Arch MI Encompass Integration

Encompass® MI Service includes an enhanced integration with Arch MI for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers process improvements, automated ordering and access to data and alerts.

Settings and Configuration

If your organization has not been set up to place orders to Arch MI, please contact your Encompass account representative for details about getting set up and activated. You must be able to place orders to Arch MI to use the enhanced MI workflow using the TQL Services tool with Arch MI.
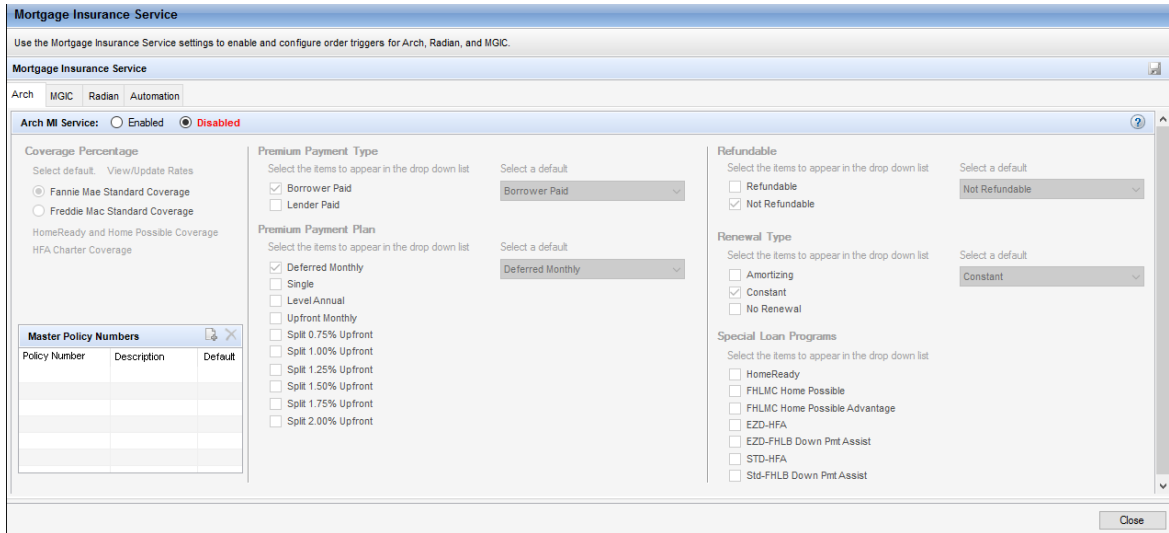
Authorized users, such as Encompass administrators, must first use the new **Mortgage Insurance Service** setting in Encompass Settings to enable and configure the type of orders being placed by their organization. The Encompass administrator must also assign persona-level access to designated users for loan submissions.

NOTE: This integration is supported in Encompass 18.3 and later versions.

Users with access to the Mortgage Insurance Service setting can view it out of the box, but the service is initially disabled. Authorized users need first to enable and then update the settings based on their organization's business needs.

To Enable and Configure Arch Mortgage Insurance Service:

1) On the menu bar, click **Encompass**, and then click **Settings**.
2) On the left panel, click **Additional Services** and then click **Mortgage Insurance Service**.
   ▪ The *Arch* tab displays by default when you access the *Mortgage Insurance Service* setting.

3) In the *Arch MI Service* section, select the **Enabled** option.

4) Use the *Coverage Percentage* panel to configure a GSE default grid for populating the coverage percentage on a loan. The out-of-the-box values are available and you can update these based on any updates published by Arch MI. The values defined here will be the initial coverage percentage populated on the loan. Users have the ability to update the coverage percentage for their loan scenario, which then becomes the new default value for future orders.

   ▪ To configure this setting, select **Fannie Mae Standard Coverage** or **Freddie Mac Standard Coverage**.

- Click the **View/Update Rates** link to open the *MI Coverage* window and view/update the MI coverage rates on your loans.

- Click **OK** to return to the *Mortgage Insurance Service* panel.

5) Use the *Master Policy Numbers* panel to enter your company's Arch MI Master Policy number so that all your Arch MI users can submit their loans without having to use their login credentials. The Master Policy number is used to identify each organization; therefore, login credentials are not issued or required for this service.

- To add your Master Policy Number, click the **New** icon, type your Master Policy Number and a brief description.

- Select the **Order Screen Default** check box if you want this policy number to be the default value on the Arch MI Order window. If your organization has multiple policy numbers, the default value will display initially, and users can select the drop-down field to update to any of the additional policy numbers that have been added in this setting
- Click **OK** to return to the *Mortgage Insurance Service* window. Note that the *Master Policy Numbers* panel is updated with the values you entered.

6) Use this section to configure/manage eligible orders for your organization and designating the default value displayed to your users when they initially access the MI order window on a loan.
    - If you select only one value, this will display as a static field in the order window.
    - If you select multiple values, this field will display as a drop-down and users can choose values based on your selections in this panel.

- Use the *Select a default* column to identify the default display on the order window.
- If a user updates this information on the order screen UI prior to placing an order on a loan, the updated values will serve as the "default" on that loan for future orders.

7) Use the *Personas* panel to designate the personas eligible for specific MI order request type(s). Use the drop-down lists in the *Default* column for each persona to designate the default value that will display in the order window when a user assigned to the persona submits their loan.

8) Click the **Save** icon.

NOTE: For setup and configuration information on Automated Orders with Arch MI, see [Encompass Mortgage Insurance Service: Automatic Ordering and Allocation](#).

# Rate Quote Comparison and MI Orders from the TQL Services Tool

Once the *Mortgage Insurance Service* setting is configured by the Encompass administrator, authorized users can manually place MI orders using the *Mortgage Insurance Service Orders* panel in the TQL Services tool.

If you have multiple MI service providers configured with TQL Services, starting with the TQL Services 19.3 Major Release, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates until a certificate order type is placed on the loan.
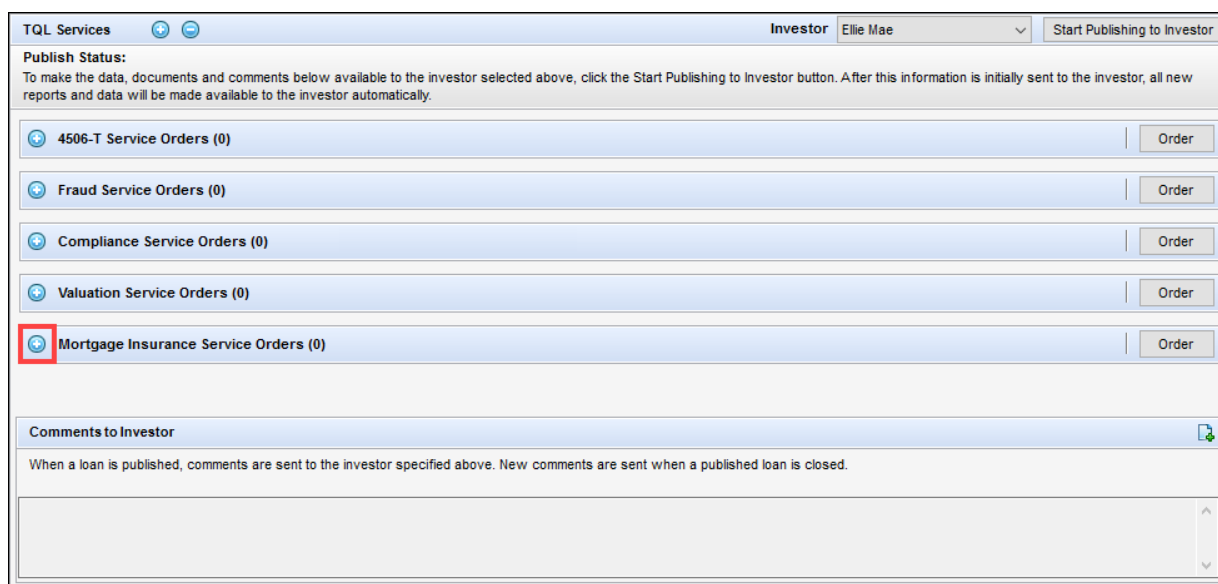
Important —You must have the **same defaults** selected for each active provider in the *Mortgage Insurance Service* settings to ensure an "apples to apples" comparison.
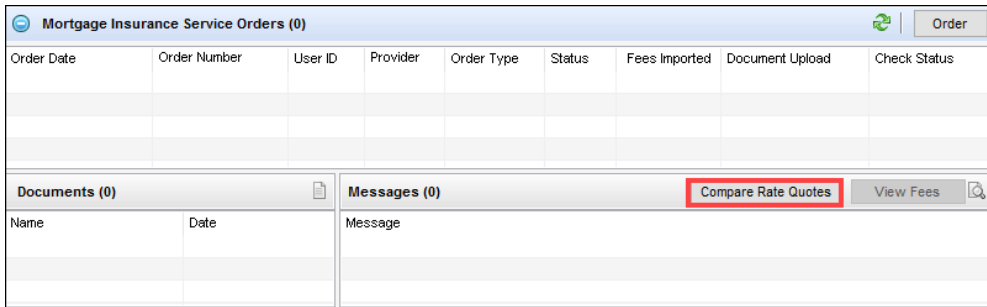
To Compare Rate Quotes:

1) Open your loan and from the **Tools** tab, click **TQL Services**.
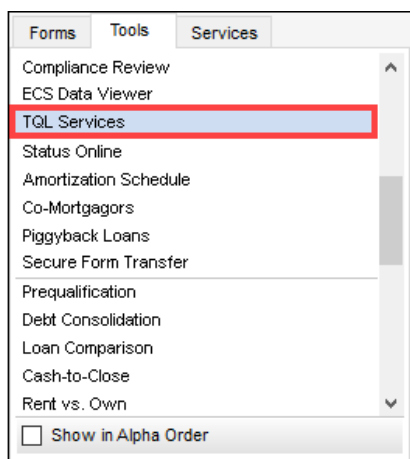
2) Click the **+** sign next to the *Mortgage Insurance Service Orders* heading to expand and view the panel.

3) Click the **Compare Rate Quotes** button.
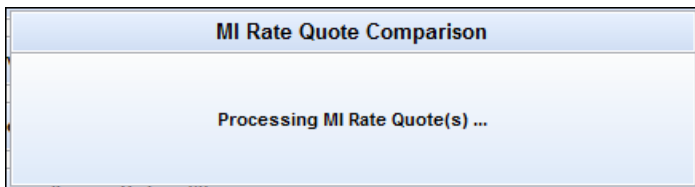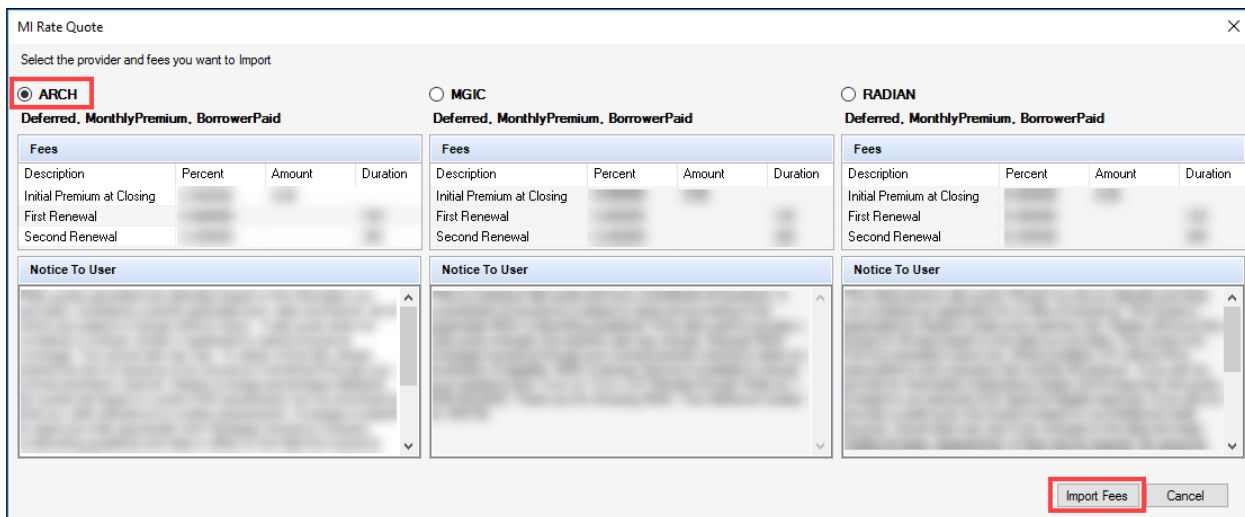

This will open an *MI Rate Quote Comparison* window displaying the processing status of the request.

4) In the *MI Rate Quote* window, compare the rate quotes, select your provider and then click the **Import Fees** button.

NOTE: *The MI Rate Quote window (above) has been modified for the purpose of this document to remove vendor-specific rates. Your MI Rate Quote window will display rate quotes for the enabled vendor(s). The Fees panel will display the rate quote received from the vendor.*

5) You will be navigated back to the TQL Services tool where the *Mortgage Insurance Service Orders* panel updates with the rate quotes received from the enabled MI providers.
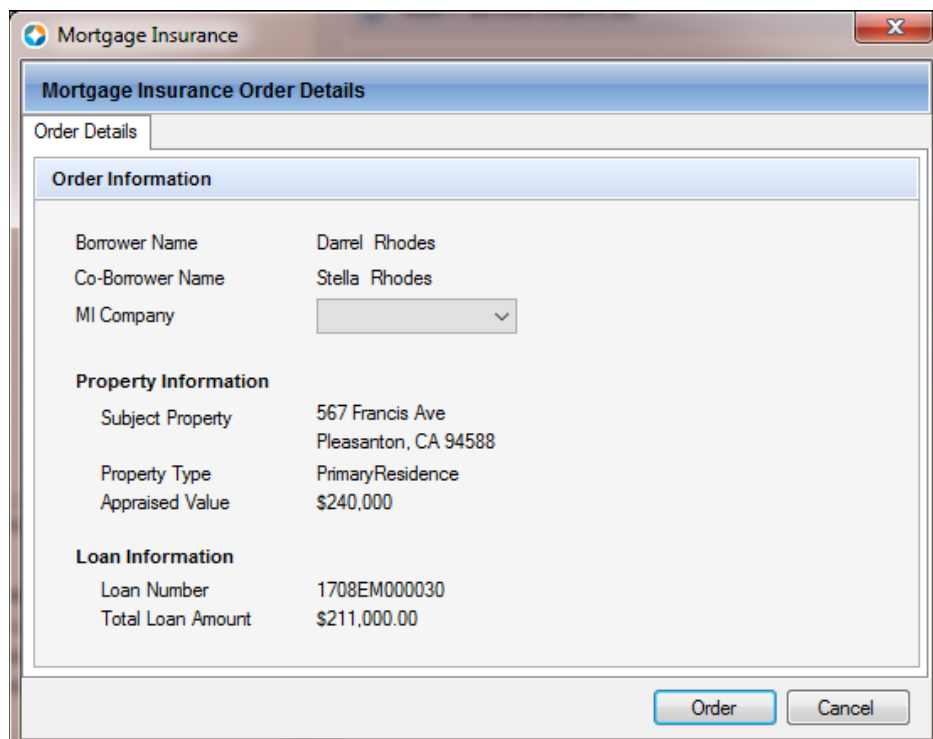

The **Compare Rate Quotes** button will continue to display in active/enabled mode since you have not yet placed an MI order. Once you place an MI order (any order type other than Rate Quote), the **Compare Rate Quotes** button will be deactivated but continue to display.

Order Mortgage Insurance:

1) Open your loan file and from the **Tools** menu, click **TQL Services**.
2) Go to the *Mortgage Insurance Service Orders* panel and click the **Order** button.
3) In the *Mortgage Insurance* window:
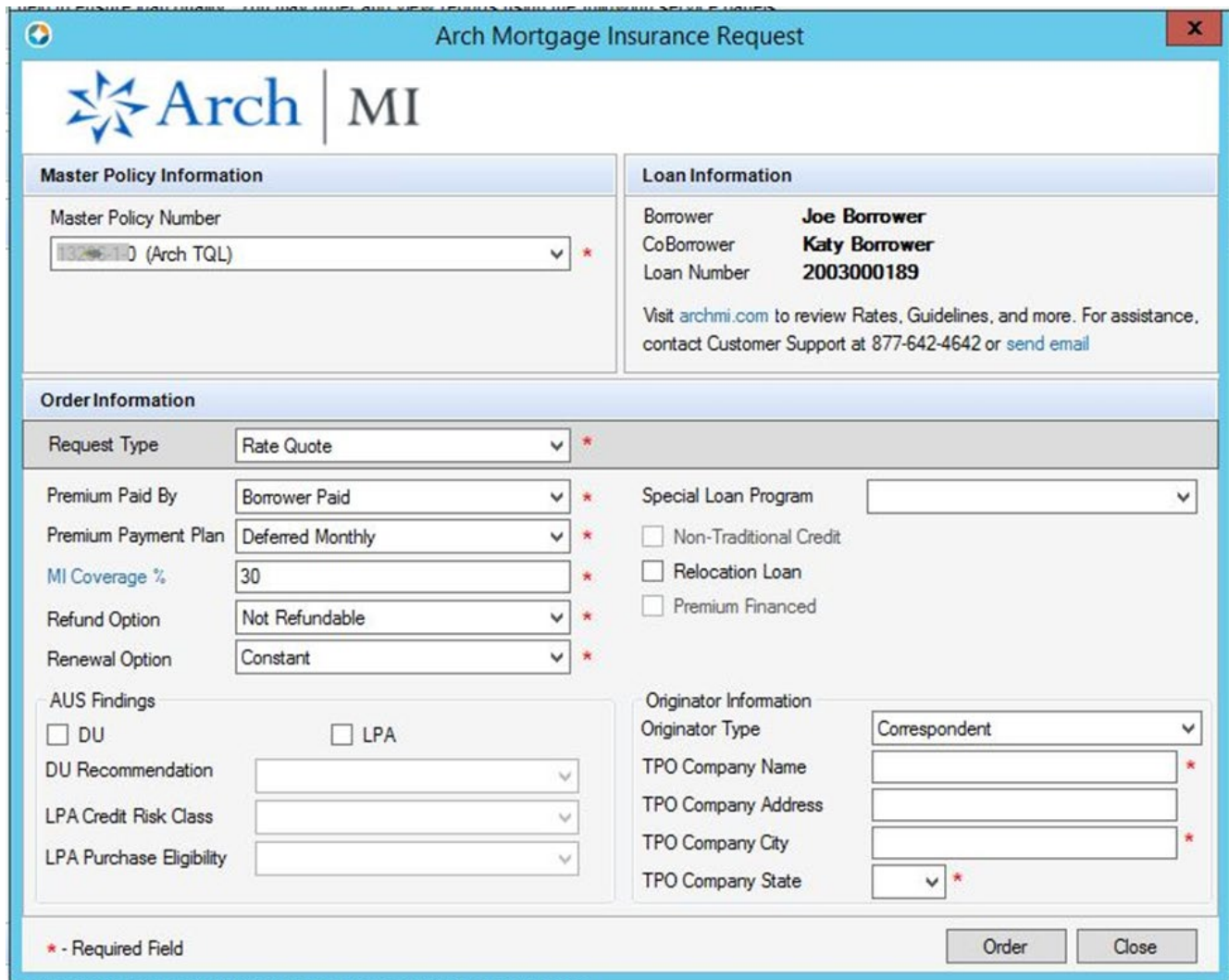   ▪ From the **MI Company** drop-down list, select **Arch**.

   ▪ Click the **Order** button.

4) In the *Arch Mortgage Insurance Request* window:

5) Review and make the appropriate updates to the values displayed in the drop-down fields for **Master Policy Number**, **Request Type**, **Premium Paid By**, **Refund Option** and **Renewal Option**. When applicable, update the drop-down fields for **LP Purchase Eligibility**, **LP Credit Risk Class** and **DU Recommendation**. For your first order, all these fields will display the default value configured by your Encompass administrator. The drop-down fields will only display values that have been configured by the administrator. If your administrator has not configured multiple values to display, you will see a static field with only one option instead of a drop-down field with multiple options. Once your order is complete, the last selected value will display for any future requests.

- For the **Request Type** field, if you select **Delegated Application** or **Non-Delegated Application**, a **Rate Quote ID** drop-down field is displayed with all the rate quote reference numbers on the loan. You can select a value or leave this field blank.

- The **Non-Traditional Credit** checkbox is disabled. It is displayed as selected when all of the credit score fields for the borrowers on the loan are not present. In this case, the order is sent to Arch MI as a Non-Traditional Credit order request. If any of the borrowers have a credit score, the **Non-Traditional Credit** check box is not selected.
- Click the **Order** button.
- If your loan is missing information or includes data that is not supported by Arch MI, an error message will display explaining the issue. You can return to your loan file to update the information, save the loan and then place your order.

![Arch MI logo]

- With each loan submission to Arch MI (successful or unsuccessful), once you submit your loan file, you are automatically directed to the TQL Services tool, where the *Mortgage Insurance Service Orders* panel updates with the details of your order. Note that the **Compare Rate Quotes** button is now deactivated.

For more information on the updated panel, go to the *Mortgage Insurance Service Orders* section.

Mortgage Insurance Service Orders

Once your loan is submitted to Arch MI, the *Mortgage Insurance Service Orders* panel in the TQL Services tool updates with the order details.

To View Order Details:

- In the *Mortgage Insurance Service Orders* panel, click to select an order.
- The *Messages* panel displays the messages returned to Encompass by Arch MI.
- The *Document Upload* column updates with a **Manage Documents** link for Delegated, Non-Delegated and Contract UW orders. Click this link to upload and send additional documents to Arch MI. For more information, see *Manage and Upload Documents to Send to Arch MI*.
- If there are imported fees with any orders, the *Fees Imported* column displays a green check mark. There will only be one order in the order history that displays a green check mark in the *Fees Imported* column. For more information on the fields that are updated in the loan file when fees are imported from an order, see *Loan Data Updates*.
- In the *Documents* panel, click the **Document** icon to view the document, returned from the order, in the eFolder.

Manage and Upload Documents to Send to Arch MI

The *Manage Documents* link in the *TQL Services tool > Mortgage Insurance Service Orders* panel displays for certificate order types only. Use this link to upload and send documents from your eFolder or hard drive to Arch MI.

To Send Documents to Arch MI:

1) From the loan file, go to the *TQL Services tool > Mortgage Insurance Service Orders* panel.
2) Locate the certificate order for which you want to add documents and click the **Manage Documents** link.

3) In the *Upload Documents* window, select the **Post Close Documents** check box, if you want to upload documents for closed loans.

   If you are not uploading post-close documents, skip to step 5 below.

   NOTE: The **Post Close Documents** check box is available with the TQL Services 19.3 Major Release.

4) In the *File Upload* window, click the **Yes** button.

5) Back in the *Upload Documents* window, select **Hard Drive** (for the purpose of this exercise) and then click the **+** icon.

6) Select the document from your computer and then click the **Open** button

7) In the *Upload Documents* window, select an appropriate value from the **Document Type** drop-down list.

8) Click the **Upload** button.

9) Click **OK** in the document upload status and confirmation windows.

Success ✕

File uploaded successfully.
Company Name: Arch Mortgage Insurance
Loan Number: 0616EM013663328
Borrower Name: Darell Rhodes
Order Number: 82149818

OK
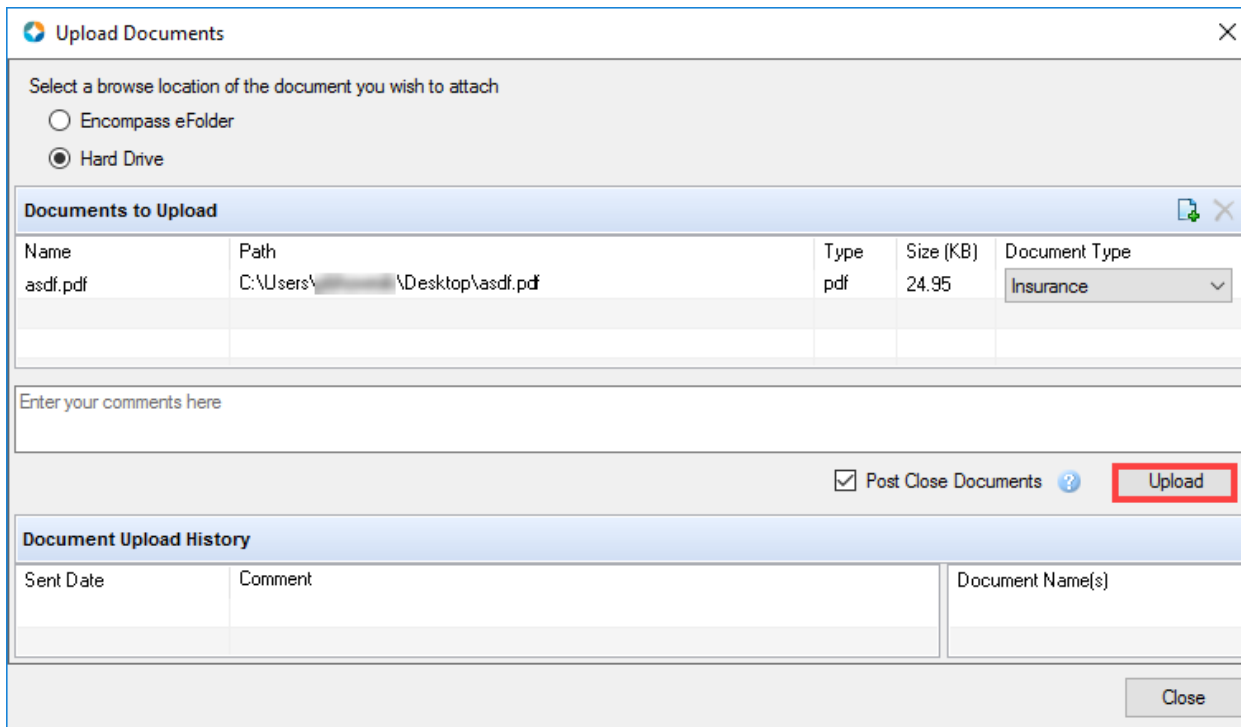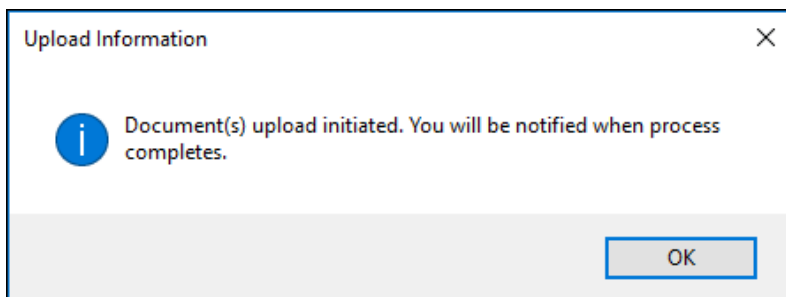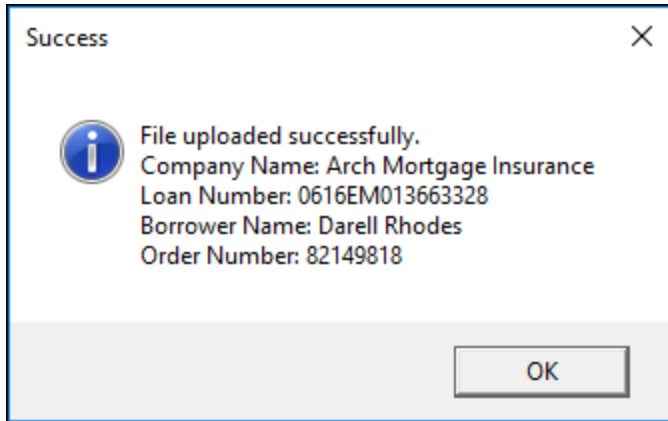
10) In the *Upload Documents* window, verify that the *Document Upload History* panel is updated with your uploaded document and then click the **Close** button.

Check Status on an Order

Use the order's **Check Status** link to view its status.

Loan Data Updates

Once your order is returned from the MI vendor, the Encompass fields listed in the table below that are relevant to your loan data and order will be updated.

Field ID	Field Name
430	MI Coverage
708	Mortgage Insurance Company Address
709	Mortgage Insurance Company City
710	Mortgage Insurance Company ZIP
1107	UFMP
1198	Months per adjustment
1199	Periodic Factor
1200	Months per adjustment for second MI payment
1201	Periodic Factor for second MI payment
1252	Mortgage Insurance Company State
1765	Expenses Calc MIP/PMI Lock
2308	MI Ordered Date
2309	MI Received Date
3248	Insurance Mortgage Declining Renewals
3533	Lender Paid Mortgage Insurance
CD1.X71	MIC #
L248	Mortgage Insurance Company Name
ULDD.FNM.430	PMI Coverage
ULDD.X134	MI Company Name Type
VEND.X167	File #
VEND.X177	Case #