

MGIC

HARP Refi-to-Mod Request

When to use this form

- Use only for MGIC's HARP Refi-to-Mod Program to extend coverage on an MGICinsured Original Loan to a Refinance Loan.
- For a Non-HARP refinance use the Non-HARP Refi-to-Mod request form.
- For a standard modification of an MGICinsured loan use the Notice of Loan Modification form.
- For a standard refinance transaction, use MGIC's Mortgage Insurance Application/ Transmittal.
- Not sure which form to use? Please contact MGIC's Customer Service Center at 1-800-424-6442.

The lender submitting this request (Requestor) represents that the following requirements will be satisfied:

- The Original Loan insured by MGIC must be current at the time of refinance. (If not, please contact MGIC's Customer Service at 1-800-424-6442.)
- The Refinance Loan meets all applicable Fannie Mae or Freddie Mac HARP Guidelines.
- The Borrower's sustainable ability to repay the loan must be improved through either a lower payment, reduction in interest rate, reduction in loan amortization term or more stable loan instrument on the Refinance Loan.
- All other HARP Refi-to-Mod Program Requirements are met.

Select the applicable HARP program: (check one)

- ☐ Fannie Mae Refi Plus™
- ☐ Fannie Mae DU Refi Plus™
- ☐ Freddie Mac Relief RefinanceSM
- ☐ Freddie Mac Relief Refinance Open AccessSM

Submission Instructions

- Complete this form including the contact information and signature sections.
- Fax this form along with a Fannie Mae 1003/Freddie Mac 65 and a Fannie Mae 1008/Freddie Mac 1077 to your local UW Service Center. If you are unsure of the fax number, contact your MGIC Account Manager or go to the Sales and Underwriting Directory on www.mgic.com

Note: MGIC reserves the right to request additional information.

Requestor Company Name	MGIC Certificate Number for Original Loan (if known)	
Borrower Name	Co-Borrower Name	
Subject Property Address		

Requestor, by its authorized representative, represents that the information provided to MGIC on this form and all additional documentation and information provided to MGIC, whether prepared or submitted by the Requestor, originator (if different from Requestor), borrower or any other person or entity, is true, correct and complete. Requestor's representations are relied upon by MGIC in modifying the insurance coverage on the Original Loan and extending it to the Refinance Loan.

Person to Contact (please print)	Fax	Signature of Requestor's Authorized Representative
Email	Telephone #	
		Date/