

Full Implementation of Mortgage Insurance (MI) Company Name Change

On February 15, 2022, Freddie Mac and Fannie Mae (the GSEs) announced in the [Uniform Closing Dataset \(UCD\) Specification Impact Memo](#) that changes to UCD requirements were being implemented to align with Genworth Mortgage Insurance Corporation's announcement on February 7, 2022 that they would now be doing business as Enact Mortgage Insurance Corporation.

The UCD file and Loan Closing Advisor[®] were updated to accept "Enact" as a valid value on February 11, 2022. The new enumeration must be delivered as follows:

Unique ID (UID) 3.017 MICompanyNameType = "Other"

UID 3.029 - MICompanyNameTypeOtherDescription = "Enact"

Sellers could continue to deliver the legacy value "Genworth" in MICompanyNameType for at least 90 days following the announcement.

Effective **August 1, 2022**, UCD XML files containing the "Genworth" value will receive the following warning messages indicating that "Genworth" is no longer a valid value for MICompanyNameType:

New Warning Message - The new warning edit and message is a reminder that Mortgage Insurance (MI) enumeration "Genworth" is no longer a valid value.

Message Code	New Feedback Message
DQV216	The MI company name must not be 'Genworth'.

Revised Warning Message - Revisions were made to the following existing edit and warning message.

Message Code	Old Feedback Message	Revised Feedback Message
DQV2021	The 'Other' MI company name must be 'ArchMI', 'CAHLIF', 'Enact', 'MIF' or 'RMIC-NC' instead of 'BadValue'.	The 'Other' MI company name must be 'ArchMI', 'CAHLIF', 'Enact', 'MIF' or 'RMIC-NC' instead of Genworth .

For reference:

- *Single-Family Seller Guide* [Bulletin 2021-36](#)
- [UCD Specification Impact Memo](#)

