

Consumer Solutions **Reference Guide**



FARMERS

Chapter 11: Lender Calls

Sections

1. Lender Call Verification
2. Lien holder Interest
3. ePartner
4. Changing the Lien holder/Mortgagee in ePartner
5. Changing the Lien holder/Mortgagee in eAgent
 - 5b. Changing Lien holder for Legacy Policies
6. Changing the Lien holder/Mortgagee in Green Screens
7. Helpful Lender Information
8. Home Renewals and Billing
9. Lender Centralized Addresses for Fire/Auto

1. Lender Call Verification

1. When a mortgage company or lienholder calls in, first get their name and what company/bank they are calling with.
2. Once they have done that, pull up the policy number that they have questions about in eAgent and verify the name of the insured.
 - i. Lienholder=last four of the VIN
 - ii. Mortgage= Property address
 - iii. Also, look to see if they are listed as Mortgagee or Lienholder. If they are not, the system will need to be updated.
3. If they can verify this information, provide them with the information or documentation that they are requesting.

2. Lienholder Interest

1. The easiest way to verify the majority of the information the lender is requiring is to go to the policy side.
2. Once there, select the print center and pull up

Make a Selection to View Form

Forms For Policy (R = Required Signature Forms)

☒ Memorandum of Insurance

☐ Insurance ID Cards

☒ Lienholder Interests

☐ SR/FR Filing

Forms For Transaction (R = Required Signature Forms)

☐ GLB Privacy Notice

Print/View Form

This document has a list of common coverage that many lenders will request.

3. ePartner

1. To access ePartner, click this link: [ePartner](#)
2. When the page comes up, enter 9999 for the userid. The password USUALLY resembles Farmers19, but changes often so check with a supervisor or colleague for updated version. If it does not work, **DO NOT** continue trying an incorrect password or the system will lock everyone out and a supervisor will have to reset it.
3. The next screen will require you to select either an auto or fire policy. Select the option that corresponds with your policy, enter the policy number, and leave the state code but select the corresponding state. Then continue.
4. Once in ePartner, you can view coverage limits, premium paid, and other things that the lender will require. You can either fax the document to them (see A) or email it to them (see B).

A Email this page at top of the page

Contact Us

ePartner

Overview

AQ

Disclosure Agreement

Disclosure Amendment

CH/Fedwire Instructions

1st Bill

Help

EDI

Overview

Implementation Guides

Billing Schedule

Trans Due Dates

Help

AQ

Fire Policy Details

The following information is valid as of 09/12/2011

Household Inception Year: 2007

Insured Information

Primary Insured	
Name(s) for Policy	
Mailing Address	

Policy Information

Property Address	
------------------	--

Email this page

B Select Printable Format

Additional Mortgagee Information

Mortgagee	Loan Number
No Additional Mortgagee(s) available	

*This coverage description will be presented in the PDF format. To view PDF's on the web or offline you must have Adobe Acrobat Reader. Please click here for a free Acrobat Reader download.

Options Menu Printable Format View/Change Mortgagee Exit

C Select print button to print or fax to a fax number they request.

The screenshot shows a web form with the following sections:

- All Perils Deductible**: 1,000
- Loss of Use**: Y
- Interest Type**: (Section header)
- First Mortgagee Information**:
 - Mortgagee**: (Text input field)
 - Loan Number**: (Text input field)
 - Who Pays**: (Text input field)
 - No Primary Mortgagee(s) available**: (Text input field)
- Additional Mortgagee Information**:
 - Mortgagee**: (Text input field)
 - Loan Number**: (Text input field)
 - No Additional Mortgagee(s) available**: (Text input field)

At the bottom, there are four buttons: **Back**, **Options Menu**, **Print** (circled), and **Exit**. A small **Print** label is also visible below the **Print** button.

4. Changing the lienholder/mortgagee: ePartner

1. Log into Epartner and pull up the policy you wish to change.
2. At the bottom of the policy, there is a button that says View/Change Mortgagee.

The screenshot shows the **Additional Mortgagee Information** section of a web form. It includes:

- Mortgagee**: (Text input field)
- Loan Number**: (Text input field)
- No Additional Mortgagee(s) available**: (Text input field)

Below this section, there is a note: "*This coverage description will be presented in the PDF format. To view PDF's on the web or offline you must have Adobe Acrobat Reader. Please click here for a free Acrobat Reader download." followed by a link.

At the bottom, there are four buttons: **Options Menu**, **Printable Format**, **View/Change Mortgagee** (circled), and **Exit**.

3. Verify with whom you are speaking wish as to if they are the First or Second Mortgagee and click on the corresponding "Add" button.
4. If you know the Mortgagee code, you can enter it here. If not, fill in the information provided and search. In most cases, a common listing will show. Select it and apply loan number if available.

5. IF IT DOES NOT SHOW UP OR DOES NOT SHOW UP THE WAY THEY WANT IT: the mortgage company will need to send a request to SPO. On their company letter head requesting the change has to be on it. SPO fax number is 208-9153531.

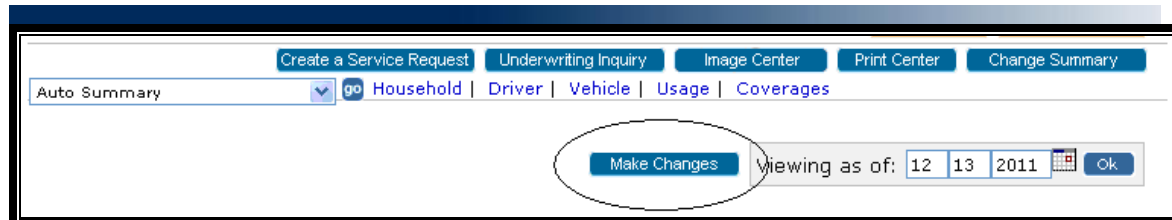
5. Changing the lienholder/mortgagee: eAgent

1. In eAgent, go to the policy side,
2. Next to the policy number in the middle of the screen, you will see an Add Mortgagee hyperlink

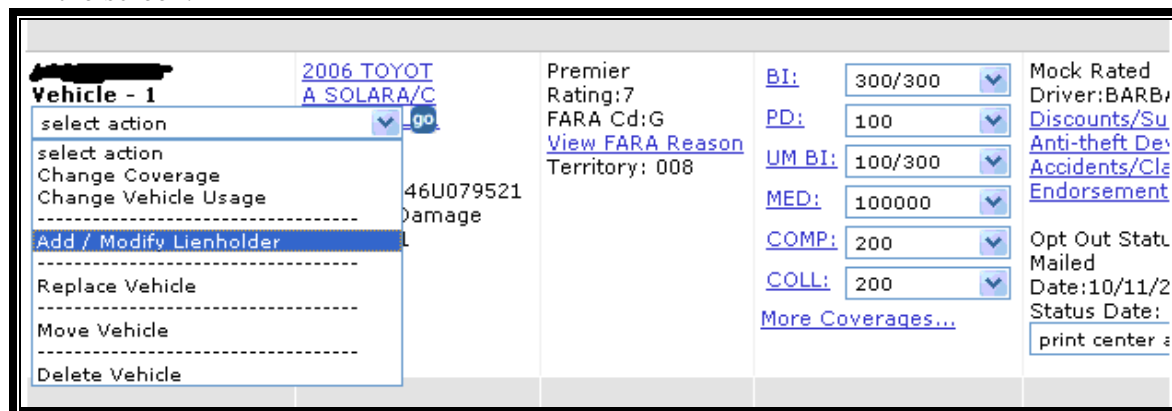


3. This will pull up a screen where you can either enter in the mortgagee code or enter in the information provided by the representative.
4. Once entered, click search and this should bring up the Mortgagee information we have saved into the system.
5. IF IT DOES NOT PULL UP, you can either fill in the rest of the information and ADD UNLISTED or refer to 4E of this document.

5b. Changing lien holder information for Legacy Policies



1. To add a lien holder to a legacy policy, first go to the policy side of the document. To make changes, you must first enter change mode which is located at the top right of the screen.



- After entering change mode, go to the drop down menu located under the policy that you would like to update.

- When you have selected to add/modify lien holder, the system will take you to the above screen. Select lien holder from the dropdown and fill out the information as it is provided.

6. Changing the lienholder/mortgagee: Green Screens

- In green screens, pull up the auto policy with the corresponding east or west in Apps.
- Once in the correct coast, select option 02. Line of business is "A" for auto "F" for fire and put in the policy number shown.



3. The next screen will show policy information for all auto policies in this household. Type in MG in the option field and then select the policy number you wish to edit or F9 on the VIN of the vehicle.
4. The next screen will list any lienholder information associated with that policy. Enter in the information as provided.
5. Once all the information is submitted, use the enter key to push it through. To verify it has been done without submitting, press F14 twice. After that, press F22 twice and the information will be submitted.

7. Helpful Lender Information

- If the agent needs to provide the mortgage company with documentation that shows them as Mortgagee immediately, provide them with form number 25-2960 for a temporary document they can fill out and give to the mortgagee.
- We can provide dates the policy was in and out of force, this is available in the experience letter available through the print center; encourage the lender to contact the agent for more information.
- It is OK to advise the lienholder that a policy is cancelled for non-pay or company request; we do NOT advise the reason for the company request, they can get that from the agent.

Home Renewals

Renewals for home policies are sent 45 days prior to the renewal date

Always verify the loan number and correct if necessary

Always advise the caller if there is a 2nd Mortgagee on the policy

If a policy is on Easypay but the mortgagee makes the payment the agent will need to convert the policy to standard bill 1st prior to the payment being sent in.

8. Billing

Billing

Farmers Insurance Group

Farmers Insurance Group
Payment Processing Center
PO BOX 0913
Carol Stream, IL 60132-0913

Overnight Payment

Payment Address
Farmers Insurance Group
C/O Citi-Bank Lockbox ops
8430 W Bryn Mawr Ave 3rd Floor
Chicago, IL 60631

- Missing or misapplied payment or tape bill issues should be sent to Mortgage.EDI.Payments@farmersinsurance.com



9. Lender Centralized Addresses for Fire/Auto

[Click here](#) for Auto Lien Holder Centralized Addresses

[Click here](#) for Fire Mortgagee Centralized Addresses