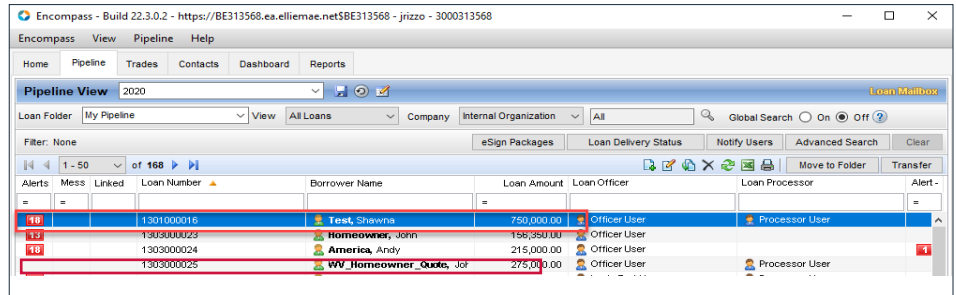




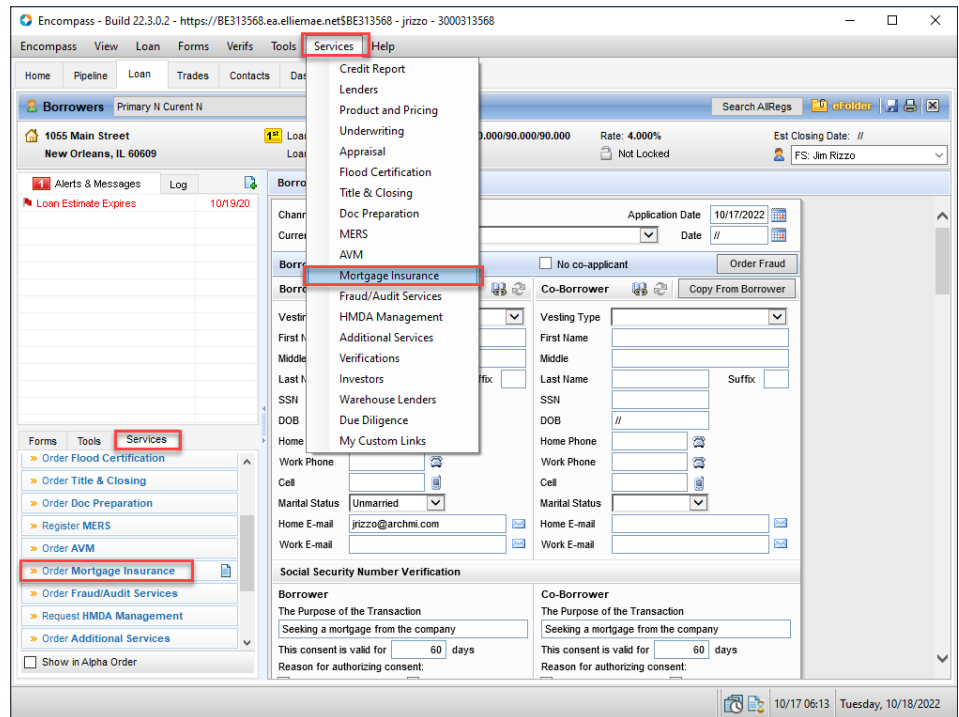
Select a Loan

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



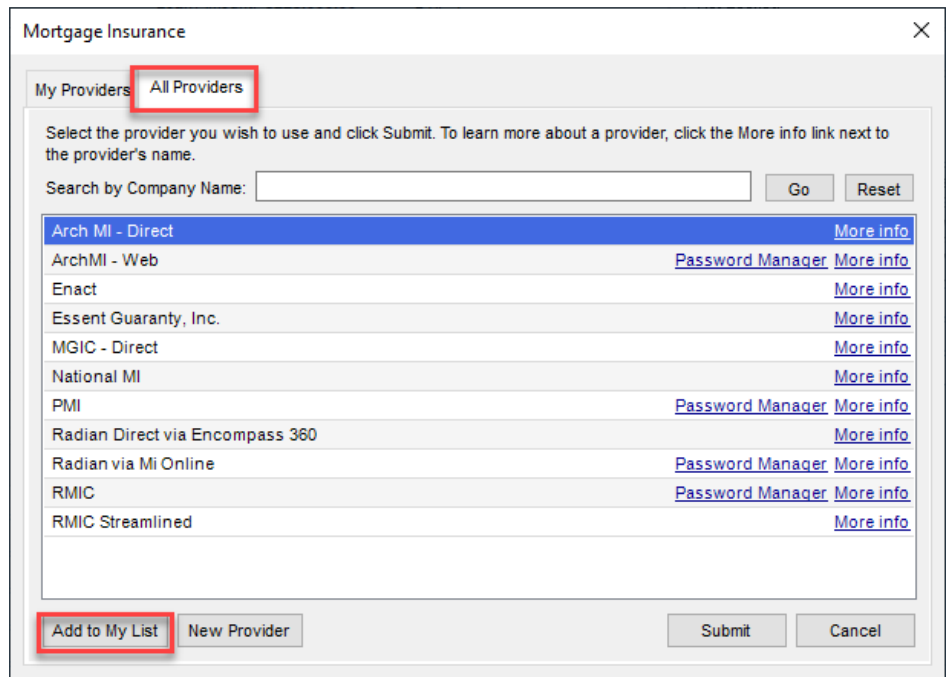
Choose Arch MI

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



First-time users:

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



Mortgage Insurance

My Providers **All Providers**

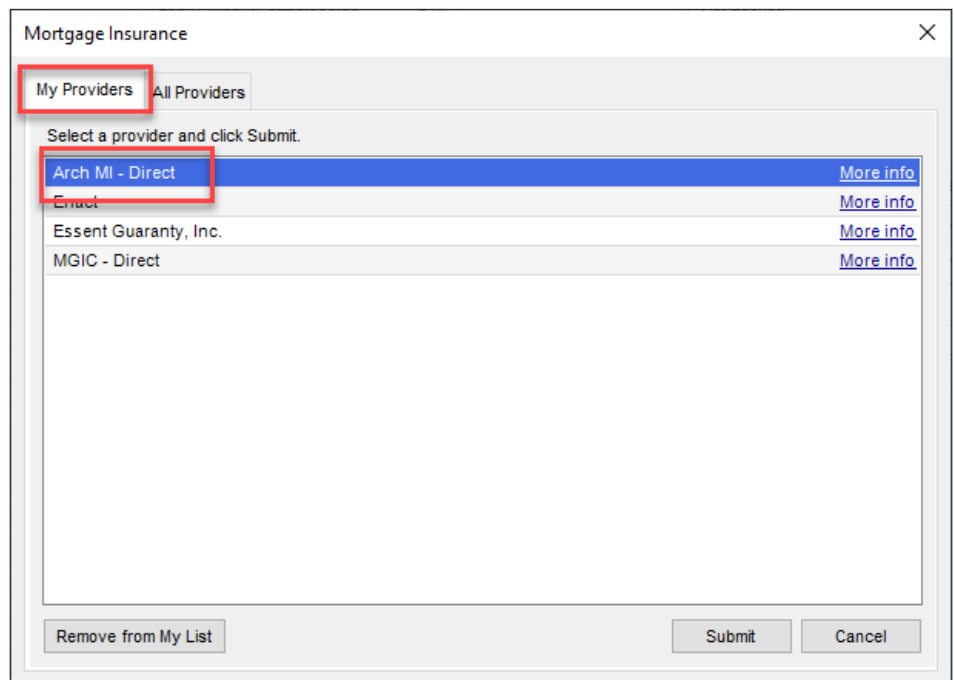
Select the provider you wish to use and click Submit. To learn more about a provider, click the More info link next to the provider's name.

Search by Company Name:

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

- 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 a provider and click Submit.

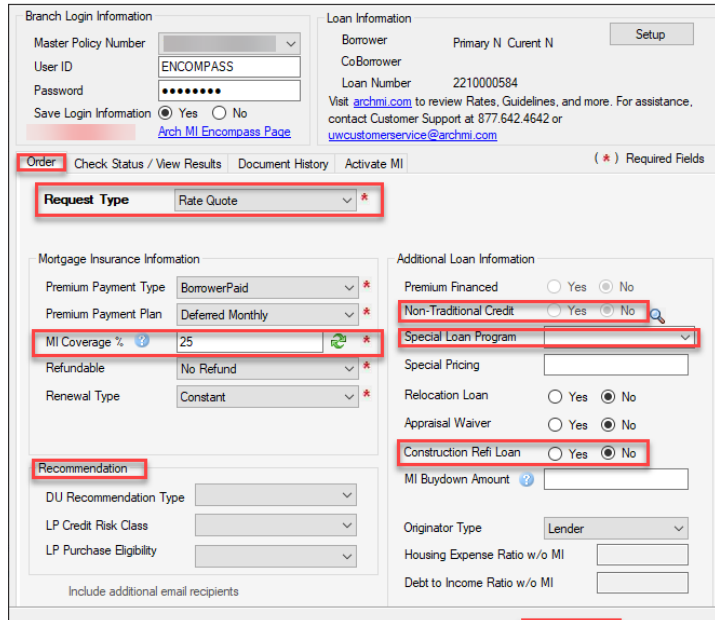
Arch MI - Direct	More info
Enact	More info
Essent Guaranty, Inc.	More info
MGIC - Direct	More info

- The **Arch Mortgage Insurance Request** page will open.
- 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**.
- 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.
- 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  for details.
- The **Special Loan Program** field will default to support **GSE community lending products**. Click the drop-down and select a different value if required.
- Select **Yes** if the loan is a **Construction Refi**.
- Validate the **Originator Information**.
- Click the **Rate Quote** button when finished.



Branch Login Information: Master Policy Number, User ID (ENCOMPASS), Password, Save Login Information (Yes/No).

Loan Information: Borrower (Primary N Curent N), CoBorrower, Loan Number (2210000584).

Request Type: Rate Quote

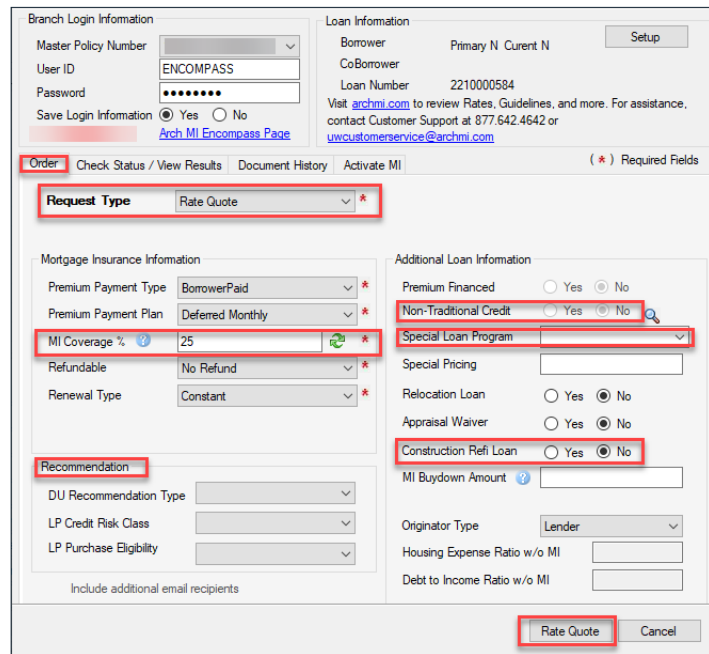
Mortgage Insurance Information: Premium Payment Type (BorrowerPaid), Premium Payment Plan (Deferred Monthly), MI Coverage % (25), Refundable (No Refund), Renewal Type (Constant).

Additional Loan Information: Premium Financed (No), Non-Traditional Credit (No), Special Loan Program (GSE community lending products), Relocation Loan (No), Appraisal Waiver (No), Construction Refi Loan (No), MI Buydown Amount.

Recommendation: DU Recommendation Type, LP Credit Risk Class, LP Purchase Eligibility.

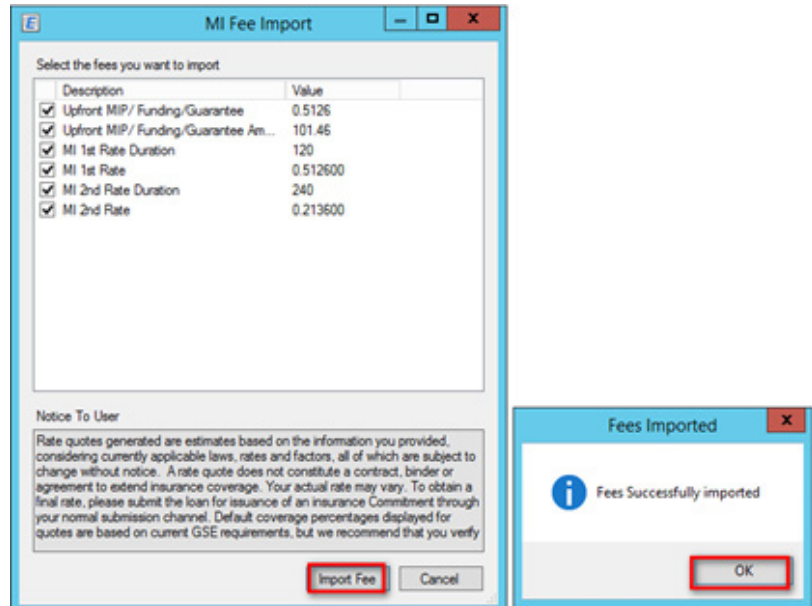
Originator Type: Lender.

Buttons: Rate Quote, Cancel.



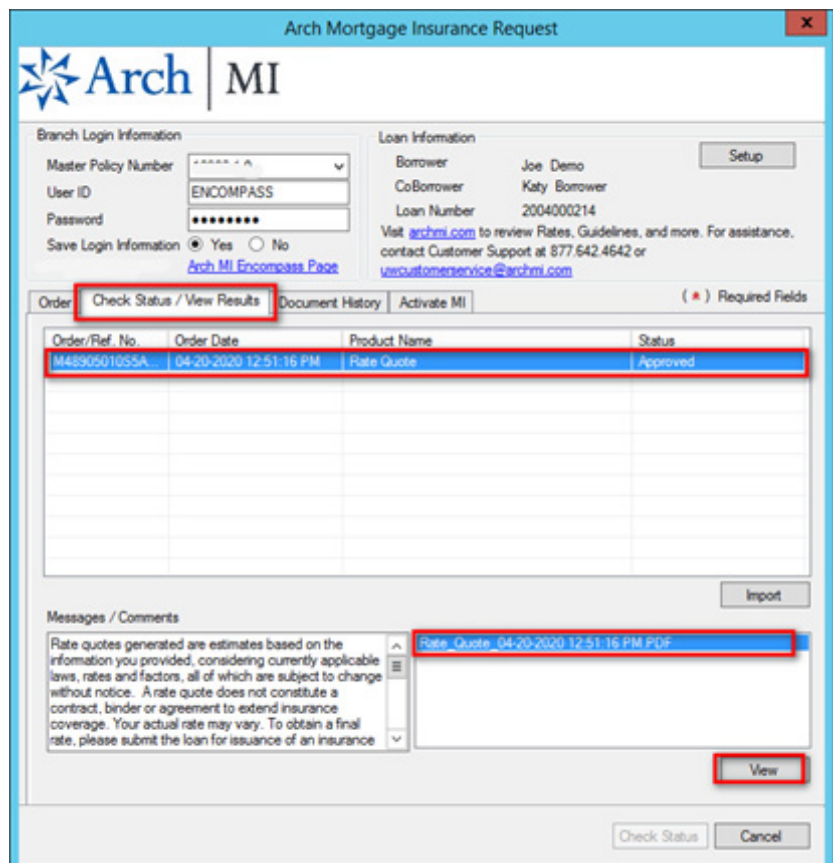
* Select the appropriate GSE lending product names in Encompass forms: Fannie Mae Streamlined 1003 (Community Lending Product MORNET.X26) or Freddie Mac's Offering Identifier (CASASRN.X163).

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.



Viewing Your Rate Quote

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



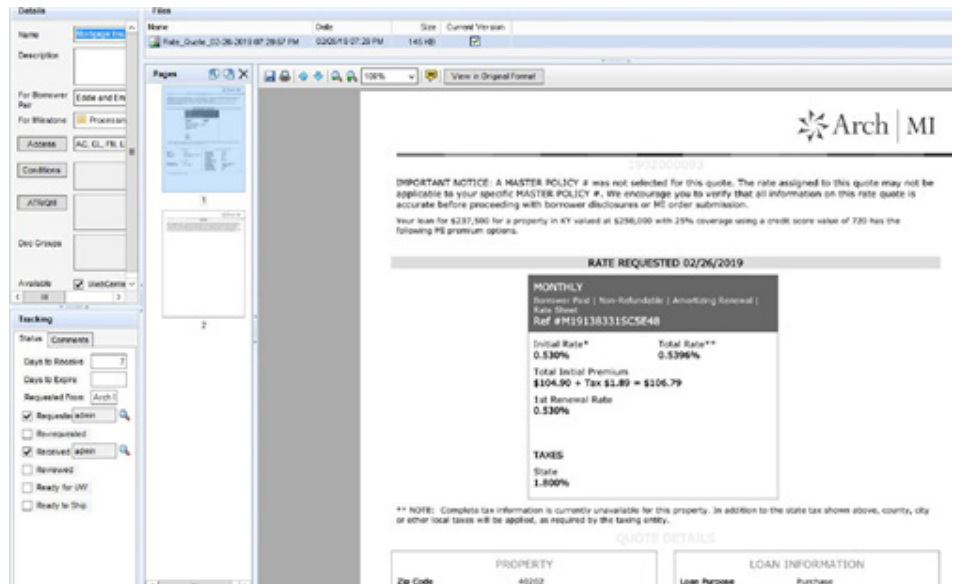
17. The Document Details page will open.

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.

20. You can save and/or print the Rate Quote by clicking the **Save** and **Print** icons.



The screenshot shows the Encompass software interface. On the left is a 'Details' sidebar with sections for 'Name', 'Description', 'For Blower/Fair', 'For Milestone', 'Access', 'Conditions', 'ATTN/RT', 'DND Groups', 'Available', and 'Tracking'. The 'Files' list at the top shows a file named 'Rate_Quote_55262019 07:28:57 PM' with a size of 145 KB. The main content area displays the 'Rate Quote' document, which includes the Arch | MI logo, a 'DISPONTANT NOTICE' (sic), and a 'RATE REQUESTED 02/26/2019' section. The rate quote details are as follows:

MONTHLY	
Business Profit / Non-Refundable / Amortizing Residential	
Rate Sheet	
Ref #M19138331SCSE48	
Initial Rate*	Total Rate**
0.530%	0.5396%
Total Initial Premium	
\$104.90 + Tax \$1.89 = \$106.79	
1st Renewal Rate	
0.530%	
TAXES	
State	
1.800%	

At the bottom, there are sections for 'PROPERTY' (Zip Code: 48202) and 'LOAN INFORMATION' (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.

1003 Page 2 1003 P1

V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income			Monthly Housing Expenses	
	Borrower	Co-Borrower	Present	Proposed
Base	6,500.00		1,250.00	
Overtime				1,062.20
Bonuses	500.00			
Commissions				65.00
Div. / Interest				475.00
Net Rent Inc.				34.15
Other				
Other				0.00
Total	7,000.00		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.

MIP/PMI/Guarantee Fee Calculation

Upfront Mortgage Insurance Premium /Funding / Guarantee Fee

Base Loan Amount: 215,920.00

MIP / Funding / Guarantee: %

Amount Paid in Cash: Lock

Upfront MIP/Funding/Guarantee Fee Financed

Loan Amount with Upfront MIP/Funding Fee: 215,920.00

Refund prorated unearned Up Front

Round to nearest \$50

Charges for the insurance are added to your loan payments

Charges for the insurance are collected upfront at loan closing

Lender Paid Mortgage Insurance

MI Factor Field Locked

Monthly Mortgage Insurance

Calculated Based On: Loan Amount

1.	0.190000	%	120	Months
2.	0.190000	%	240	Months

Cancel At: %

Calculate based on remaining balance

Midpoint payment cancellation

Declining Renewals

Number of Months MI being Collected: Prepaid: 0

Prepaid Amount:

Mortgage Insurance (FHA and VA)

Type of Veteran:

Is this the first use of the VA loan program?

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 #