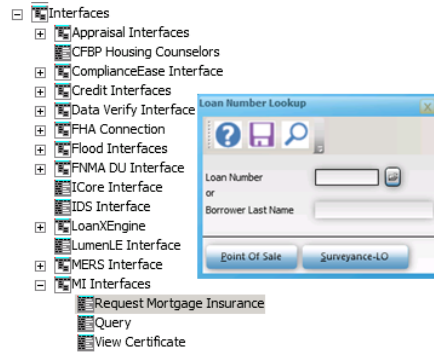


Order Non-Delegated MI (NDMI) with Mortgage Builder

Select a Loan

Go to Origination> Processing> Order/Requests> Mortgage Insurance > **Request Mortgage Insurance**, or select from the **Interfaces** menu. Search by the loan number or the Borrower Name in the **Loan Number Lookup** window.



Complete NDMI Application

Complete all required fields on the **Mortgage Insurance Request> General Info-page 1** form (highlighted). Select **Arch MI** as the **Company Name**.

The **Lender ID** will default to the one set up in the **Arch MI Interface** configurations in **System Administration**.

Set the **Request Type** to **Original Request**.

Set **Application Type** to **Standard**. This also enables the **Click to upload single MI document(s)** and **Click to upload MI folder** buttons at the bottom of the screen to upload documents.

Choose **Deferred** as the **Initial Premium** for Arch MI's **EZ Monthly** product. Choose **Prepaid** for all other payment plans.

Choose Doc Upload Option

Click on the **1) Click to upload single MI document(s)** button to upload documents one at a time.

Click on the **2) Click to upload MI folder** button to upload a folder with many documents in it, without having to add these separately. Create the folder in advance to use this option.

1) Upload Single MI Document

When **Click to upload single MI document(s)** is selected, the **Standard MI Document Upload Screen** will open.

Click **Browse** to select the loan document from your desktop. Tab to the next field. Press **F3** to associate the **Document Type**. Select **Accept** when done.

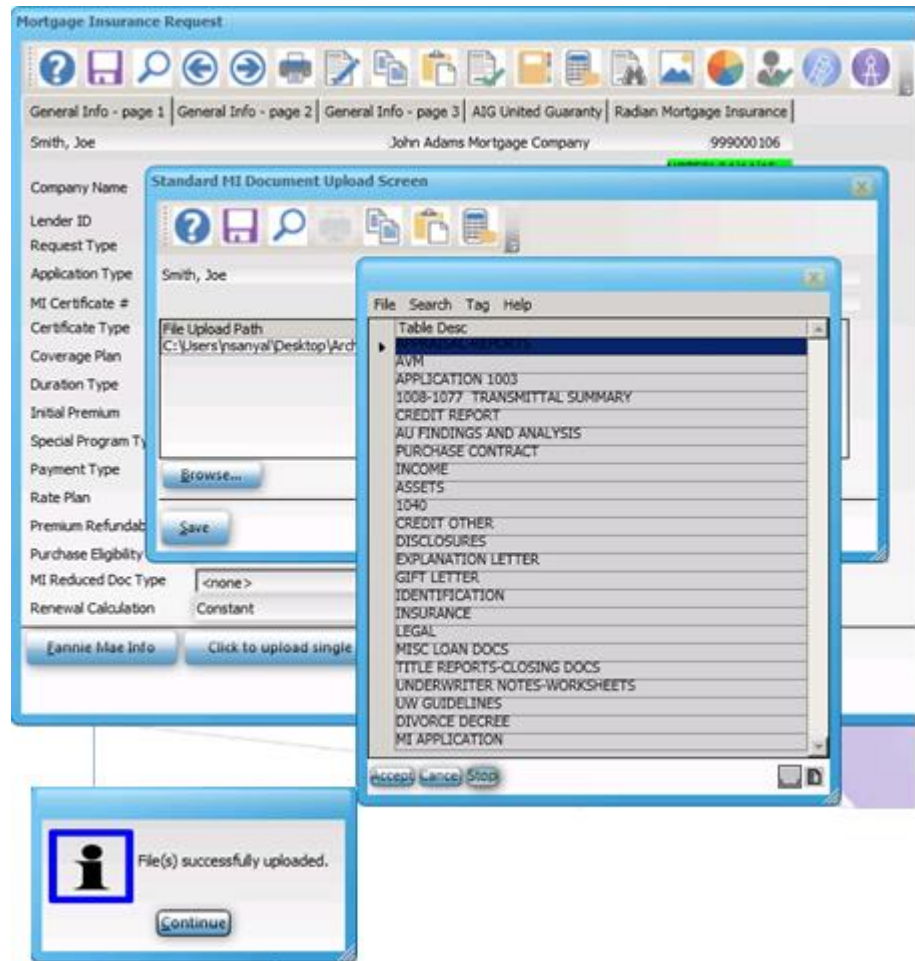
Repeat the steps above to add multiple documents from your desktop. Use the Tab key to navigate from one row to the next.

Click **Save** on the **Standard MI Document Upload Screen** when all required documents have been attached.

A pop-up message will indicate that the upload was successful.

Click on **Continue** to return to the **Mortgage Insurance Request** screen.

Tip: Make sure the document names do not contain spaces or special characters. This will cause the upload to fail.



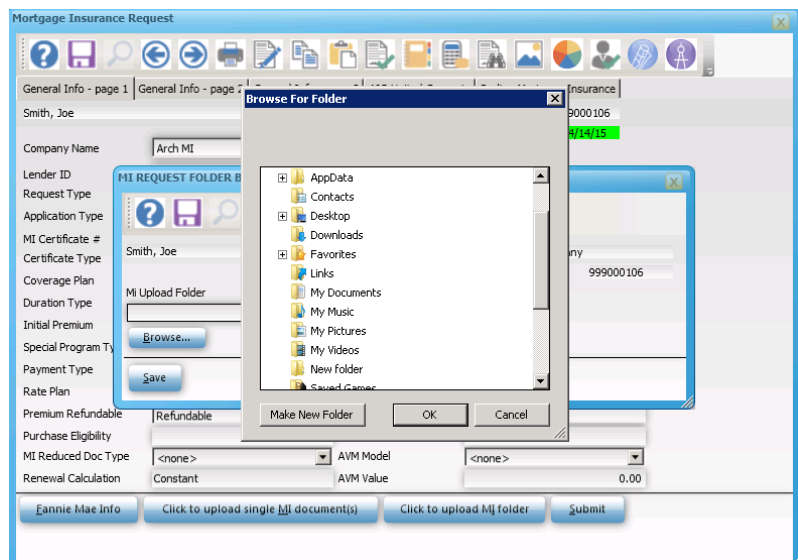
2) Upload MI Folder

When **Click to upload MI folder** is selected, the **MI Request Folder Browse** window will open.

Click on **Browse** to select the folder with the loan documents from your desktop.

Click **Save** on the **MI Request Folder Browse** screen when the folder is attached.

Click on **Continue** to return to the **Mortgage Insurance Request** screen.



Submit NDMI Order and Docs

Click on **Submit** on the **Mortgage Insurance Request** screen to send the MI order and the loan documents to Arch MI simultaneously. See the progress bar at the bottom of the screen for submission status.

Arch MI will return a message indicating that the NDMI Application is pending UW Review. Click on the **View Status** button on the **Mortgage Insurance Request** screen to review messages from Arch MI.

Now gathering data for MI request. Please wait.....

Arch MI
21000-0001-0
Original Request
Standard
71674584
Primary
Standard Primary
Periodic Monthly
Deferred
Borrower Paid
Level
Refundable
<none>
Constant

AVM Date
AVM Model
<none>
AVM Value
0.00

NOTES: 04/14/15

MI returned a STATUS of "1" with a Description of "Thank you for your Non-Delegated MI request. In order for the application to be processed, please submit your loan documents for review and underwriting. An Arch MI underwriter will contact you shortly after the documents are received. This certificate 'Pended' because no income was provided.' Please contact MI Operations at 1-800-897-4264 for further assistance" and with a Condition of "Fatal"

Continue

Check Status/View Results

Go to Interfaces>MI Interfaces>**Query** to retrieve the current status of your MI Application. Enter the Loan Number in the **Loan Number Lookup** window to submit your Status Query.

Once the NDMI application is approved by Arch MI, this service will return the MI rates and premium data to the LOS, as well as the **Certificate of Insurance**.

The **Decision Type** will be updated and the **Certificate of Insurance** will be displayed on the screen.

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Smith, Joe | John Adams Mortgage Company | 999000106

Company Name: Arch MI
Lender ID: 21000-0001-0
Request Type: Original Request
Application Type: Rate Quote

View Status | Complete
Decision Type: Approved

MI Certificate of Insurance

Arch Mortgage Insurance Company (Parent: The Company)

MI Master Policy # 13295-1-4
Insured Loan # 132

Insured Customer: Arch MI Lender Test Branch (ARM)
Customer Address: 3003 Oak Road, Walnut Creek, CA 94597

Borrower Name(s): John/Elm Mark Dowell Jr., Jane Dow
Property Address: 3003 Oak Road, City Place, Lexington, KY 40502

Certificate # 7147181
Commitment Term 4 Months
Base Loan Amount \$100,000
Financial Premium Amount \$27.50
Total Loan Amount \$100,027.50
Sales Price \$120,000
Appraised Value \$120,000
Loan Type Full
Total Hsp Ratio 2.80%
Total Debt Ratio 20.53%
PHEI LTV 87% - 85.00%
PHEI Ratio 13%

Commitment Effective 3/2/15
Commitment Expiration 7/2/15
Loan Term 300 Months
Occupancy Owner Occupancy
Property Type Modular Hsp
Loan Type ARM (Adjustable Rate Mortgage)
Loan Purpose Purchase
Interest Type Collateral
Refundability No Refund
Premium Paid For Borrower

Validate Rates and Premium

Go to Origination> Origination Summary> Loan Detail> **MI Insurance**. Validate the MI rate and premium on the **MI Insurance Detail** screen.

The **Upfront** and **Renewal Factor** fields will include pass-through Taxes for KY and WV, if applicable.

The MI Premium Amount is displayed on the **Origination Summary** Screen, in the **Mortgage Insurance** field under Payment Information.

Origination Summary

Smith, Joe
Collaborator Name
Loan Program
Purchase Price 246000.00
Down Pmt % 20.325
Down Pmt \$ 50000.00
Base Loan Amount 196000.00
MI Premium
Total Loan Amount 196000.00
Interest Rate 4.125
Amortization Term 360
Appraised Value 254000.00
Refinance Payoff

Mortgage Insurance 88.38

Payment Information
Principal & Interest 949.91
Other Financing
Hazard Insurance
Taxes
Other
Dues
Total Payment 3038.88
Fees Tracking
RFE Status Locked

Mortgage Insurance Detail

Vendor
Calc Type LEVEL ZOMP
Amort Type <none>
Loan Type Conv

Use Base Loan Amt (LTV)
Non Refundable - Cannot Be Excluded From HC/QM Testing

LTV % From Coverage % Upfront Term Renewal Factor Term Renewal Factor
79.67 0.01 30 0.00000 10 0.54471 20 0.18160

MI Paid By BUYER | Lender MI Int Rate Adj 0.0000
MI Certificate #
Requested MI Termination LTV
Required MI Termination LTV
High Risk?
Disclosed UFMIP \$ 0.00
NY LTV

Include Lender/Seller Paid MI Premium In Sec 32 High Cost/QM Points And Fees Test
This is LPMI. Do not default to the LE/CD
This is LPMI. Default to the CD only