

Default Management Request Submission Tool

User Guide

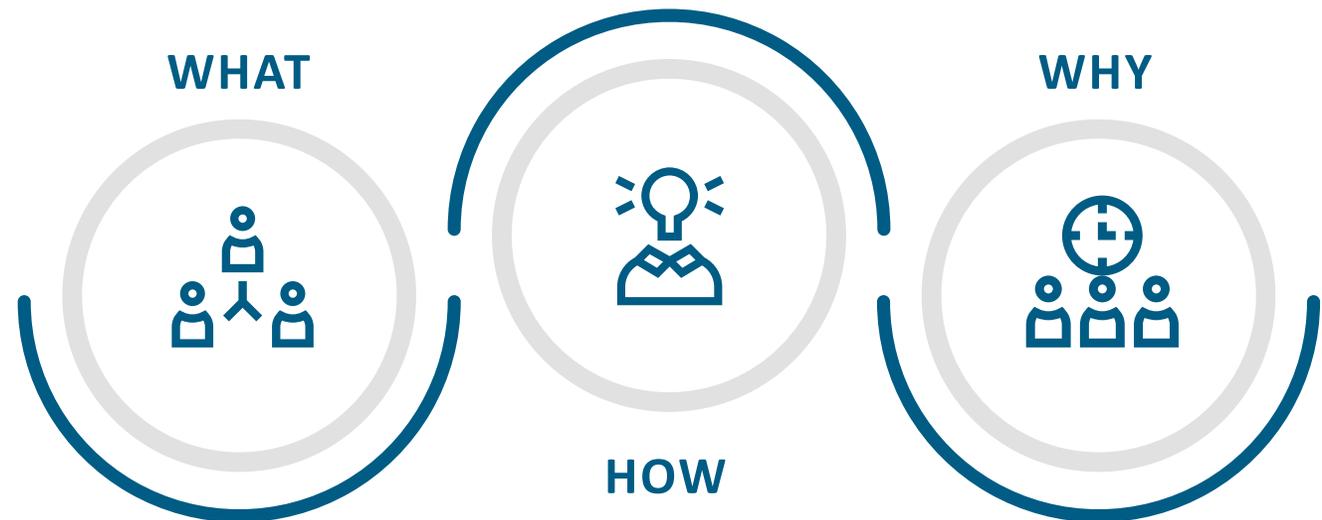


Canada



The Homeowner Business Transformation

Introducing new technologies and **enhanced access to data**, as well as **optimizing the processes** behind our homeowner mortgage loan insurance business.



The Homeowner Business Transformation (HBT) is a **multi-year program** that will modernize CMHC's homeowner mortgage loan insurance business while building a **strong foundation** for the future.

The goal of HBT is to **better support housing market stability** and introduce **solutions** that meet the pressing needs of Canadians – all in support of CMHC's 2030 Aspiration.

Table of Contents

Chapter 1: Insurance Servicing Tools

Introducing the Insurance Servicing Tools [Page 4](#)

Accessing the Insurance Servicing Tools [Page 6](#)

- How to Accept Your Invitation – [Page 7](#)
- How to Log in to the Insurance Servicing Tools - [Page 14](#)

Navigating the Insurance Servicing Tools [Page 20](#)

Chapter 2: Default Management Request Submission Tool

Introducing the Default Management Request Submission Tool [Page 25](#)

Submitting a Homeowner Default Management Request [Page 28](#)

Navigating the Homeowner Default Management Inventory [Page 42](#)

Default Management Request Processing [Page 47](#)

Chapter 3: Support

Quick Links and Reference Materials [Page 51](#)

Contact Us [Page 53](#)





Chapter 1: Insurance Servicing Tools

Introducing the Insurance Servicing Tools



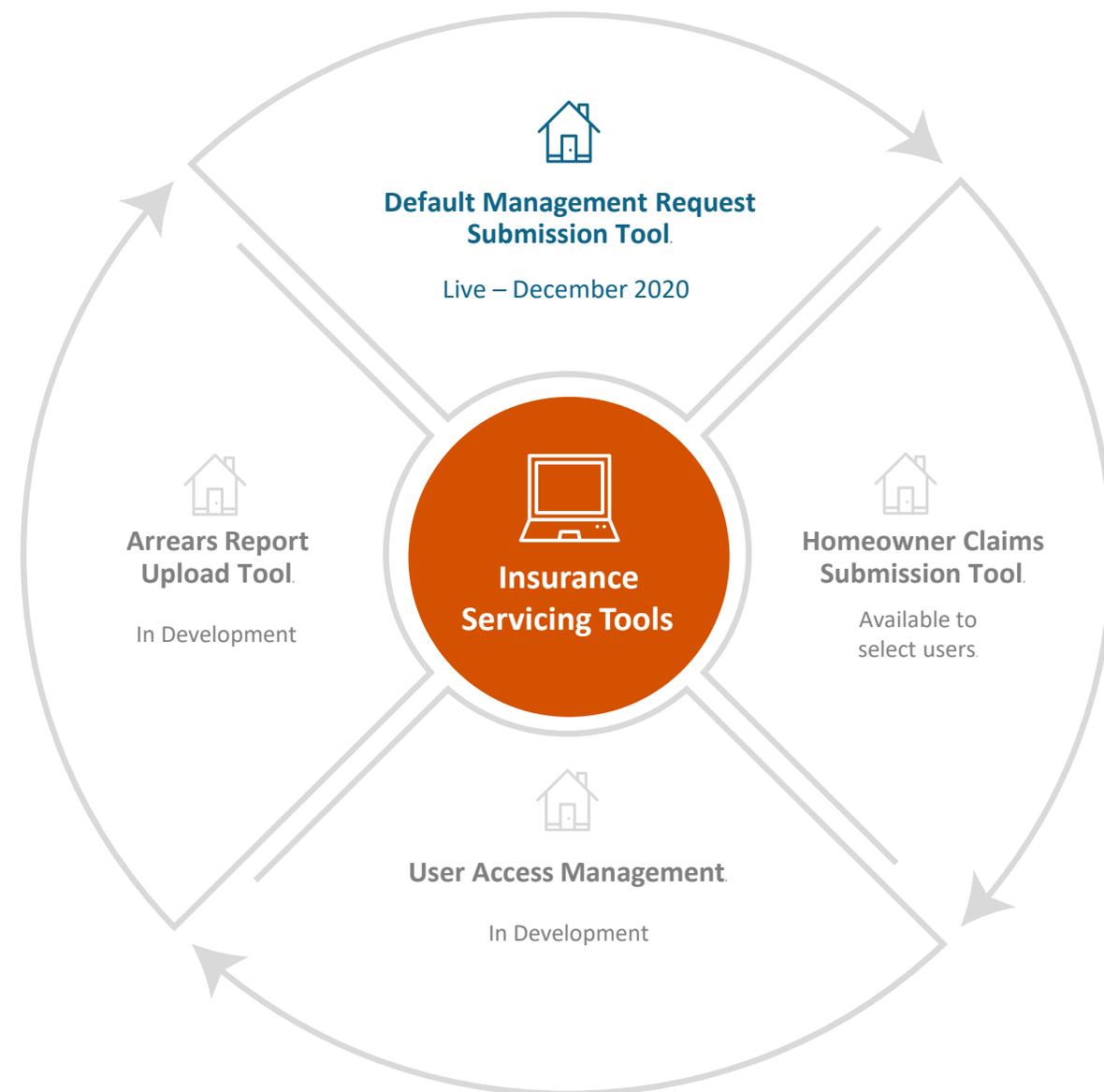
Introducing the Insurance Servicing Tools

Updated technology and enhanced capabilities including web-based submission tools and streamlined processing will be introduced within the new **Insurance Servicing Tools**.

The Insurance Servicing Tools are available through an online, self-service platform for mortgage insurance servicing.



CMHC's existing mortgage servicing systems, processes and tools, including emiliCLAIMS, e-mail, fax or vault submission options, will remain enabled throughout this transitional period.





Chapter 1: Insurance Servicing Tools

Accessing the Insurance Servicing Tools

How to Accept Your Invitation

To access the Insurance Servicing Tools you will need to complete the one-time process of accepting your personalized invitation. Follow these steps to learn how to accept your invitation.



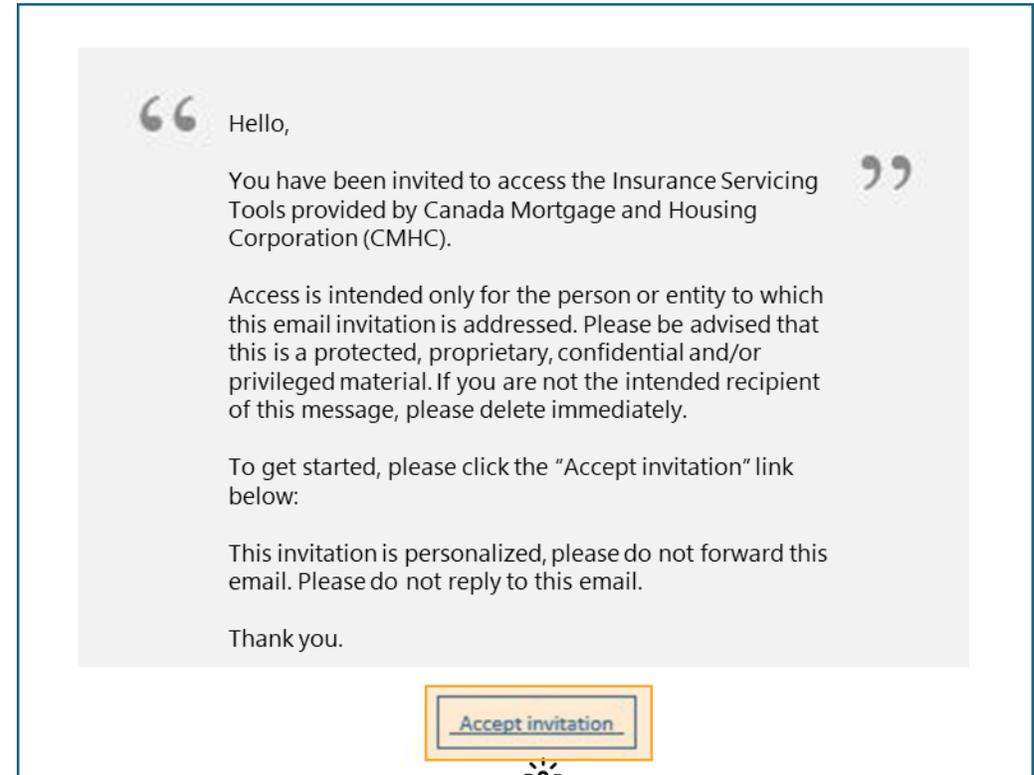
01.

Open Your Invitation E-mail

You will receive an e-mail from the Insurance Servicing Tools via no-reply@cmhc.ca. As this is a customized invitation, please do not forward it.

Select **Accept invitation**.

If this is your first time accessing the Insurance Servicing Tools and you did not receive an invitation e-mail, contact the Help Desk. Please, refer to the contact information on [page 50](#).



If you do not find the invitation e-mail in your inbox, check the spam or junk folder.



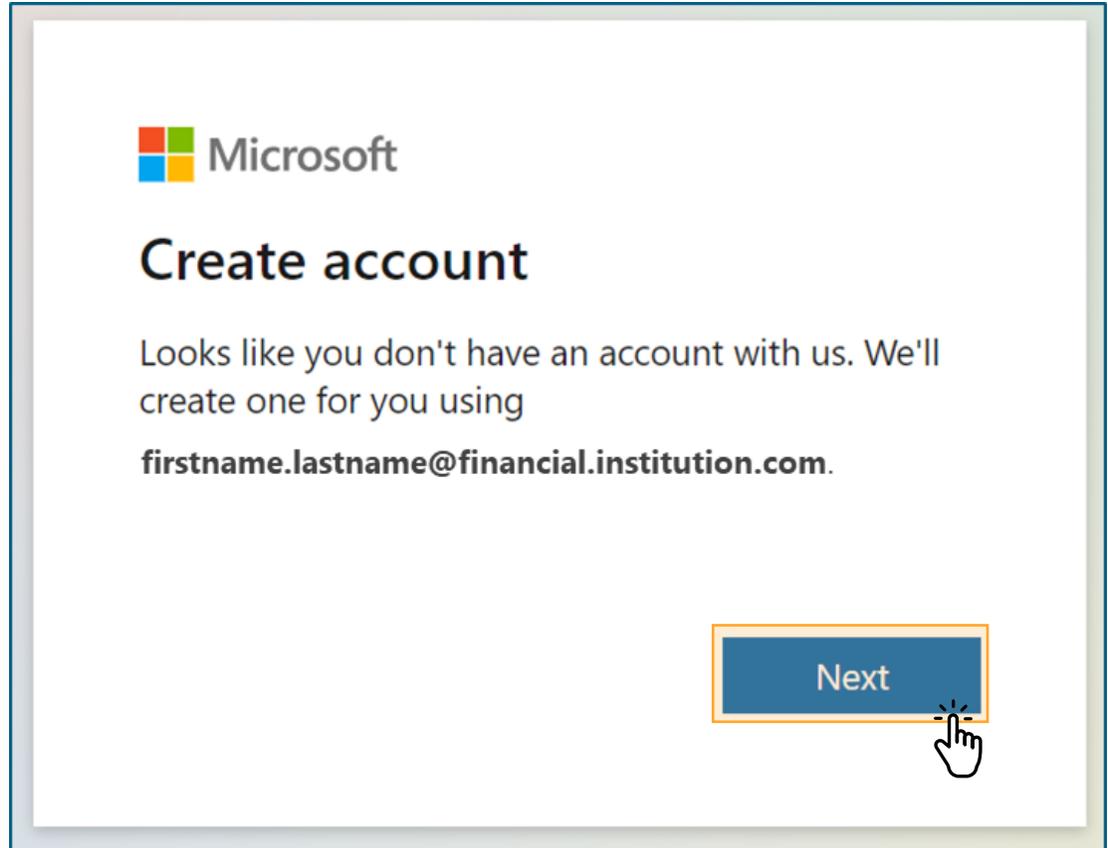
How to Accept your Invitation

02.

Confirm Creation of New Account

You may be prompted to create a new account if you do not have a Microsoft account with your organization. Next time you can directly sign-in to the Insurance Servicing Tools with your e-mail and password. If you already have an account, you do not need to create a new one. Simply enter the password associated with the recognized account.

Select **Next** to start creating your new account (if required).



You can use your existing Microsoft credentials to log in to the Insurance Servicing Tools. Please refer to the **How to Log in to the Insurance Servicing Tools** section in [page 14](#).



How to Accept Your Invitation

03.

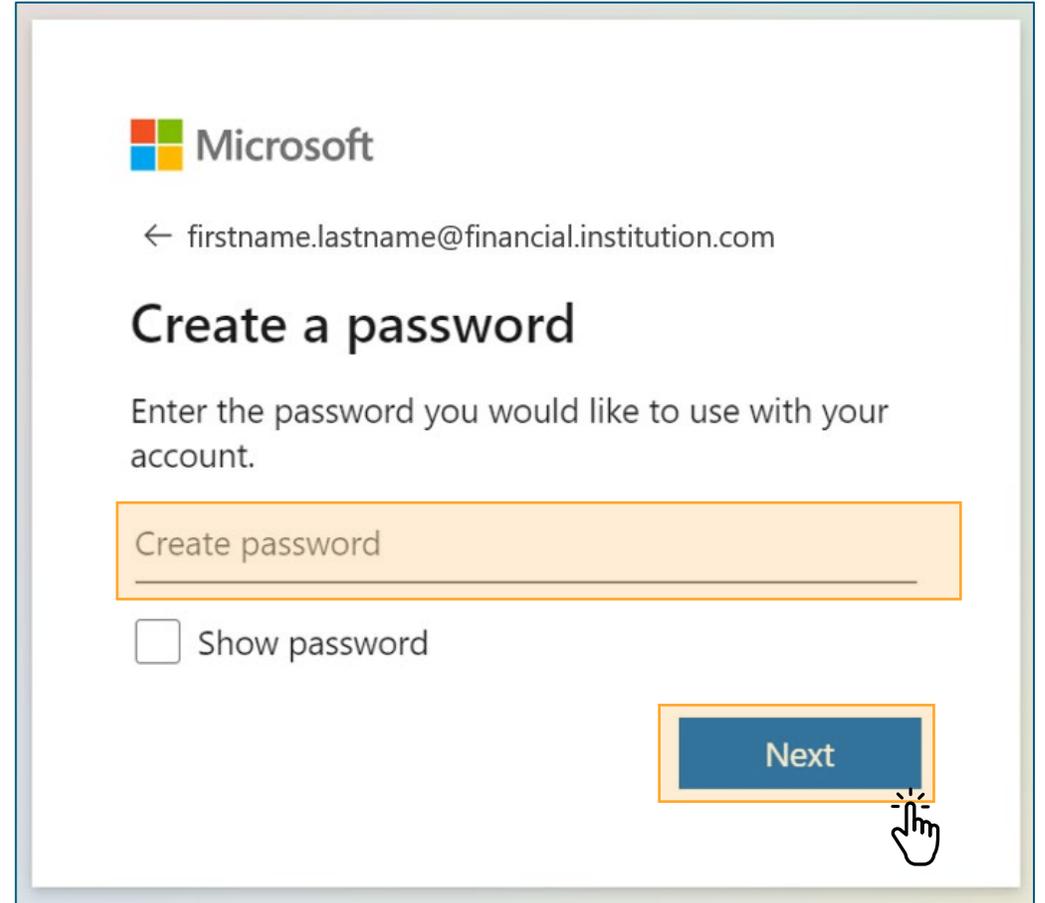
Create Your Password

When creating your new password, ensure that it is complex and not the same as the associated e-mail. It must also contain at least:

- 1 upper case letter
- 1 lower case letter
- 1 number

Additional information may be requested by the CMHC tenant during this process.

Enter your password and select **Next**.



The screenshot shows a Microsoft account creation interface. At the top left is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Create a password'. Below this is the instruction 'Enter the password you would like to use with your account.' There is a text input field with the placeholder text 'Create password'. Below the input field is a checkbox labeled 'Show password'. At the bottom right is a blue button labeled 'Next' with a hand cursor icon pointing to it.

How to Accept Your Invitation

04.

Verify E-mail

Enter the code that has been sent to your e-mail to complete verification.

Then, select **Next**.

 Microsoft

← firstname.lastname@financial.institution.com

Verify email

Enter the code we sent to firstname.lastname@financial.institution.com. If you didn't get the email, check your junk folder or [try again](#).

Enter code

I would like information, tips, and offers about Microsoft products and services.

Choosing **Next** means that you agree to the [Microsoft Services Agreement](#) and [privacy and cookies statement](#).

Next

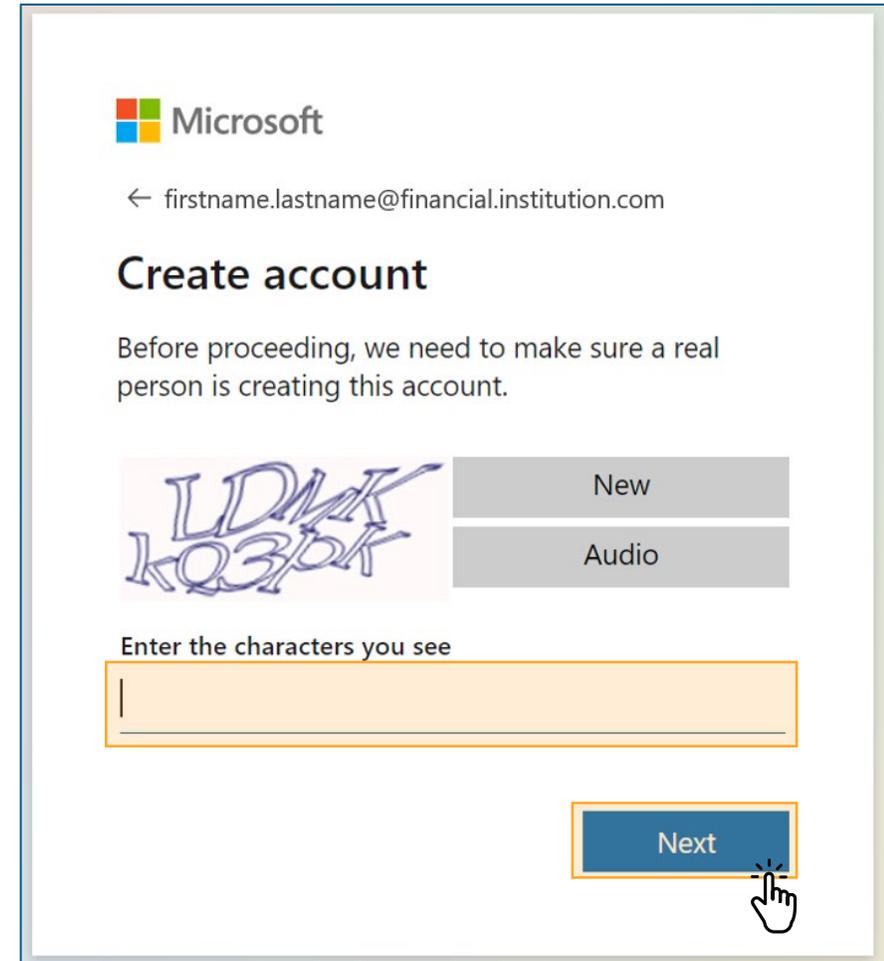
How to Accept Your Invitation

05.

Complete Extra Security Steps

You may need to complete extra security steps such as solving a puzzle to confirm you are not a robot or confirming your security information.

After you complete these steps, proceed with the creation of your account.



The screenshot shows a Microsoft account creation interface. At the top left is the Microsoft logo. Below it is a back arrow and the email address 'firstname.lastname@financial.institution.com'. The main heading is 'Create account'. Below this is a message: 'Before proceeding, we need to make sure a real person is creating this account.' There are two buttons: 'New' and 'Audio'. Below these is a CAPTCHA image showing the characters 'LDNA' and 'KQ3PK' in a stylized font. Below the CAPTCHA is a text input field with the prompt 'Enter the characters you see'. At the bottom right is a blue 'Next' button with a hand cursor icon pointing to it.

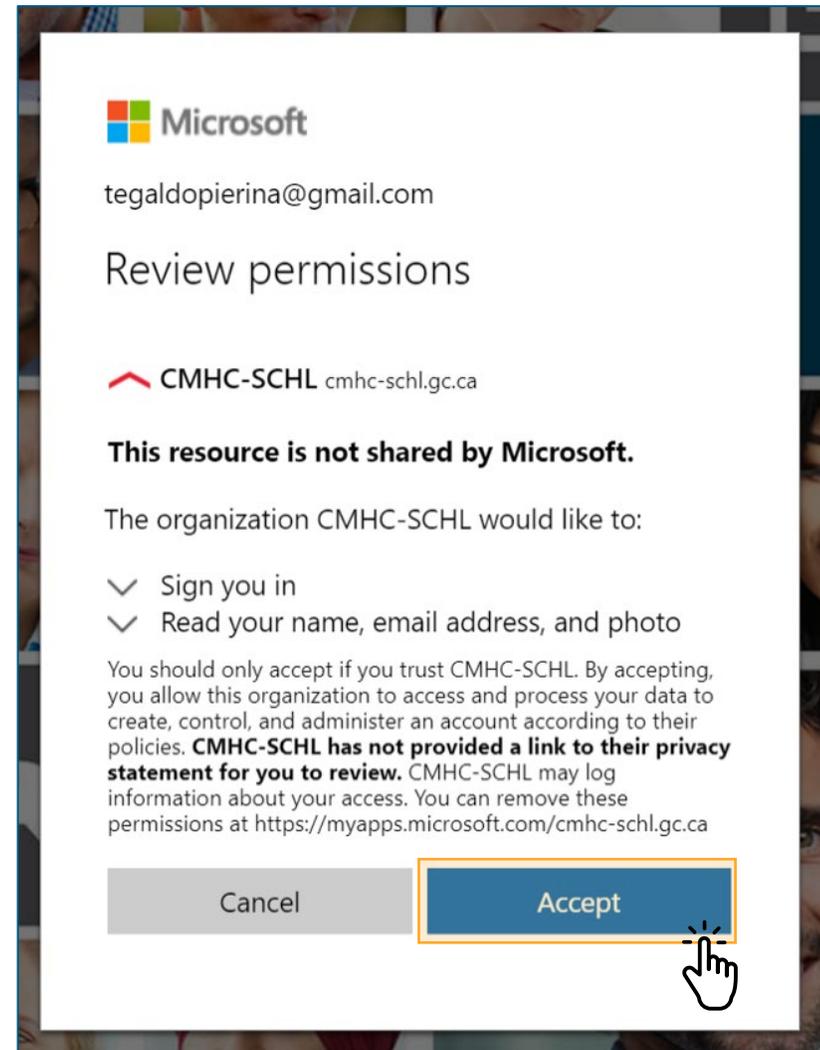
How to Accept Your Invitation

06.

Accept Review Permissions

Read the **Review permissions**.

Then, select **Accept**.



How to Accept Your Invitation

07.

Navigate to the Insurance Servicing Tools

You have completed the process of accepting your e-mail invitation.

After the completion of these steps, you may be redirected to the CMHC Corporate website.

However, do not attempt to log in here.

Please navigate to the Insurance Servicing Tools using the URL in the language of your choice: [English](#) or [French](#).



You may need to wait up to 24 hours after creating your account for the system to update before you are able to log in to the Insurance Servicing Tools.

CMHC SCHL Canada Mortgage and Housing Corporation Insurance Servicing Tools Français

Welcome!

Please click below to log-in. If you have any trouble logging in you can reach out to the CMHC Help Desk at [1-866-748-2600](tel:1-866-748-2600), open 6:30am - 11:00pm ET on weekdays and 8:00am - 8:00pm ET on weekends.

Login

Canada Mortgage and Housing Corporation (CMHC) ©2020 Canada



How to Log In to the Insurance Servicing Tools

Follow these instructions to learn how to log in to the Insurance Servicing Tools.



01.

Navigate to the Login Page

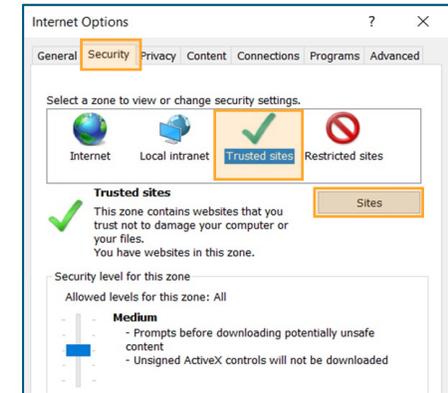
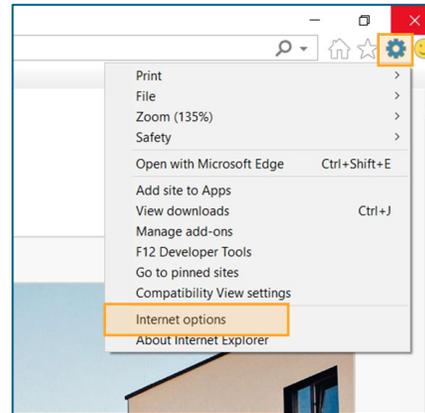
Navigate to the Insurance Servicing Tools login page using the [English](#) or [French](#) URL, depending on your language preferences.

The Insurance Servicing Tools is optimized and tested on the latest versions of Microsoft Edge and Google Chrome.

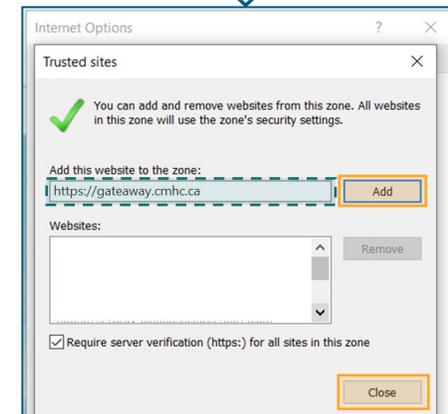
If you experience issues accessing the URL, your internal IT team will need to allow list the URL in your organization's VPN/firewall setup. Please contact your internal IT team for assistance.

If the site URL is blocked or identified as potentially dangerous, follow these steps to configure the site as a trusted site:

- 1 Select the **Tools** icon and choose **Internet options** from the drop-down menu.
- 2 Navigate to the **Security** tab and select **Trusted sites**. Then, select **Sites**.



- 3 The Insurance Servicing Tools URL will be added automatically to the **Add this website to the zone:** field. Select **Add**. Finally, select **Close**.



If you do not have the ability to add a Trusted site, please contact the security or technical support team at your organization.



How to Login to the Insurance Servicing Tools

02.

Access the Login Page

Select **Login**.



After selecting **Login**, you may be redirected to your organization login page. Confirm your credentials to continue with the login process.

The screenshot shows the top of the CMHC Insurance Servicing Tools website. The header includes the CMHC logo, the text "Canada Mortgage and Housing Corporation Insurance Servicing Tools", and links for "Login" and "Français". The main content area features a "Welcome!" message, a paragraph of instructions, and a "Login" button highlighted with a yellow box and a hand cursor. To the right is a photograph of a modern brick building. The footer contains the copyright notice "Canada Mortgage and Housing Corporation (CMHC) ©2020" and the "Canada" logo.



How to Login to the Insurance Servicing Tools

03.

Enter Your E-mail and Password

First, enter your e-mail and select **Next**.

Then, enter the password that you have previously created and select **Sign in**.



If you have forgotten your password, you can contact the Help Desk for assistance. Please refer to the **Support** section on [page 54](#).

CMHC SCHL

Sign in

[Can't access your account?](#)

[Sign-in options](#)

Back Next

CMHC SCHL

← firstname.lastname@financial.institution.com

Enter password

Sign in

How to Login to the Insurance Servicing Tools

04.

Enter Additional Security Verification Information

First, enter the code sent to your mobile phone, landline, office phone or Microsoft Authenticator app.

Then, select **Verify**.

You will be prompted to enter additional security verification information every time you log in.



If this is the first time you log in to the Insurance Servicing Tools, you will be directed to the **Additional security verification** page to select your preferred channel to receive the code.

Canada 

firstname.lastname@financial.institution.com

Enter code

We texted your phone +XX XXXXXXXX33.
Please enter the code to sign in.

Having trouble? [Sign in another way](#)

Verify

Need help? Contact Help Desk at (613/866) 748-2600. Site operated by Microsoft for the exclusive use of CMHC employees. / Besoin d'aide? Communiquez avec le Bureau d'assistance au 613/866-748-2600. Site exploité par Microsoft et réservé à la SCHL.

How to Login to the Insurance Servicing Tools

05.

Accept Access Terms of Use

First, read the Insurance Servicing Tools terms of use carefully and select the check box next to **I have read, understood and accept the above Insurance Servicing Tools Terms of Use.**

Then, select **Accept**.

You only need to perform this step once every 24 hours.



If you select **Decline**, you will be logged out and redirected to the login page.



How to Login to the Insurance Servicing Tools

06.

Navigate the Insurance Servicing Tools

You are now logged in to the Insurance Servicing Tools and will be redirected to your dashboard.



The Insurance Servicing Tools will timeout after 40 minutes of being idle and you will be redirected to the login page. A warning note will be displayed 5 minutes before the system disconnects.

The screenshot shows the user interface of the Insurance Servicing Tools dashboard. At the top, there is a header with the CMHC logo, the text "Canada Mortgage and Housing Corporation" and "Insurance Servicing Tools", and navigation links for "Français", "Notifications", and "Menu". Below the header, a "Hello!" message welcomes the user to the dashboard. The main content area is divided into two columns. The left column features a "CMHC Announcements" section with a "Welcome" message and a timestamp of "Aug 14, 2018, 11:00 AM". The right column features a "Default Management Request Submission Tool" section with "Quick Links" for "Submit a New Homeowner Default Management Request" and "View Homeowner Default Management Inventory", and contact information for CMHC.



Chapter 1: Insurance Servicing Tools

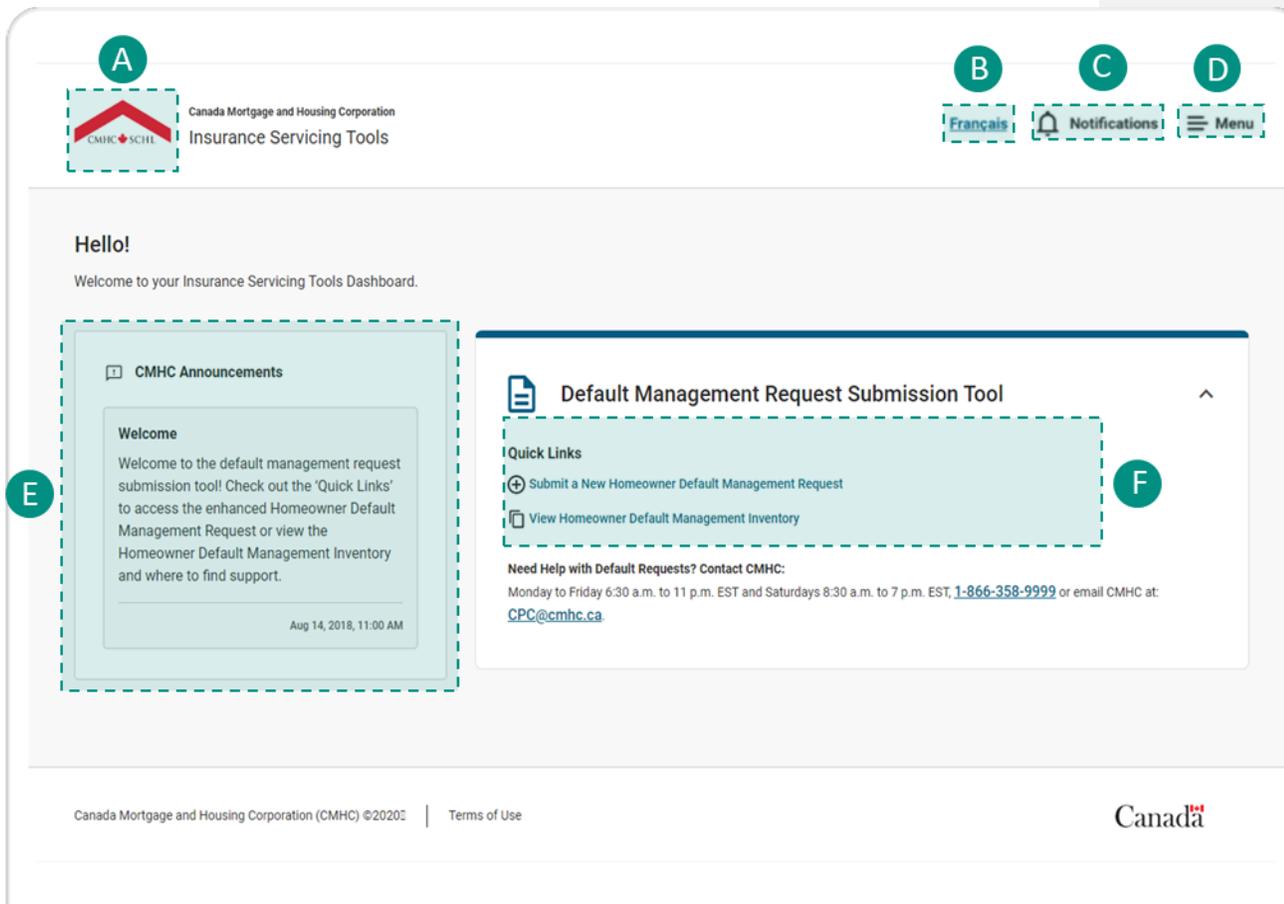
Navigating the Insurance Servicing Tools

The Dashboard and Key Features

The Dashboard is the homepage of the Insurance Servicing Tools. Let's review the key features.



Screens in the Insurance Servicing Tools are optimized for desktop and Surface Pro usage. You may notice minor formatting differences when using approved devices with smaller screens such as the Surface Pro.



- A CMHC Logo**
Select the CMHC logo to navigate back to this Dashboard.
- B Language Toggle**
Select **Français** or **English** to change the language of the page based on your preference. On pages with input fields, changing the language causes all the entered content to be cleared.
- C Notifications**
Select the Notifications icon to find Important updates to your submissions.
- D Menu**
The Insurance Servicing Tool(s) you have access to, along with Help & Support pages and Log Out functionality can be found in the Menu.
- E Announcements**
Find important updates and news from CMHC.
- F Quick Links**
Find links to the Default Management Request Submission Tool where you can submit a new Homeowner Default Management Request or access the Homeowner Default Management Inventory.



Navigating the Dashboard: Notifications

Notifications

The notification feature is not a core functionality of this foundational release of the Insurance Servicing Tools.

However, updates regarding your default management request submissions such as **status changes or a request for additional documentation** will be shared via e-mail from a **CMHC representative**.

The screenshot displays the Insurance Servicing Tools Dashboard. At the top left is the CMHC logo and the text "Canada Mortgage and Housing Corporation Insurance Servicing Tools". At the top right are links for "Français", "Notifications" (highlighted with an orange border), and a "Menu" icon. Below the header, a "Hello!" greeting is followed by "Welcome to your Insurance Servicing Tools Dashboard." The main content area features two panels. The left panel, titled "CMHC Announcements", contains a "Welcome" message: "Welcome to the default management request submission tool! Check out the 'Quick Links' to access the enhanced Homeowner Default Management Request or view the Homeowner Default Management Inventory and where to find support." dated "Aug 14, 2018, 11:00 AM". The right panel, titled "Default Management Request Submission Tool", includes "Quick Links" such as "Submit a New Homeowner Default Management Request" and "View Homeowner Default Management Inventory". It also provides contact information for CMHC: "Monday to Friday 6:30 a.m. to 11 p.m. EST and Saturdays 8:30 a.m. to 7 p.m. EST, 1-866-358-9999 or email CMHC at: CPC@cmhc.ca". The footer contains "Canada Mortgage and Housing Corporation (CMHC) ©2020 | Terms of Use" and the "Canada" logo.

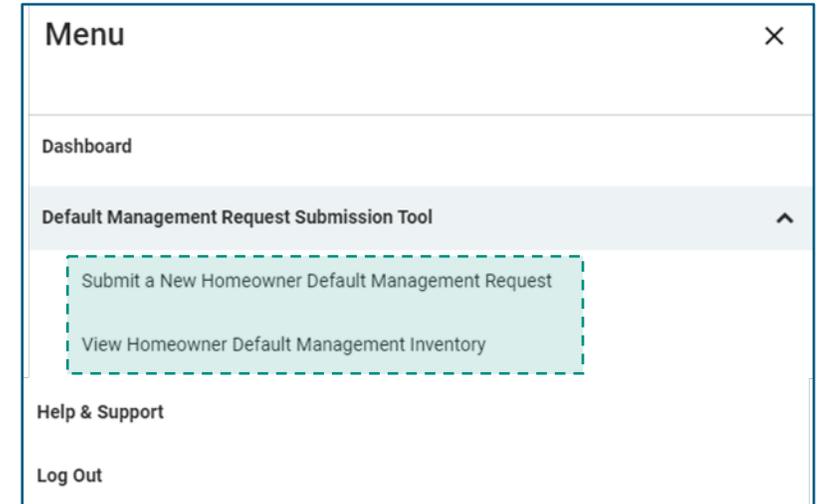
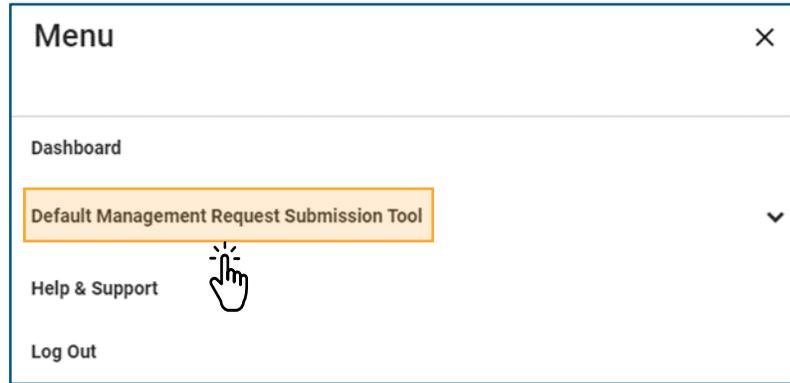
Navigating the Dashboard: Menu

The Menu features various Menu items depending on which Insurance Servicing Tools you have access to. All users will have the **Dashboard**, **Help & Support** and **Log Out** Menu items.

Menu

Select a Menu item to be brought to that page. Some Menu items expand when you select them, providing additional page options.

If a Menu item expands when selected, you may only navigate to the sub-level items.



If you select **Log Out** from the Menu panel you will be logged out and redirected to the login page.



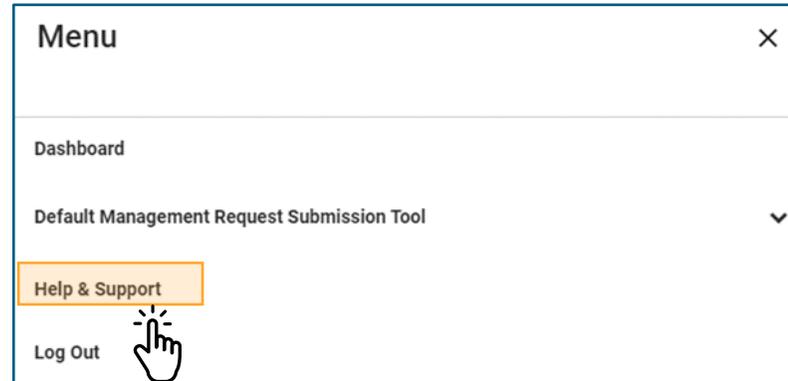
Navigating the Dashboard: Help & Support

If you have questions or would like to learn more about the processes and tools available on the Insurance Servicing Tools, the **Help & Support** pages are a great place to start.

Help & Support

Here you can find:

- downloadable copies of relevant training materials and documents
- explanations on general functionality and features of the Insurance Servicing Tools
- step-by-step instructions for processes applicable to the default management request submission tool



You can access the **Help & Support** pages through the **Menu** in the top right-hand corner of the screen.



Chapter 2: Default Management Request Submission Tool

Introducing the Default Management Request Submission Tool



Introducing the Default Management Request Submission Tool

The initial release of the Insurance Servicing Tools included the **default management request submission tool** which modernized and streamlined the way you submit default management requests to CMHC and replace legacy methods of default submission such as e-mail or fax.

This tool is part of our enhanced suite of Insurance Servicing Tools including the **homeowner claims submission tool** and the **arrears report upload tool** and **user access management** functionality which are in development. These tools compliment the default management request submission tool to offer you a centralized one-stop-shop for your insurance servicing needs.



CMHC's existing mortgage servicing systems, processes and tools, including emiliCLAIMS, e-mail, fax or vault submission options, will remain enabled throughout this transitional period.



Default Management Requests: Then vs Now



Legacy Default Management Request Submission

Historically, default management requests were done by completing the fillable PDF template and submitting the information to CMHC via e-mail or fax.

Default Management Request Submission Tool

Today, homeowner default management requests can also be completed through the online default management request submission tool.

Users complete the homeowner default management request and receive instant field-level validation to mitigate any missing or inaccurate information prior to submission. The result is faster processing times and less manual back and forth. Users also have access to the Homeowner Default Management Inventory, providing one view of all default management requests and their associated statuses.



Chapter 2: Default Management Request Submission Tool

Submitting a Homeowner Default Management Request

How to Submit a Homeowner Default Management Request

Follow these instructions to learn how to submit a Homeowner Default Management Request.

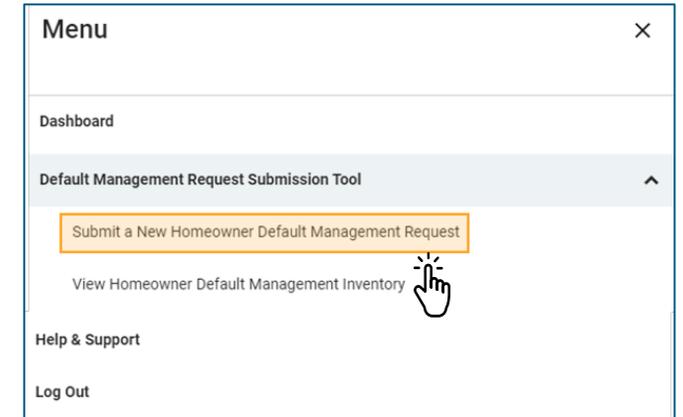
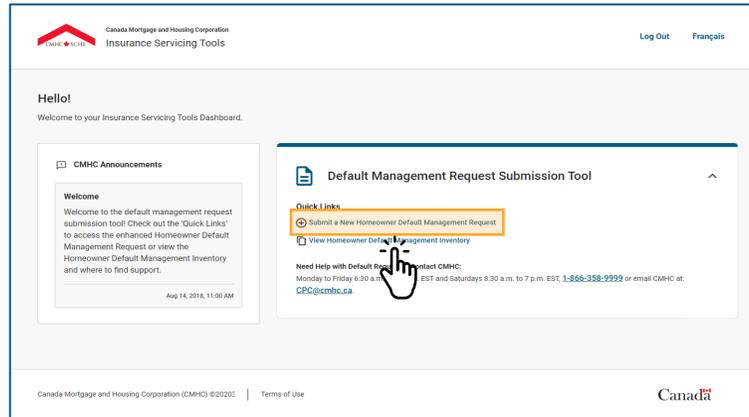


01.

Access the Homeowner Default Management Request

On the **Default Management Request Submission Tool Quick Links** section of the Dashboard, select **Submit a New Homeowner Default Management Request**.

You can also open the **Menu** in the upper right-hand corner of the screen and select **Default Management Request Submission Tool**. Then, select **Submit a New Homeowner Default Management Request**.



For more information on the various default management tools available through CMHC, please refer to the **Default Management Guide**.



How to Submit a Homeowner Default Management Request

02.

Activate the Request

Select **Yes** to confirm this is a Homeowner Loan and activate the request.

After selecting **Yes**, the request is activated and request sections are displayed.

^ Collapse All

Homeowner Default Request Submission

CMHC's Claims Payment Centre is available to assist you at any time, including before a default occurs and during early stages of payment delinquency. For general inquiries, call our Claims Payment Centre at 1-866-358-9999. The Centre is open Monday to Friday from 6:30 a.m. to 11 p.m. EST. We're also available on Saturdays from 8:30 a.m. to 7 p.m. EST. For advice on unusual or complex default situations you may contact the Homeowner Default Management team, Monday to Friday, 8 a.m. to 6 p.m. EST and speak with a CMHC Representative. A link to more resources can be found here.

For support related to multi-unit (5+ units) properties please contact the Multi-Unit Insurance Servicing team at 1-877-685-8446 or by email to CPC@cmhc.ca.

Step 1: Homeowner Loan Check

Validation

Is this a Homeowner Loan?

This form can only be used to submit Homeowner Loans. Please reach out to the Insurance Servicing team for support on multi-unit (5+) residential properties.

Yes No

How to Submit a Homeowner Default Management Request.



If you change the language by selecting the Language toggle located in the top left-hand corner of the screen before selecting Submit, all data entered will be cleared.

03.

Populate the Required Fields to Complete the Request

Complete all fields and sections with the appropriate information.

On the following pages we will explore some useful tips to complete each section of the Homeowner Default Management Request.



Validation

Is this a Homeowner Loan?
This form can only be used to submit Homeowner Loans. Please reach out to the Insurance Servicing team for support on multi-unit (5+) residential properties.

Yes No

Step 2: Default Information

A) Lender Details

Institution Number	Transit Number
<input type="text" value="Please Select"/>	<input type="text" value="Please Select"/>
Lender Code	
<input type="text"/>	
Approved Lender Name	Lender Reference Number
<input type="text"/>	<input type="text"/>
Lender Contact Name	Lender Contact Phone Number (Optional)
<input type="text" value="Kevin Brown"/>	<input type="text" value="1234567891"/>
Extension (Optional)	Lender Contact Email
<input type="text"/>	<input type="text" value="kevin.brown@bankabc.com"/>

Progress

- A) Lender Details
- B) Loan Details
- C) Borrower / Co-Borrower / Guarantor Details
- D) Assets
- E) Liabilities
- F) Other Mortgage Obligations
- G) GDS & TDS Calculations
- H) Other Financial Obligations
- I) Reason(s) for Default Management
- J) Default Management Tools
- K) Lender Acknowledgment
- L) Monitoring Strategy
- M) Default History



Tips to Complete Homeowner Default Management Request Sections



A. Lender Details

In this section, information about your financial institution or the financial institution you are carrying out work on behalf of, as an administrator or as a correspondent is required.

Select the appropriate **Institution Number** and **Transit Number** from the drop-down fields. These fields will be populated based on the user's permission. If you are carrying out work on behalf of another financial institution, additional drop-down options will be available to you.

Lender Code and **Approved Lender Name** will prefill based on the Institution Number and Transit Number you selected. These fields are not editable.

Lender Contact Name, Lender Contact Phone Number, Extension and **Lender Contact Email** will prefill based on your account information. These fields are editable if you need to change any contact details.

Enter your **Lender Reference Number**, this is a mandatory field.

The **Language of Correspondence** field will prepopulate based on your preferred language. This field is editable.



B. Loan Details

This is a newly created section; however, you will recognize many of the fields as they were previously located in D) Mortgage Obligations in the Legacy Default Management Request Submission.

The **CMHC Loan Number** must be entered as an eight-digit number.

Ensure you enter the **Postal Code** in the following format: for example, A1A1A1.

Registered Mortgage Holder is a new field that is used if the administering lender is different than the Registered Mortgage Holder. Administering lender refers to when a mortgage is outsourced for servicing by another lender.

The **Unpaid Principal Balance** and **Required Monthly Payment (P&I)** fields are prepopulated in subsequent sections for your convenience; E) Liabilities and G) GDS & TDS Calculations.

When completing **Next Renewal Date** or any field where a date is expected, a calendar icon will be displayed. You can type the date directly into the field using the format YYYY/MM/DD. Alternatively, you can use the Date Picker by selecting the calendar icon. You can change the month and year independently.

The **Mortgage 2 Details** section refers to a second mortgage on the same subject property. This section is optional.



Using the Progress Tracker

You can use the Progress Tracker to easily navigate the sections when completing the request. Selecting the name of the section on the Progress Tracker, will allow you to jump between sections of the request submission.

Progress

A) Lender Details

B) Loan Details

C) Borrower / Co-Borrower / Guarantor Details

Check the references of the Status Tracker:

Incomplete Section: Used to indicate sections that are incomplete or have errors.

Current Section: Used to indicate the section you are currently in.

Completed Section: Used to indicate sections that are complete and free of errors.



Tips to Complete Homeowner Default Management Request Sections



C. Borrower / Co-borrower / Guarantor Details

The fields in this section were previously located in B) Borrower / Co-borrower / Guarantor Details in the Legacy Default Management Request Submission. Please note that we are now requesting the individual income of each borrower, co-borrower and guarantor instead of the household income.

When completing the **Monthly Source(s) of Individual Income** subsection, enter the individual income, not household income.

If there are multiple other sources of individual income, combine the values using the **Other (Optional) \$** field. Remember to attach any supporting documentation in section N) Attachments to clarify what the other sources of individual income are.

In the **Number of Years in the Industry** field, you can use a decimal to indicate portions of a year. An example of this is: 2.5.

Total Monthly Gross Individual Income From All Sources is calculated in this section. The total is used in section G) GDS & TDS Calculations.

If the Borrower, Co-borrower or Guarantor is unemployed, retired, etc., please complete the following fields using this example:

- **Occupation:** Unemployed
- **Current Employment:** Unemployed
- **Number of Years in the Industry:** 1.2 (this field would effectively become the number of years unemployed)
- **Industry:** Construction (this field would effectively become former industry)



D. Assets

The fields in this section were previously located in C) Assets in the Legacy Default Management Request Submission.

When completing this section, enter the combined assets of the borrower and co-borrower(s), not individual assets.

If there are multiple other sources of assets, combine the values in the **Other (Optional) \$** field. Remember to attach any supporting documentation in section N) Attachments to clarify what the other assets are.



Useful Tips To Keep In Mind



The Add Function

In some sections of the Homeowner Default Management Request, the Add function is available.

Select the plus (+) icon to add a new entry and a full complete set of the fields set for replication will be displayed below.

Note that added fields are empty by default.

Tips to Complete Homeowner Default Management Request Sections



E. Liabilities

This is a newly created section; however, you will recognize many of the fields as they were previously located in D) Other Mortgage Obligations and E) Other Financial Obligations in the Legacy Default Management Request Submission. Liability fields such as Personal Loan and Line of Credit are now explicitly called out to provide clarity.

When completing this section, enter the combined liabilities of the borrower and co-borrower(s), not individual liabilities.

Within the liabilities section for the **Insured Properties**:

- The **Associated Balance** field is prepopulated based on the **Unpaid Principal Balance** field located in the B) Loan Details section.
- The **Associated Minimum Monthly Payment** field is prepopulated based on the **Required Monthly Payment (P&I)** field located in the B) Loan Details section.

For the other liabilities' sections such as **Personal Loan**, **Line of Credit** and **Credit Card**, please include the **Associated Balance** and **Associated Minimum Monthly Payment**.



F. Other Mortgage Obligations

The fields in this section were previously located in D) Mortgage Obligations in the Legacy Default Management Request Submission.

In this section, you can enter other mortgage obligations the borrower(s) may have.

Examples of other mortgage obligations include a cottage, secondary residence, rental property or being a guarantor for another property.



Useful Tips To Keep In Mind



Delete Function

When additional fields are added through the Add function, the Delete function is displayed.

Select the delete icon to remove the additional fields and the populated information.

Note that there is no warning message displayed when using the Delete function

Tips to Complete Homeowner Default Management Request Sections



G. GDS & TDS Calculations

This is a newly created section; however, you will recognize many of the fields from the Legacy Default Management Request Submission. The GDS and TDS calculations were previously completed offline using the information you provided. These calculations are now completed directly in the request using the numerous auto-calculating fields.

The **1st Mortgage Payment** and the **2nd Mortgage Payment** fields are prepopulated based on the **Required Monthly Payment (P&I)** and **Mortgage 2 Details – Required Monthly Payment (P&I)** fields, accordingly, located in the B) Loan Details section.

For all Monthly Housing Expenses fields, please enter the monthly value:

- **Property Taxes.** Note that Property Tax includes school tax in the province of Quebec
- **Heating Costs**
- **Condo Fees**

The following fields are prepopulated based on the information you entered in section E) Liabilities:

- **Personal Loan(s)**
- **Line(s) of Credit**
- **Credit Card(s)**

Gross Debt Service (GDS) is the percentage of the borrower's income that is needed to cover all required monthly housing costs.

Total Debt Service (TDS) is the percentage of the borrower's income that is needed to cover housing costs (GDS) plus any other monthly obligations.



H. Other Financial Obligations

The fields in this section were previously located in section E) Other Financial Obligations in the Legacy Default Management Request Submission.

In this section, you can enter other financial obligations the borrower(s) may have.

Examples of other financial obligations include childcare expenses, post-secondary school expenses, veterinary expenses, car insurance, etc.



Useful Tips To Keep In Mind

Bilingual Support and Language Functionality

If you are bilingual, you can enter text into form fields in a language that is different from the one currently set in the user interface.

For example, you may view the site pages in English but input text into a form field that is French.

Tips to Complete Homeowner Default Management Request Sections



I. Reason(s) For Default Management

This section was previously F) Reason(s) for Default Management in the Legacy Default Management Request Submission.

In this section, you will provide information on the borrower(s) financial hardship.

In the **Cause of Default** field please write in one of the following options: illness, death of borrower, marital/relationship breakdown, unemployment, reduction in income, strike, misrepresentation, excessive debt obligations, property deficiencies, insolvency, non-responsive/unknown.



J. Default Management Tool

This section was previously H) Default Management Tools in the Legacy Default Management Request Submission.

If you are recommending a combination of default management tools details in **Stage 1: Early intervention** and **Stage 2: Longer term financial difficulties**, please make sure to note them again in **Stage 3: More complex situations**. In the **Tool** field please write the name of the tool you selected in Stage 1 and Stage 2 such as **Mortgage payment deferral**. In the **Amount** field please indicate the amount associated with the **Tool**. If there is no amount associated with that tool, such as **Extension of amortization period**, please write 0 in the field.

In the **Total Months Deferred** field, you can use a decimal to indicate portions of a month. An example of this is: 2.5.

In the **New Amortization Period** fields enter the Number of Years and Number of Months separately. You can use a decimal to indicate portions of a month.



Useful Tips To Keep In Mind



Date Picker

Where a date is expected in a field, a calendar icon will be displayed.

You can type the date directly into field using the format YYYY/MM/DD.

Alternatively, you can select the Date Picker by selecting the calendar icon. You can change the month and year independently.

Tips to Complete Homeowner Default Management Request Sections



K. Lender Acknowledgement

The fields in this section were previously located in section I) Lender Approval and Rationale in the Legacy Default Management Request Submission.

In this section you will indicate if the default management plan is within the lenders authority and does not require CMHC pre-approval or whether CMHC approval is required. Please refer to the **Default Management Guide** for more information.

If you select **Pre-Approval Required**, you must include details of the default management solution in the **Additional Details** field.

In the **Full Name** field, remember to enter the name in the following format: FirstName LastName.



L. Monitoring Strategy

This section was previously K) Monitoring Strategy in the Legacy Default Management Request Submission.

In this section, give a brief description of the planned activities to monitor the default management plan.

An example of planned activity in a monitoring strategy includes reassessing the borrower's ability to pay every three months in a special payment arrangement.



Useful Tips To Keep In Mind

Dollar Values

Where dollar values are expected, the field will display a \$ symbol.

You can enter decimal points up to two places. If no decimal point is entered, the value is appended to .00.

If your language is set to French, you can use a decimal point or comma and if no decimal point is entered, the value is appended to ,00.

Tips to Complete Homeowner Default Management Request Sections



M. Default History

This is a newly created section where you can enter any default management tools that have been previously applied to this mortgage.



N. Attachments

This is a newly created section where you can attach any relevant supporting documentation. Previously, attachments were provided through e-mail or fax.

If the second mortgage is not CMHC insured, you will need to attach supporting documentation here.

Note that the acceptable file types are Excel, CSV, PDF, Word and JPGs, and the maximum upload size file is 25MB. The name of the file you wish to upload must not be longer than 100 characters.

For a successful upload, follow these steps:

- 1** Select the **Attachment Type** from the drop-down list.

You can upload multiple files at a time under a selected Attachment Type. However, you cannot upload multiple files at the same time with different Attachment Types. You must complete the upload for each Attachment Type before uploading the next Attachment Type.
- 2** Write an optional **description** for the file.

If you want to have a separate description for files under the same Attachment Type you need to upload them separately.
- 3** Drag and a drop the file into the **upload** field or select the field to open a file dialog and select the desired file under the selected Attachment Type.

An uploading progress bar will appear. You can select the **exit (X)** icon to cancel the upload. If an error occurs during the upload process, a message will be displayed.

When the files are uploaded and processed, they will be listed in the attachment table. You can select the **delete** icon to remove an uploaded file.

If you want to upload more files with a different Attachment Type, select the appropriate Attachment Type and follow the same steps for a successful upload.



Useful Tips To Keep In Mind

System timeouts

Navigating away from the Homeowner Default Management Request or leaving the page idle for longer than 40 minutes will result in the information you have entered to be lost. A warning note will be displayed 5 minutes before the system disconnects.

How to Submit a Homeowner Default Management Request.

04.

Submit the Request

When you finish completing all the sections, select **Submit** on the Form Progress Tracker.



You may experience some error messages after you select **Submit**. On the following page we will learn how to handle these errors.

N) Attachments

Attachment Type	File Name	File Size
Recent Credit Report	Credit Report .pdf	82.1 kB

Please attach any supporting documentation

Attachment Type: Recent Credit Report

Description: 150 character limit, 0 / 150

Drop files to attach, or [Upload](#) your files
(Supported formats - Excel, CSV, PDFs, Word, and JPGs)

Progress

- F) Mortgage Obligations
- G) GDS & TDS Calculations
- H) Other Financial Obligations
- I) Reason(s) for Default Management
- J) Default Management Tool
- K) Lender Acknowledgement
- L) Monitoring Strategy
- M) Default History
- N) Attachments**

Submit **Cancel**

Error Handling

The following are the two error messages that may appear after submitting the request.



Field Level Errors

When an error has occurred within the Homeowner Default Management Request, an error notice will be displayed next to the field in question.

If you try to submit the request with field level errors, the page will reload with the errors indicated at the top of the page, directing you to the location of the error(s).

You **cannot submit** a request until all field level errors have been resolved.

If you are unable to resolve the errors, contact the Claims Payment Centre. Please refer to the Support chapter on [page 54](#) for contact information.

 **The submission has 28 form error(s)**

- B) Loan Details
- C) Borrower / Co-Borrower / Guarantor Details
- G) GDS & TDS Calculations
- H) Other Financial Obligations
- I) Reason(s) for Default Management
- K) Lender Acknowledgment
- L) Monitoring Strategy
- M) Default History



C) Borrower / Co-Borrower / Guarantor Details

Primary Borrower

Borrower's First Name **Borrower's Last Name**

* Required * Required



CMHC Loan Number Validation Error

Form level validation is completed on the CMHC Loan Number after you select Submit.

If an error has occurred, a **Submission Notice** will appear stating that the CMHC Loan Number does not match existing records or a default management request with the same CMHC Loan Number is already in review with CMHC.

You will have the option to **correct the error** or **submit the request with the error** to be resolved by a CMHC representative.

 **Submission Notice** ×

CMHC Loan Account Number cannot be matched to existing records. Please contact CMHC (1-866-358-9999) for further support, or submit with errors.



How to Submit a Homeowner Default Management Request.

05. Review Your Request

You have successfully submitted the request.

Now you will be redirected to the Homeowner Default Management Inventory.



If the submission was made with errors, the message displayed will indicate an error.

Homeowner Default Management Inventory					
All (114) In Review (8) Approved (3) Declined (12) Cancelled (58)					
<input type="text" value="Search Loan Numbers"/>					
CMHC Loan Number	Lender Reference Number	Application Status	Date Submitted	Last Updated	Approved Lender Name
99885867	L23R750	Declined	Nov. 10, 2020	Nov. 19, 2020 - 11:44 a.m.	Bank 123 1234567
99888034	L23R75K	Inactive	Nov. 9, 2020	Nov. 19, 2020 - 6:58 a.m.	Bank 123 1234567
99885639	L23R75K	Approved with Changes	Nov. 9, 2020	Nov. 19, 2020 - 5:47 a.m.	Bank 123 1234567
12312315	12312312	Cancelled	Nov. 5, 2020	Nov. 18, 2020 - 7:59 a.m.	Bank 123 1234567
99881091	L23R750	Approved with Changes	Nov. 9, 2020	Nov. 13, 2020 - 7:37 a.m.	Bank 123 1234567

1 - 5 out of 114 items Show: 5 < 1 2 3 4 5 ... 23 >





Chapter 2: Default Management Request Submission Tool

Navigating the Homeowner Default Management Inventory

Navigating the Homeowner Default Management Inventory

You will be redirected to the inventory after submitting a Homeowner Default Management Request. You can also access the inventory through the Quick Links section on the Dashboard or the Menu. Let's review the key features of the Homeowner Default Management Inventory:

Keep reading to learn more about the key features.



Homeowner Default Management Inventory

A All (114) In Review (8) Approved (3) Declined (12) Cancelled (58)

Search Loan Numbers

B

C

CMHC Loan Number	Lender Reference Number	Application Status	Date Submitted	Last Updated	Approved Lender Name
99885867	L23R750	Declined	Nov. 10, 2020	Nov. 19, 2020 - 11:44 a.m.	Bank 123 1234567
99888034	L23R75K	Inactive	Nov. 9, 2020	Nov. 19, 2020 - 6:58 a.m.	Bank 123 1234567
99885639	L23R75K	Approved with Changes	Nov. 9, 2020	Nov. 19, 2020 - 5:47 a.m.	Bank 123 1234567
12312315	12312312	Cancelled	Nov. 5, 2020	Nov. 18, 2020 - 7:59 a.m.	Bank 123 1234567
99881091	L23R750	Approved with Changes	Nov. 9, 2020	Nov. 13, 2020 - 7:37 a.m.	Bank 123 1234567

1 - 5 out of 114 items Show: 5 < 1 2 3 4 5 - 23 >

A Category bar
You can filter the submitted request by accessing the following category tabs:

- All
- In Review
- Approved
- Declined
- Cancelled
- Incomplete Submissions

After 90 days, a request in the Incomplete Submission status can be set to Inactive by a CMHC representative.

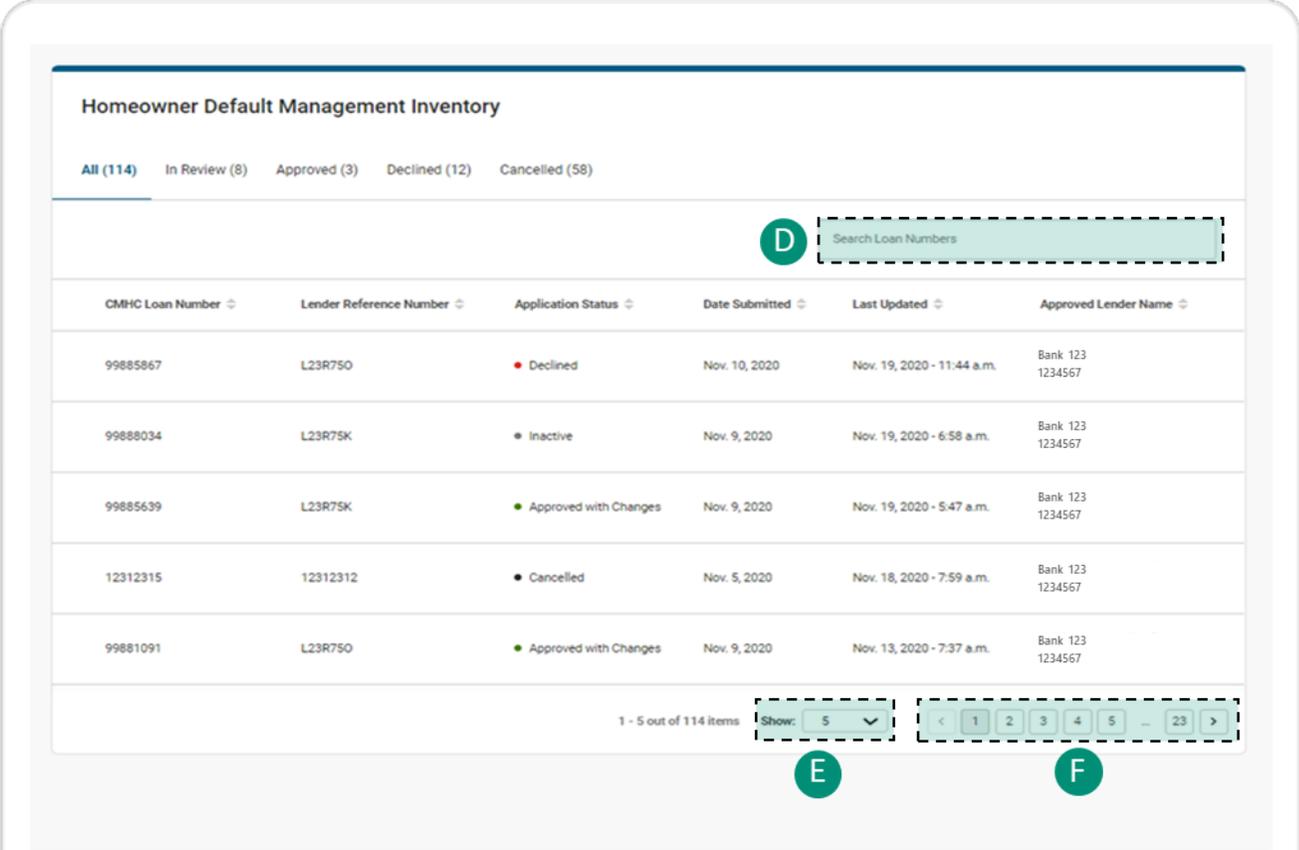
B Table headers
Select one of the Table Headers to sort the inventory by that field. By default, request will be sorted by Last Updated when you access the inventory.

C Submitted requests
By default, the submitted requests are sorted by Last Updated. Select a submitted homeowner default management request to access the Submission Details page.



Navigating the Homeowner Default Management Inventory

You will be redirected to the inventory after submitting a Homeowner Default Management Request. You can also access the inventory through the Quick Links section on the Dashboard or the Menu. Let's review the key features of the Homeowner Default Management Inventory:



D Search bar
You can use the Search Bar to search for a submitted request using the CMHC Loan Number (#). Enter the CMHC Loan Number (#) of the request you wish to find, and press Enter on your keyboard.

E Show Field
In the Show field, you can adjust the number of default management requests listed on one page.

F Pagination bar
Use the pagination bar at the bottom to navigate to different pages within the Homeowner Default Management Inventory.



Navigating the Homeowner Default Management Request Submission Details Page

Let's review the key features of the Homeowner Default Management Request Submission details page.

The screenshot shows the 'Insurance Servicing Tools' interface for the Canada Mortgage and Housing Corporation. At the top, there is a header with the CMHC logo, the text 'Canada Mortgage and Housing Corporation Insurance Servicing Tools', and links for 'Log out' and 'Français'. Below the header, the page displays the following information:

- Lender Reference #: 109877
- CMHC Loan Number: 24792878
- Status: PENDING CMHC REVIEW (Callout A)
- Buttons: 'Email CMHC' (Callout B), 'Default Management Request Submission', and 'CMHC Revised Workout Plan' (Callout C)
- Error Message (Callout D): 'The submission has (1) validation error. Please see detailed error. • The CMHC Loan Number could not be matched to our existing records.'
- Progress indicator with steps: A) Lender Details (selected), B) Loan Details, C) Borrower / Co-Borrower / Guarantor Details, D) Assets, E) Liabilities, F) Mortgage Obligations, G) GDS & TDS Calculations, H) Other Financial Obligations, I) Reason(s) for Default Management.
- Form fields for 'A) Lender Details':
 - Lender Code: 1234567
 - Approved Lender Name: Bank ABC
 - Transit Number: 12345
 - Lender Contact Name: Kevin Brown
 - Extension (Optional): 123
 - Lender Reference Number: 1234567
 - Institution Number: 123
 - Lender Contact Phone Number (Optional): 1234567891
 - Lender Contact Email: kevin.brown@bankabc.com

A Status
This indicates the current status of the submitted request.

B Email CMHC button
As all fields are not editable, use this button to contact CMHC if you wish to edit a field. By selecting this, your default e-mail browser will open and the CMHC e-mail account will be prepopulated.

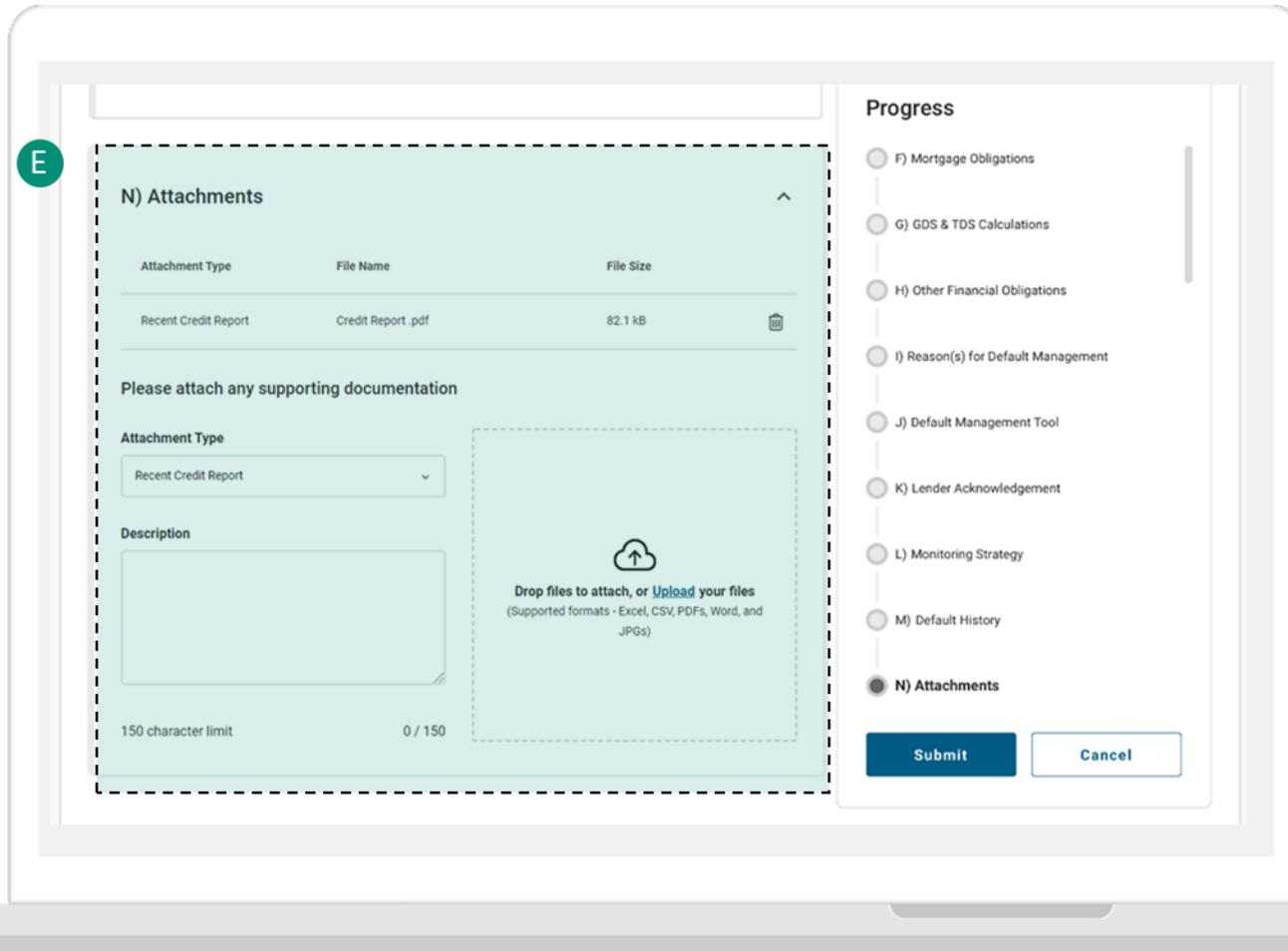
Remember that you can also contact the Claims Payment Centre. Please refer to the Support chapter on [page 54](#) for contact information.

C CMHC Revised Workout Plan
In this tab you can review the details of the CMHC Workout Plan, if applicable.

D Error message
This error message is displayed if you have submitted your default management request with a CMHC Loan Number (#) error.

Navigating the Homeowner Default Management Request Submission Details Page

Let's review the key features of the Homeowner Default Management Request Submission details page.



The screenshot displays a web interface for managing a request. On the left, a section titled "N) Attachments" is highlighted with a dashed border and a green circle containing the letter "E". This section includes a table of existing attachments, a "Please attach any supporting documentation" prompt, a dropdown menu for "Attachment Type" (currently set to "Recent Credit Report"), a text area for "Description" with a "150 character limit" and "0 / 150" counter, and a file upload area with a cloud icon and instructions: "Drop files to attach, or Upload your files (Supported formats - Excel, CSV, PDFs, Word, and JPGs)". To the right, a "Progress" sidebar lists steps from F) to N), with "N) Attachments" selected and highlighted. At the bottom of the sidebar are "Submit" and "Cancel" buttons.

Attachment Type	File Name	File Size
Recent Credit Report	Credit Report .pdf	82.1 kB

Please attach any supporting documentation

Attachment Type: Recent Credit Report

Description: 150 character limit, 0 / 150

Drop files to attach, or Upload your files (Supported formats - Excel, CSV, PDFs, Word, and JPGs)

Progress:

- F) Mortgage Obligations
- G) GDS & TDS Calculations
- H) Other Financial Obligations
- I) Reason(s) for Default Management
- J) Default Management Tool
- K) Lender Acknowledgement
- L) Monitoring Strategy
- M) Default History
- N) Attachments**

Submit Cancel

E Add New Attachments

You can add new/additional attachments after submitting your request. Locate the desired submitted request in the inventory and navigate to section **N) Attachments**. Perform the same steps to upload an attachment, previously explained on slide 41, and then select **Submit**.

Attachments that were uploaded previously will be displayed at the top of the section. These cannot be deleted.

All other sections within the submitted request remain un-editable.



Chapter 2: Default Management Request Submission Tool

Default Management Request Processing

Default Management Request Processing

After submission, a CMHC representative will begin to review your Homeowner Default Management Request. This is referred to as **processing**. During this time, you can monitor the Homeowner Default Management Inventory for updates, such as status changes.



CMHC will Contact You to:

- resolve any **errors** related to the CMHC Loan Number
- ask for **additional documentation** or **clarification** on documentation you have provided
- notify you that your request has been **approved**
- propose an **alternative workout plan**



You Should Contact CMHC If You Need to:

- **cancel** a Homeowner Default Management Request - include the rationale for cancellation
- **update** or **provide additional supporting documents** for a Homeowner Default Management Request. You can also do so through section N) Attachments on the Default Management Request Submission Details page
- **update a field** within a submitted Homeowner Default Management Request
- **ask a question** regarding the status of a submitted Homeowner Default Management Request or the rationale for CMHC modifying the status



A CMHC representative can make any necessary updates or changes to a submitted Homeowner Default Management Request which will be visible to you in the Homeowner Default Management Inventory.





Understanding the CMHC Revised Workout Plan

From time to time, CMHC may propose an alternative workout plan for your submitted Homeowner Default Management Request. A CMHC representative will notify you of this update to the submission.

You can review the details of the suggested plan in the **CMHC Revised Workout Plan** tab.

The CMHC proposed workout plan appears on the right panel of the screen. Note that the fields in the revised workout plan are not editable.

The screenshot displays a web interface for a CMHC loan. At the top, it shows the Lender Reference #: L23R75J and CMHC Loan Number: 34026810, with an 'IN REVIEW' status and an 'Email CMHC' button. Below this, there are two tabs: 'Default Management Request Submission' and 'CMHC Revised Workout Plan'. The main content area is titled 'CMHC Revised Workout Plan' and includes a note: 'Please note that CMHC may have approved a revised solution under the "CMHC Proposed Default Management Tools".' There are two panels for 'Default Management Tools'. The left panel, 'Lender Submitted Default Management Tools', shows 'Stage 1: Early intervention' with a checked option for 'Conversion of the repayment arrangement to a fixed-rate equal payment mortgage'. It includes a description: 'Allow the borrower to convert from a variable rate/adjustable rate mortgage to a fixed rate equal payment mortgage'. Below this, it states 'Lender authority: Yes. Notification/pre-approval from CMHC is not required.' and shows input fields for 'New Rate' (3.5) and 'Effective Date' (2020-11-12). At the bottom, there are two unchecked options: 'Prepay and re-borrow' and 'Mortgage payment deferral'. The right panel, 'CMHC Proposed Default Management Tools', is highlighted with a dashed green border. It also shows 'Stage 1: Early intervention' with the same checked option and description. It includes the same 'Lender authority' note and input fields for 'New Rate' (3) and 'Effective Date' (2020-11-12). At the bottom, it has a checked option for 'Prepay and re-borrow' and a description: 'Allow the borrower to re-borrow pre-payments (payments that have been made over and above the scheduled payments required by the mortgage contract)'.



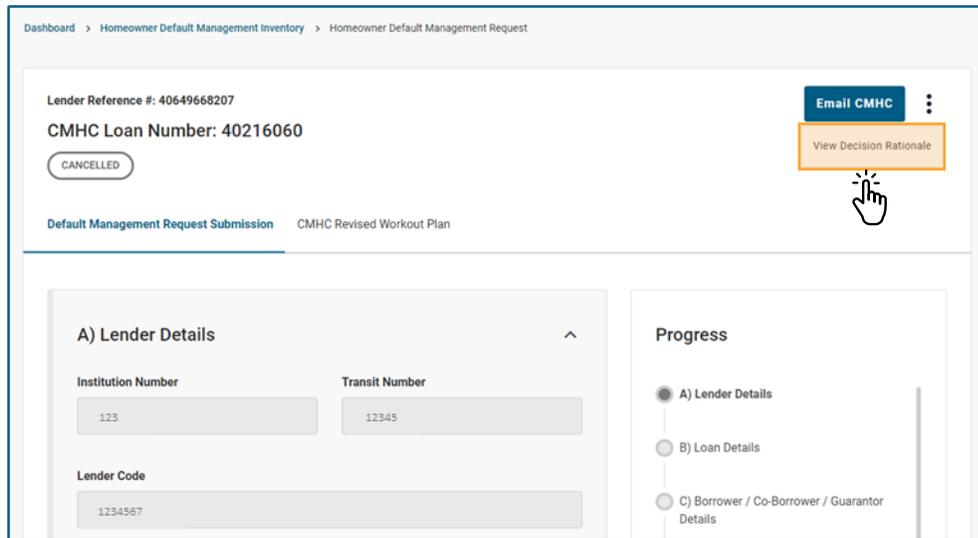
If no revised workout plan has been suggested by CMHC, the fields in the panel on the right side of the page will remain empty.



Reviewing the Decision Rationale

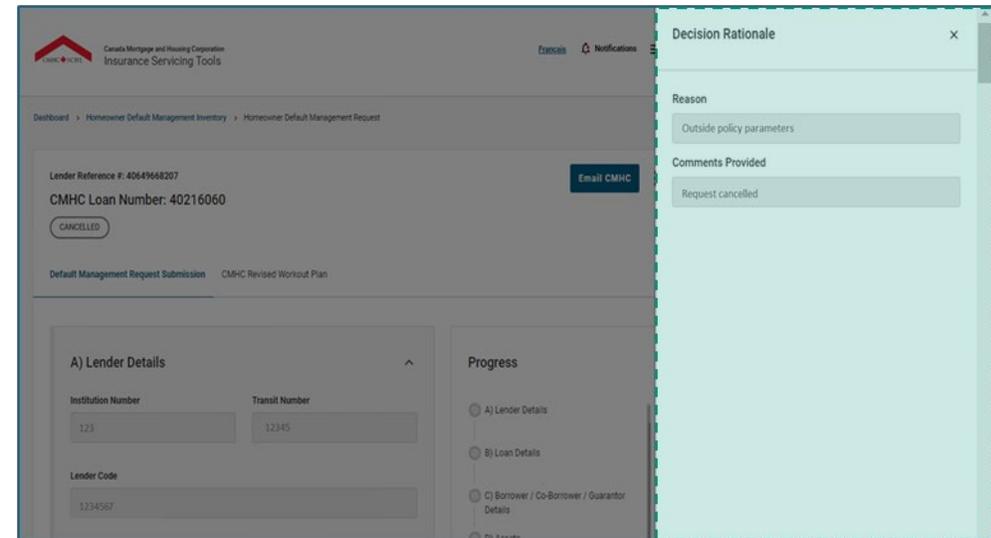
You can review the decision rationale for your submitted Homeowner Default Management Request on the Homeowner Default Management Request Submission Details page.

01.



Default Management Request Submissions with the status Approved, Declined and Cancelled will have the ellipses icon on the Default Submission Request details page. Select the ellipses icon and select **View Decision Rationale**.

02.



In the **Decision Rationale** panel, you can review the **Reason** and any **Comments Provided** by CMHC.



Chapter 3: Support

Quick Links and Reference Materials

cover slide

Quick Links and Reference Materials

Quick Links

Please access the following links to navigate to the Insurance Servicing Tools in the language of your choice:

[English login page](#)

[French login page](#)

Please access the following link to navigate to the Homeowner Business Transformation landing page to learn more about the Insurance Servicing Tools and access support materials:

[HBT landing page](#)

Reference Materials

For more information, please refer to the following guide:

[Default Management Guide](#)





Chapter 3: Support

Contact Us

cover slide

Contact Us



For any questions related to defaults, contact the **Claims Payment Centre** at 1-866-358-9999 from

- 9:00 a.m. to 5:00 p.m. EST, Monday to Friday

CMHC's Default Management and Claims Officers are available to assist you before a default occurs or during early stages of payment delinquency.



For any question or issue regarding the login or access process, contact the **Help Desk** at 1-866-748-2600 from

- 6:30 a.m. to 11:00 p.m. EST, Monday to Friday
- 8:00 a.m. to 8:00 p.m. EST, on weekends

You can also contact the Help Desk via helpdesk@cmhc.ca.

