



Select a Loan

- 1. Launch **Encompass**® on your computer.
- 2. Go to Pipeline and select the loan you are working on.

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18		1301000016		🚊 Test, Shawna	750,000.00	👷 Officer User	👮 Processor User	
13		1303000023		😹 Homeowner, John	156,350.00	S Officer User		
18		1303000024		🤱 America, Andy	215,000.00	🤱 Officer User		1
		1303000025		🙁 WV_Homeowner_Quote, Joh	275,000.00	🙎 Officer User	2 Processor User	

Choose Arch MI

 Select and click Mortgage Insurance from the Services tab located at either the top menu or the bottom left.

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Encompass View Loan Forms Verifs Tools	Services Help		
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1055 Main Street 12 Los New Orleans, IL 60609 Los	a Underwriting 0.000/90.000 a Appraisal	0/90.000 Rate: 4.000% Est C ☐ Not Locked \$	losing Date: // FS: Jim Rizzo
Alerts & Messages Log Log Borr Loan Estimate Expires 10/19/20 Chan	Title & Closing	Application Date 10/17/2022	^
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Forms Tools Services Home Order Flood Certification Order Title & Closing Order Doc Preparation Register MERS Order AVM Vork	e My Custom Links k Phone S lai Status Urmarried S e E-mail jrizzo@archmi.com S k E-mail S	Hone Phone Work Phone Cell Martal Status Image: Cell Hone E-mail Image: Cell Work E-mail Image: Cell	
Order Mortgage Insurance Order Fraud/Audit Services Soci Request HMDA Management Order Additional Services This Show in Alpha Order	ial Security Number Verification rower Purpose of the Transaction king a mortgage from the company consent is valid for 60 days son for authorizing consent:	Co-Borrower The Purpose of the Transaction Seeking a mortgage from the company This consentis valid for 60 days Reason for authorizing consent:	v
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First-time users:

4. From the All Providers tab, select Arch MI-Direct and click the Add to My List button.

- Add to My List New Provider
- 5. Arch MI-Direct is now saved to the My Providers tab. To continue the order process, select Arch MI-Direct and click the Submit button.

Mortgage Insurance	×
My Providers All Providers Select the provider you wish to use and click Submit. To learn more about a provider, the provider's name. Search by Company Name:	click the More info link next to
Arch MI - Direct	More info
ArchMI - Web	Password Manager More info
Enact	More info
Essent Guaranty, Inc.	More info
MGIC - Direct	More info
National MI	More info
PMI	Password Manager More info
Radian Direct via Encompass 360	More info
Radian via Mi Online	Password Manager More info
RMIC	Password Manager More info
RMIC Streamlined	More info
Add to My List New Provider	Submit Cancel

Mortgage Insurance	×
My Providers All Providers	
Select a provider and click Submit.	
Arch MI - Direct	More info
Enaci	More info
Essent Guaranty, Inc.	More info
MGIC - Direct	More info
Remove from My List	Submit Cancel

XArch | MI

Request Rates from Encompass

- 6. The Arch Mortgage Insurance Request page will open.
- 7. Your Master Policy Number, User ID and Password are auto populated.

Note: Contact your Administrator if any of the above information is missing.

Request Rate Quote

- On the Order tab, select Rate Quote as the Request Type.
- 2. Update the Mortgage Insurance Information section or accept the default selections.
- The MI Coverage % automatically defaults to the standard GSE coverage percentage for the LTV, Loan Term and Special Loan Program if applicable. Click @ to view the GSE guidelines.
- 4. Provide the DU/LP Recommendation Type if applicable.
- Verify the Additional Loan Information, including whether Non-Traditional Credit applies to any borrower(s). Click on a for details.
- The Special Loan Program field will default to support GSE community lending products. Click the dropdown and select a different value if required.
- 7. Select Yes if the loan is a Construction Refi.
- 8. Validate the Originator Information.
- 9. Click the **Rate Quote** button when finished.

anon bogin information		Loan I	nformat	tion		
Master Policy Number	VCOMPASS	Bor	rower Borrowe	Primary N Cure er	nt N	Setup
Password Save Login Information () Arc	Yes O No ch MI Encompass Page	Loa Visit <u>a</u> conta <u>uwcus</u>	an Num <u> irchmi.c</u> ct Custo <u> stomers</u>	ber 2210000584 com to review Rates, Guide omer Support at 877.642.4 ervice@archmi.com	lines, and m 642 or	iore. For assistance
rder Check Status / Vie	w Results Document Histor	ny Ac	tivate N	И		(*) Required Fie
Request Type	Rate Quote	~	*			
Mortgage Insurance Inform	nation			Additional Loan Information	1	0.11
Premium Payment Type	BorrowerPaid	\sim	*	Premium Financed	Yes	No
rioman raymone type	Bonomentala			Treman Trianced	0.111	
Premium Payment Plan	Deferred Monthly	~	*	Non-Traditional Credit	O Yes	© № 🔍
Premium Payment Plan MI Coverage % 3	Deferred Monthly 25	~	*	Non-Traditional Credit Special Loan Program) Yes	No Q
Premium Payment Plan MI Coverage % 3 Refundable	Deferred Monthly 25 No Refund	~ 2	* * *	Non-Traditional Credit Special Loan Program Special Pricing) Yes	<u>○ №</u> Q
Premium Payment Plan MI Coverage % 3 Refundable Renewal Type	Deferred Monthly 25 No Refund Constant	~ 2 ~ ~	* * *	Non-Traditional Credit Special Loan Program Special Pricing Relocation Loan) Yes	 No Q No
Premium Payment Plan MI Coverage % 3 Refundable Renewal Type	Deferred Monthly 25 No Refund Constant	~ ~ ~	* * * *	Non-Traditional Credit Special Loan Program Special Pricing Relocation Loan Appraisal Waiver	 Yes Yes Yes Yes Yes 	 No Q No No
Premium Payment Plan MI Coverage % (2) Refundable Renewal Type	Deferred Monthly 25 No Refund Constant	> 2 >	* * *	Non-Traditional Credit Special Loan Program Special Pricing Relocation Loan Appraisal Waiver Construction Refi Loan	 Yes Yes Yes Yes Yes Yes Yes 	 No Q No No No
Premium Payment Plan MI Coverage % (2) Refundable Renewal Type Recommendation DU Recommendation Typ	Deferred Monthly 25 No Refund Constant De	> 2 2 2	* * *	Non-Traditional Credit Special Loan Program Special Pricing Relocation Loan Appraisal Waiver Construction Refi Loan MI Buydown Amount	 Yes Yes Yes Yes Yes Yes Yes 	 No Q No No No
Premium Payment Plan MI Coverage % Refundable Renewal Type Recommendation DU Recommendation Typ LP Credit Risk Class	Deferred Monthly 25 No Refund Constant	> ~ > >	* * *	Non-Traditional Credit Special Loan Program Special Pricing Relocation Loan Appraisal Waiver Construction Refi Loan MI Buydown Amount Originator Type	 Yes Yes Yes Yes Yes Yes Yes Lender 	 No Q No No No
Premium Payment Plan MI Coverage % 3 Refundable Renewal Type DU Recommendation DU Recommendation Typ LP Credit Risk Class LP Purchase Eligibility	Deferred Monthly 25 No Refund Constant		* * *	Non-Traditional Credit Special Loan Program Special Pricing Relocation Loan Appraisal Waiver Construction Refi Loan MI Buydown Amount Originator Type Housing Expense Ratio v	Yes Yes Yes Yes Yes Lender	 No Q No No No

ranch Login Information		Loan Info	ormat	on			
Master Policy Number	~	Borrov	wer	Primary N Curen	t N	Setup	
User ID EN	ENCOMPASS		CoBorrower				
Password		Loan	Numb	per 2210000584			
Save Login Information	Yes O No	Visit <u>arc</u>	hmi.c	om to review Rates, Guideli	nes, and m	ore. For assistance	
Arc	h MI Encompass Page	uwcusto	mers	mer Support at 677.642.46 ervice@archmi.com	42 OF		
rder Check Status / View	w Results Document Histo	ry Activ	ate N	н		(*) Required Fie	ds
Request Type	Rate Quote	~ *					
Mortgage Insurance Inform	ation			Additional Loan Information			
Premium Payment Type	BorrowerPaid	~ *		Premium Financed	O Yes	No	
Premium Payment Plan	Deferred Monthly	~ *		Non-Traditional Credit	O Yes	No Q.	
MI Coverage % 😗	25	2 *		Special Loan Program		×	
Refundable	No Refund	~ *		Special Pricing			
Renewal Type	Constant	~ *		Relocation Loan	⊖ Yes	No	
				Appraisal Waiver	⊖ Yes	No	
				Construction Refi Loan	O Yes	No	
Recommendation				MI Buydown Amount 😗			
DU Recommendation Typ	pe	\sim					
LP Credit Risk Class		\sim		Originator Type	Lender	~	
LP Purchase Eligibility		\sim		Housing Expense Ratio w	/o MI		
Include additional em	ail recipients			Debt to Income Ratio w/o	MI		
					Rate Que	te Capcel	

* Select the appropriate GSE lending product names in Encompass forms: Fannie Mae Streamlined 1003 (Community Lending Product MORNET.X26) or Freddie Mac's Offering Identifier (CASASRN.X163).



- **10.** The **MI Fee Import** box will display the fees you can import.
- **11.** Click the **Import Fee** button to import all fees.
- **12.** A **Fees Import** box will open. Click the **OK** button to proceed.

MI Fee Im	port	-	•	x	
Select the fees you want to import					
Description Upfront MIP/ Funding/Guarantee Upfront MIP/ Funding/Guarantee Am MI11st Rate Duration MI11st Rate Duration MI12nd Rate Duration MI12nd Rate	Value 0.5126 101.46 120 0.512600 240 0.213600				
Notice To User					Fees Imported
Pate quotes generated are estimates based o considering currently applicable laws, rates an change without notice. A rate quote does no agreement to extend insurance coverage. Yo final rate, please submit the loan for issuance your normal submission channel. Default cow quotes are based on current GSE requiremen	in the informatio nd factors, all of t constitute a co ur actual rate m of an insurance erage percentag ts, but we recor	n you pro which ar ntract, b ay vary. Commit res displa mend th	wided, e subje inder or To obta nent the yed for at you	t to in a sugh	Fees Successfully imported
	Import Fe	•	Canor		ОК

Viewing Your Rate Quote

- Encompass will direct you to the Check Status/View Results tab.
- **14.** Highlight the **Rate Quote** order from the list.
- 15. The corresponding RateQuote order will appear as a blue banner at the bottom.
- Double-click the PDF file or click the View button to view your Rate Quote.

Master Policy Numbe User ID Password Save Login Informatic	In Press O No Arch MI Encompass P	Loan Information Borrower Joe D CoBorrower Katy E Loan Number 200400 Visit <u>archmi.com</u> to review Rate contact Customer Support at 8 act	emo Setup lomower 00214 s. Guidelines, and more. For assistance. 77.642.4642 or m
Inder Check Status	View Results Docum	nent History Activate MI	(*) Hequired Held
Order/Hef. No. M4590501055A	Order Date 04-20-2020 12:51:16 PM	Product Name Bate Quote	Status
			Import
Messages / Commert	is	1	



- **17.** The Document Details page will open.
- **18.** Double-click the file from the Files list if the PDF is not displayed.

Note: If you have saved older versions of the Rate Quote, make sure are selecting the most recent one from the Files list.

- **19.** The Rate Quote will display on the right side of the Document Details.
- You can save and/or print the Rate Quote by clicking the Save and Print icons.

Details	Ties					
Name Discourse A	None	Delle	Size Current Version			
Annual Contraction	Refe_Oucle_00-06-0018-0	P 2842 PM 02054507:25 PM	14548 🖻			
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ATRON	3		applicable to your specific accurate before proceeding	MASTER POLICY #. We encourage with borrower disclosures or MI	e you to verify that all info order submission.	ormation on this rate quote is
	Concession of Concession		Your leas for \$237,500 for a	property in KY valued at \$256,000 with	th 25% coverage using a cred	98 score value of 720 has the
Dec Grange			following PE promium options			
				RATE REQUEST	ED 02/26/2019	
Available P used area -				MONTHS V		
E III 2				Borrower Paid Non-Refundable	Amortizing Renewal	
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🖌 Repaste alem 🔍				0.530%		
Reveauested						
Received admin 0.				TAXES		
Reviewed				State		
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Reaty to the			** NOTE: Complete tax info or other local taxes will be ap	mation is currently unevailable for the oplied, as required by the taxing entity	is property. In addition to the	state tax shown above, county, city
			PR	OPERTY	LOAN	INFORMATION
	21 W 15		Zip Code	48202	Loan Purpose	Purchase



Validating MIP/PMI Information

- 21. Select 1003 URLA Lender Page, Proposed Monthly Payment for Property.
- 22. Click the **Edit** icon next to the Mtg. Ins. field.

V. Monthly Income and Combined Housing Expense Information								
Gross Mont	Gross Monthly Income					using Expension	ses	
	Borr	ower	Co-Borrower	r Total		Present	Propos	ed
Base	2	6,500.00	2	6,500.00	Rent	1,250.00		
Overtime		· · · · · · · · · · · · · · · · · · ·			First Mtg.		2 🗟	1,062.20
Bonuses		500.00		500.00	Other Fin.		2	
Commissions					Haz. Ins		2	65.00
Div. / Interest]		RE Taxes		2	475.00
Net Rent Inc.	1				Mtg. Ins		2 2	34.19
Other					HOA Dues			
Other					Other		2	0.00
Total		7,000.00		7,000.00	Total	1,250.00		1,636.39

- 23. Validate the MI rates on the MIP/PMI Guarantee Fee Calculation screen.
- 24. Click the OK button to automatically calculate the MI premium amount, which will be displayed in the Mtg. Ins. (Proposed) field on the previous screen.

Reminder for Kentucky and West Virginia

25. State/city/county tax rates are automatically included with the MI Premium Rates.

	surance Premi	um/Fund	ling/Gua	arantee Fee
Base Loan Amount				215,920.00
MIP / Funding / Guaran	vice	_	*	
Amount Paid in Cash		Lock		
Upfront MIP/Funding/G	uarantee Fee Fir	nanced		
Loan Amount with Upfre	ont MIP/Funding	Fee		215,920.00
Refund prorated un	earned Up Front			
Round to nearest \$	50			
Charges for the insu	rance are added	to your loa	n paymer	nts
Charges for the insu	rance are collect	ted upfront	at loan cl	osing
Lender Paid Mortga	ge insurance			
	.eu			
Monthly Mortgage In	surance			
Calculated Based On	Loan Amount		•	Get MI
1. 0.190000 %	120	Months		
2 0.190000 %	240	Months		
Cancel At		x		
Calculate based on	remaining balan	ce		
Midpoint payment of	ancellation			
Declining Renewal	5			
Number of Months MI b	eing Collected [Prepaid		0
	Prep	aid Amount		
Mortgage Insurance	(FHA and VA)			
Mortgage Insurance Type of Veteran	(FHA and VA)			•

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Addendum: Field Import Mapping

ENCOMPASS FIELD ID	FIELD NAME
430	MI Coverage
1107	UFMP
1198	Months per adjustment
1199	Periodic Factor
1200	Months per adjustment for second MI payment
1201	Periodic Factor for second MI payment
1765	Expenses Calc MIP/PMI Lock
2308	MI Ordered Date
2309	MI Received Date
3533	Lender Paid Mortgage Insurance
CD1.X71	MIC #
L248	Mortgage Insurance Company Name (Arch MI)
ULDD.FNM.430	PMI Coverage
ULDD.X134 & ULDD.X136	MI Company Name Type
VEND.X167	File #
VEND.X177	Case #

ARCH MORTGAGE INSURANCE COMPANY[®] | 230 NORTH ELM STREET GREENSBORO NC 27401 | ARCHMI.COM

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