

MILAR - Frequently Asked Questions (FAQs)

March 2021

Q1: What is the Mortgage Insurance Loan Activity Report (MILAR)?

MILAR is a standard report developed by the Mortgage Insurance industry to meet the servicer reporting requirements of the Master Policies. There are two versions of the MILAR report, in Excel templates:

1. MILAR 169 (*preferred*): a full data set of 169 data elements; or
2. MILAR 32: a minimum data subset of 32 elements.

Q2: What loans are servicers required to include on MILAR?

The MILAR report includes: (i) all active loans insured by Radian as of the report date (including both performing and delinquent loans); (ii) all loans insured by Radian reported the previous month that are no longer being serviced by the servicer; and (iii) REO loans or any population that has an active policy with Radian and is not otherwise referenced above.

Q3: How often do I need to deliver the MILAR report?

Monthly reporting must be received by the 25th day of each month. The report should contain all loan information as of the last day of the prior month.

Q4: Where are the MILAR report templates located?

Servicers may access the MILAR reports, including instructions, reporting definitions, and enumeration tabs on Radian's website: MI for Servicers, [Servicer Resources](#).

Q5: What is the preferred data format of a MILAR file?

The preferred data format is a text file (.txt) that is pipe delimited ("|") to identify the start | end of each column. Radian also accepts this report in all versions of Excel (.xlsx, .xls) or CSV file (.csv – as long as there are no commas in the data).

Q6: How do I deliver the monthly MILAR file?

Radian offers two methods to submit the MILAR report:

1. Secure File Transfer Protocol or SFTP (preferred) – Contact Radian's Customer Care team for questions about the set-up for SFTP transmission at 877.RADIAN1 or 877.723.4261, or customercare@radian.com
2. Secure Email – Email the report, securely, to servicingreport@radian.com

Q7: Is there a required naming convention for the MILAR report?

Yes. Per the MILAR Instructions, the required naming convention is:

MILARWorkoutRpt_ReportingYear_ReportingMonth_ServicerShortName_ReportVersion_MasterPolicyNumber

For example, **MILARWorkoutRpt_2021_02_NewSvcr_01_12345**

Q8: How do I ensure my MILAR report uploads correctly?

- Ensure all data entered is in the correct report format (i.e. all text or all numeric).
- Keep the columns in the EXACT order as on the approved template.
- Confirm you have updated the reporting date in Column A of the template.
- Continue to use the exact same name and format in the Servicer Name column month after month.
- Do not enter data outside the template parameters.
- Any fields that do not have applicable data for that loan should be left blank unless a specific code for no data is noted in the MILAR enumerations tab. (e.g., Workout Program Code 99 = No workout or a performing loan). Do not populate blank fields with “N/A”, “0”, or “Null.”
- Ensure there are no spaces in the file name prior to submission.

Q9: Do Mortgage Servicing System Providers offer MILAR reporting capabilities?

Please contact your Service Provider representative regarding all available reporting solutions.

Q10: Is specific MILAR coding required for Forbearance and Payment Deferral Plans?

Yes, there are specific MILAR codes required for each:

Non-COVID-19 Forbearances:

- Workout Type = 1 (Standard Forbearance)
- Workout Program Name = “10 - Other Delinquent” OR “11 – Other – Performing (with a workout)”

COVID-19 or Disaster Forbearances:

- Workout Type = 1 (Standard Forbearance)
- Workout Program Name = “43 - National Emergency Forbearance Plan”

Payment Deferrals:

- Workout Type = 8 (Payment Deferral)
- Workout Program Name = “44 - Deferred Payment Plan”

Q11: Does MILAR replace monthly delinquency and workout reporting?

No, you still need to submit your monthly delinquency reporting, monthly workout reporting, and any ad hoc non-performing or performing loan modification notifications via Radian’s forms and templates:

- Delinquent Loans: Manual Default Reporting (MDR) or Automated Default Reporting (ADR)
- Workouts*: Radian’s Workout Reporting Template
- Non-Performing Loan Modifications* and GSE Refinance Modifications: Notification of Mortgage Insurance Modification

*Radian will advise Servicers who submit MILAR 169 when workout and/or non-performing loan modification reporting may be discontinued.

This FAQ is intended to answer basic Servicer questions about the required MILAR reporting. For complete details and explanation of Servicer obligations, please refer to the applicable Master Policy and Servicing Guides. Additionally, Radian’s [“Refresh with Radian for Servicers”](#) video series addresses MILAR in the MI Reporting video.

Please contact Radian’s Customer Care team at customercare@radian.com if you have questions.