



## Requesting Reinstatements from CMG MI

**EFFECTIVE JULY 15, 2009**

Terminated certificates due to non-payment of MI premium and those canceled in error by current or previous lender may be eligible for reinstatement.

### Certificate of Insurance Reinstatement Policy

- Payment history covering the most recent 12-month mortgage period must be provided and must not reflect any late payments, fees or charges in the most recent 12-month period.
  - **Note:** If the loan was transferred to a new servicer during the most recent 12-month mortgage period, the Credit Union must contact the previous servicer to obtain the member's most recent 12-month mortgage payment history.
- At the time of reinstatement the most recent scheduled mortgage payment must be made.
- For purposes of reinstatement a payment must be posted to a member's mortgage account by the 20th day after which it is due as indicated on the note, or CMG MI will consider that payment to be late regardless of any late payments, fees or charges that may have been assessed.
- All premiums must be paid for the period during which coverage lapsed, no later than 15 days from date of reinstatement or date agreed to by both parties.
- Certificates that have been terminated for more than 12 months due to non-payment or lender cancellation will not be eligible for reinstatement.

### e-cmgmi.com Customer Reports

Please visit e-cmgmi servicing on a regular basis to review your Billing Report and Certificate Expiration Report.

### Use our Reinstatement Flowchart for Guidance

- Please review our easy-to-understand flowchart on the back of this flyer to find out how you may reinstate your coverage. For more information on CMG MI's policy on reinstatements, please visit [www.cmgmi.com/reinstatement](http://www.cmgmi.com/reinstatement).

Questions?

Feel free to give your CMG MI  
Account Executive a call.



*CMG Mortgage Insurance Company*  
A Joint Venture between PMI Mortgage Insurance Co. and  
CUNA Mutual Insurance Society  
**CMG MI. More Than MI.**

# CMG MI Certificate of Insurance Reinstatement



## Request Certificate of Insurance Reinstatement (Servicer)

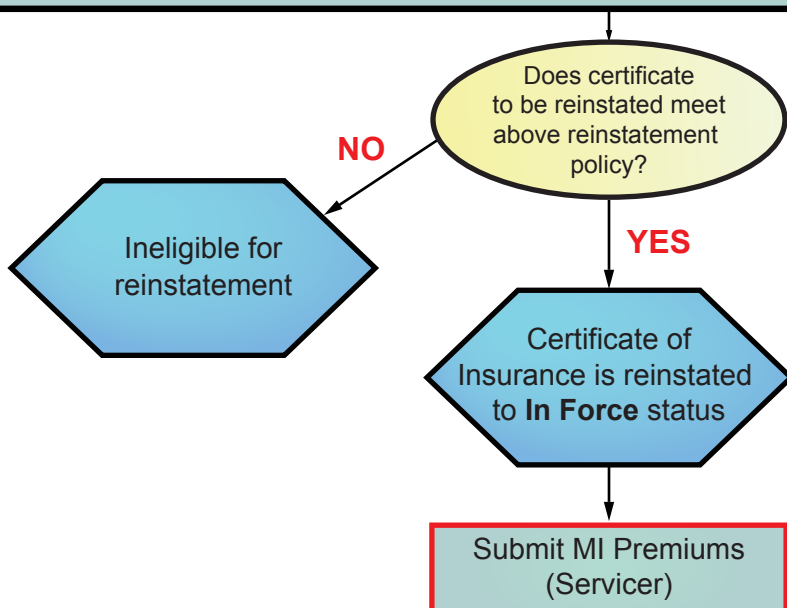
Reinstatement requests are initiated by the lender when an In Force certificate was terminated due to non-payment of premium or was cancelled in error by the current or previous lender.

### Methods to Initiate a Reinstatement Request

- e-cmgmi.com
- Contact Customer Service at **1-800-909-4264**
- Fax request with Borrower's mortgage payment history to CMG MI at **415-369-8809**
- e-mail request with Borrower's mortgage payment history to CMG MI at **claims.validation@cmgmi.com**

### Reinstatement Policy

- Payment history covering the most recent 12-month period must be provided and must not reflect any late payments, fees or charges in the most recent 12-month period.  
Note: If the loan was transferred to a new servicer during the most recent 12-month mortgage period, the Credit Union must contact the previous servicer to obtain the member's most recent 12-month mortgage payment history.
- At the time of reinstatement the most recent scheduled mortgage payment must be made.
- For purposes of reinstatement a payment must be posted to a member's mortgage account by the 20th day after which it is due as indicated on the note, or CMG MI will consider that payment to be late regardless of any late payments, fees or charges that may have been assessed.
- All premiums must be paid for the period during which coverage lapsed, no later than 15 days from date of reinstatement or date agreed upon by both parties.
- Certificates that have been terminated for more than 12 months due to non-payment or lender cancellation will not be eligible for reinstatement.



NOTE: Always check your Billing Report and Certificate Expiration Report at e-cmgmi Servicing to ensure you are current on your MI premium payments. Please be advised that if a certificate is terminated due to non-payment of MI premiums, mailing a check after termination will not reinstate the certificate.