of a Claim.