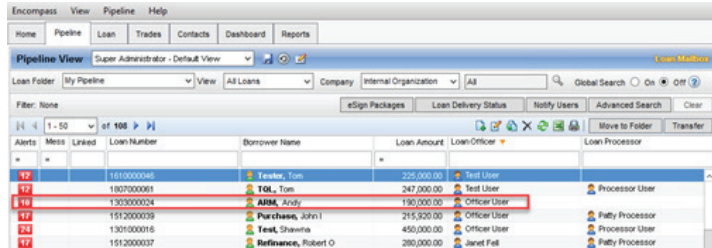# Order Non-Delegated MI from Encompass

Select a Loan

1. Launch Encompass® on your computer.

2. Go to **Pipeline** and select the loan you are working on.

Choose Arch MI
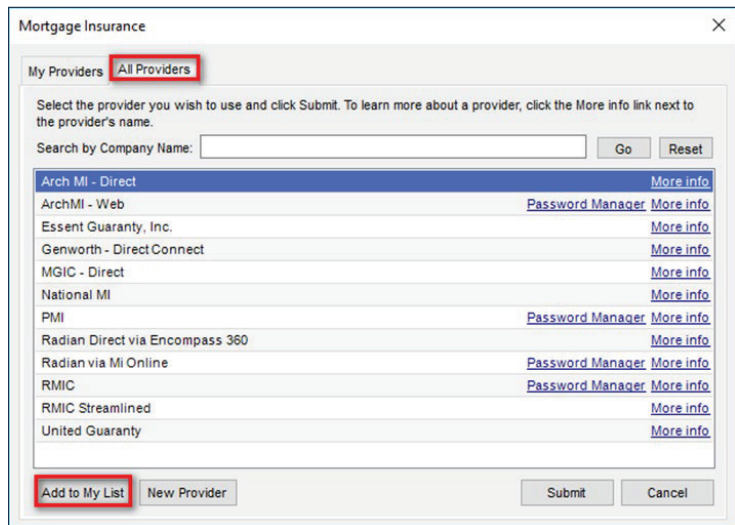
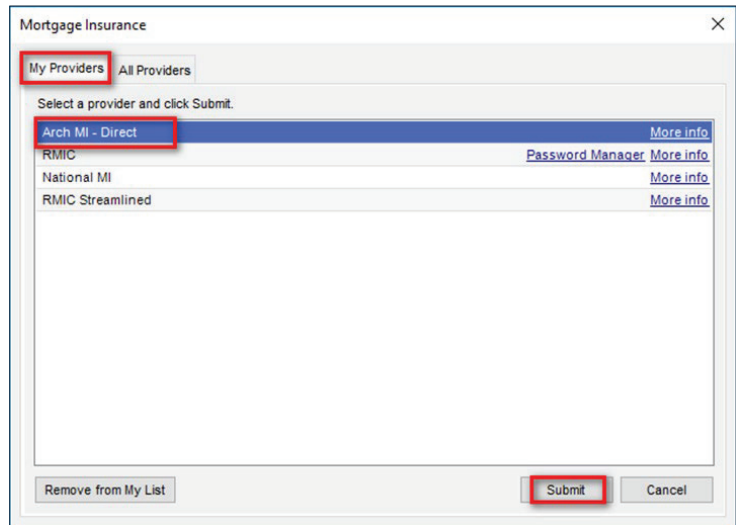3. Select and click **Mortgage Insurance** from the Services tab located at either the top Menu or the bottom left.

First-time users:

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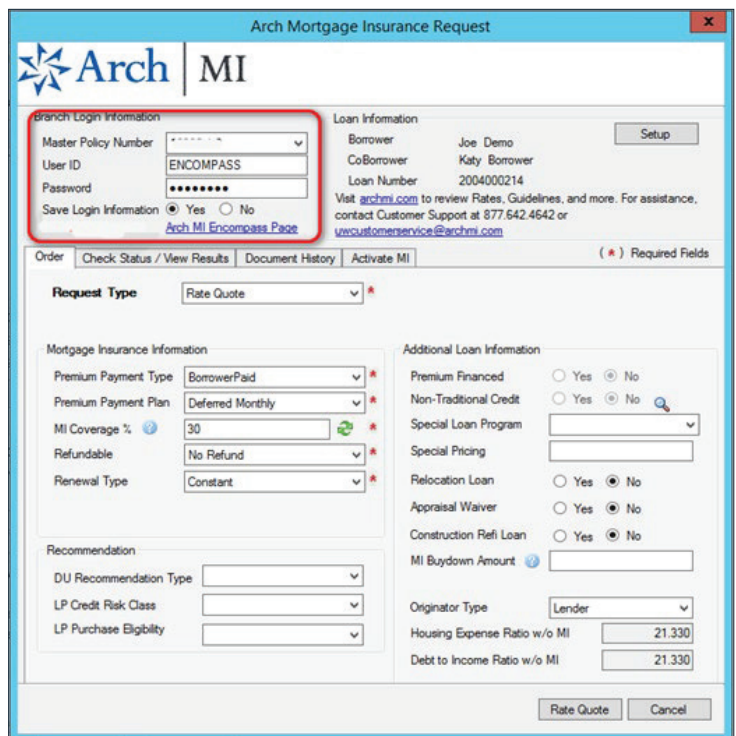
5. Arch MI-Direct is now saved to the My Providers tab. To continue the order process, select **Arch MI-Direct** and click the **Submit** button.

6. The Arch Mortgage Insurance Request page will open.

7. Your Master Policy Number, User ID and Password are auto-populated.

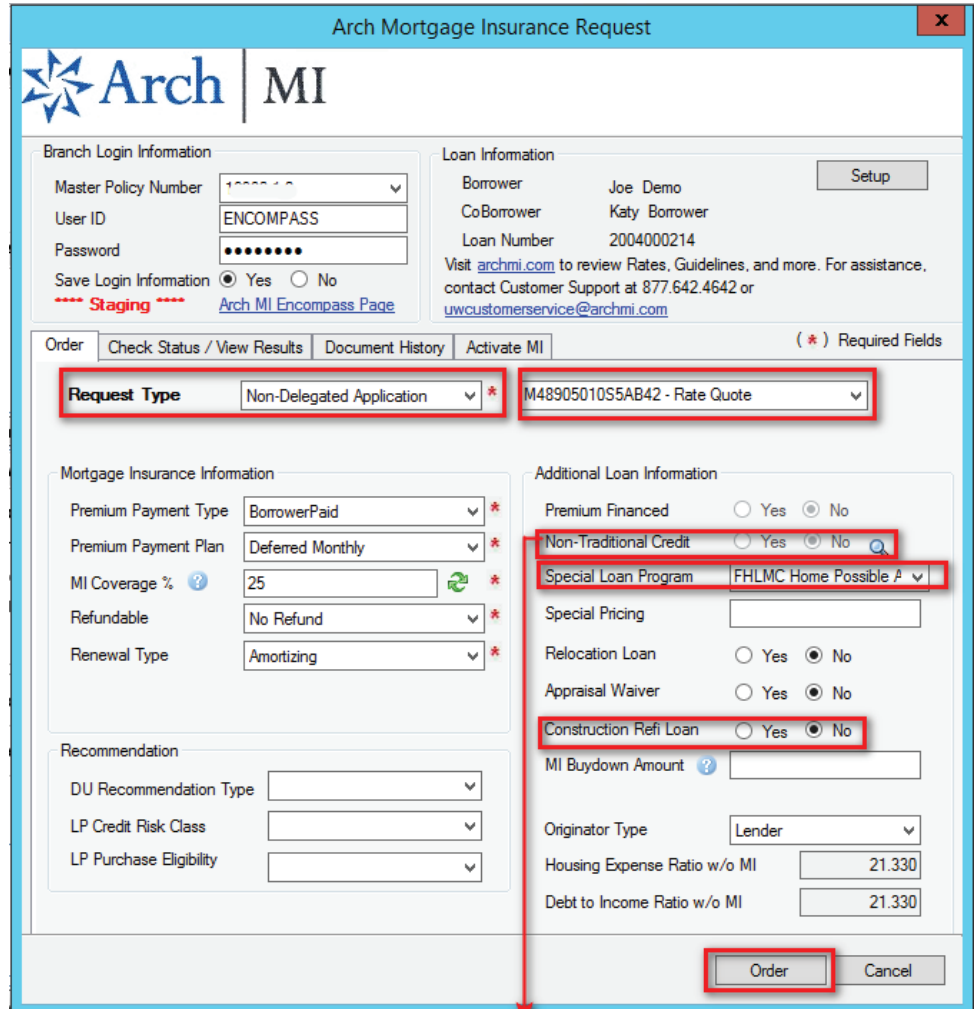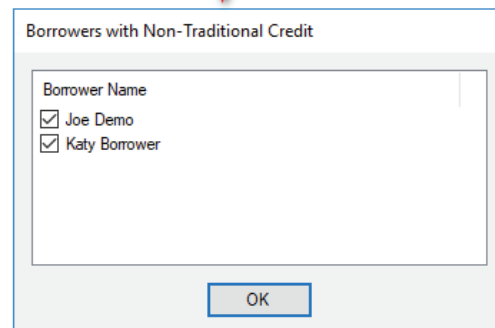   Note: Contact your administrator if any of the above information is missing.

Order Non-Delegated MI from Encompass

Order Non-Delegated MI

8. On the Order tab, select **Non-Delegated Application** as the Request Type.

9. If you previously received an Arch MI rate quote, select it to reference the quote in your order. Choose **Rate Quote** from the drop-down on the right or, for orders made outside Encompass, enter the Rate Quote ID manually.

10. Update the Mortgage Insurance Information section or accept the default selections.

11. 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.

12. Provide the DU®/LPA℠ (Desktop Underwriter®/ Loan Product Advisor®) Recommendation Type, if applicable.

13. Verify the Additional Loan Information including whether Non-Traditional Credit applies to the borrower(s).

*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).

14. The Special Loan Program field will default to support GSE community lending products. *Click the drop-down and select a different value, if required.

15. Select **Yes** if the loan is a Construction Refi.

16. Validate the Originator Information.

17. Click the **Order** button when finished.

18. A Message box will pop up informing you that the MI order is Suspended. This is because documents must be uploaded for UW review since this request is a Non-Delegated order. Click **OK** to close the box.

19. Go to the Check Status/ View Results tab after placing your Non-Delegated MI order.

20. Select your Non-Delegated MI order from the list.

21. Click Upload **UW Docs**.

22. The Attachment List window will open.

23. Click the **Plus** icon on the upper right corner.

24. The Attach box will open. You can either:
    - Browse from the hard drive or
    - Browse from the Encompass eFolder.

25. If you choose the second option (eFolder), the Select Documents window will open.

26. Check the boxes next to the documents that you want to send to Arch MI.

27. When the required documents have been selected, you can click the **Preview** button to view the multi-document file.
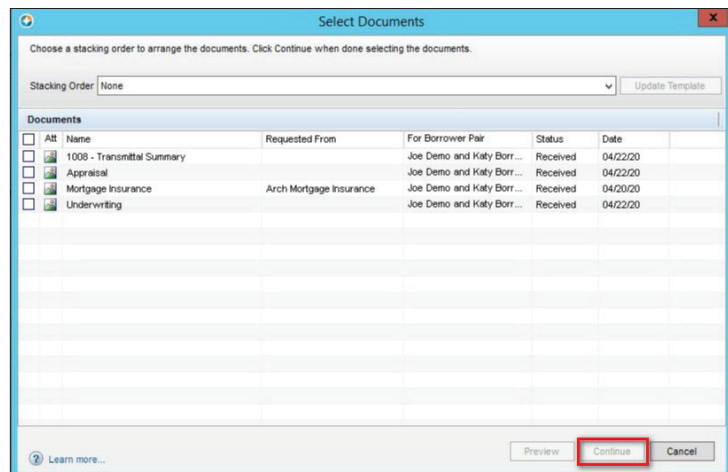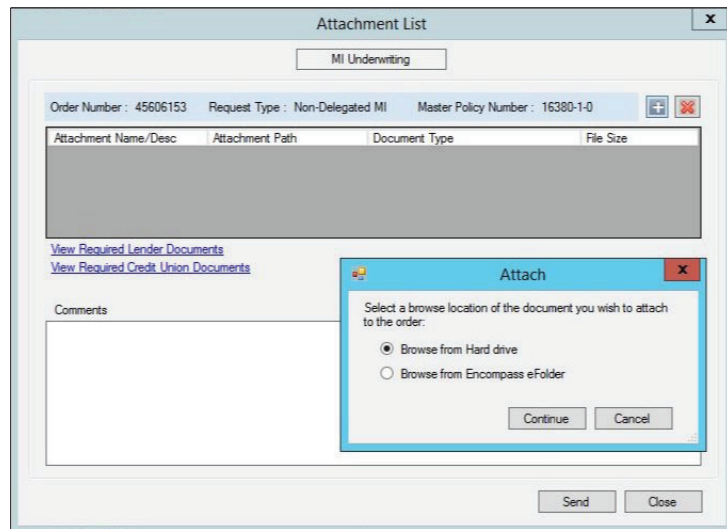
28. If you are using a Stacking Template, you can select from the Stacking Order drop-down.

- Available documents will be selected (checked). Required documents that are missing will be highlighted in pink.

- Click **Continue** after the required documents have been selected (checked).
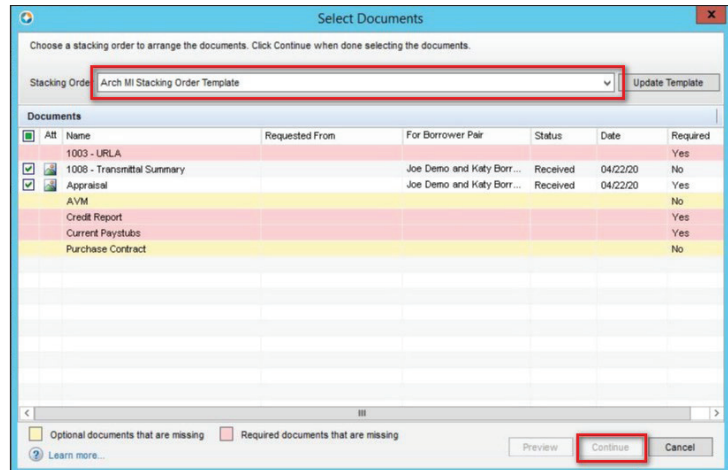
29. You will be returned to the Attachment List window, which will now display the selected documents.

30. Click the **Document Type** drop-down for each document to select the appropriate type.

31. Enter messages or instructions for Arch MI's underwriters in the Comments box.

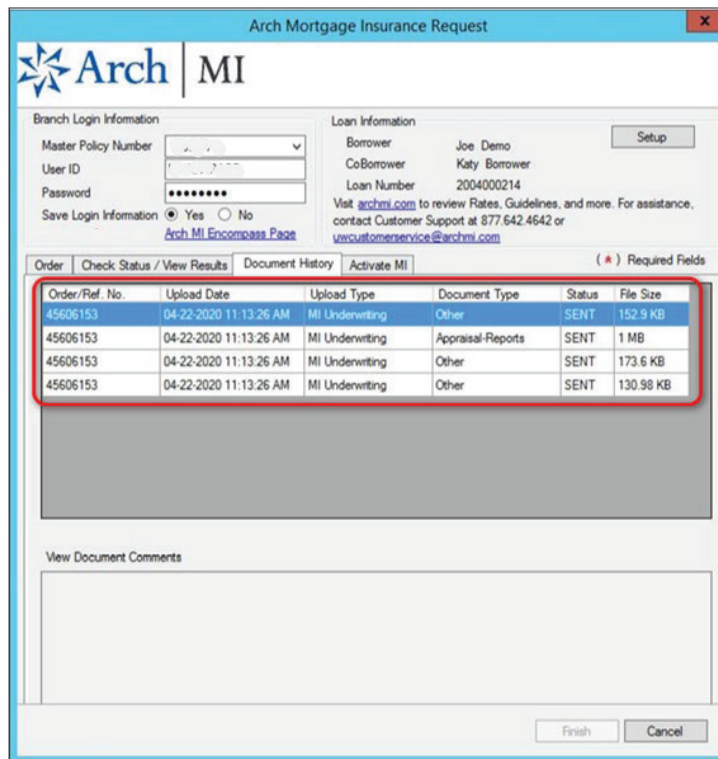**32.** To delete a document, click the **x** on the top right-hand corner, next to the +.

33. Click the **Send** button to deliver the selected documents to Arch MI.

34. A message will pop up indicating that the documents were successfully transmitted to Arch MI.
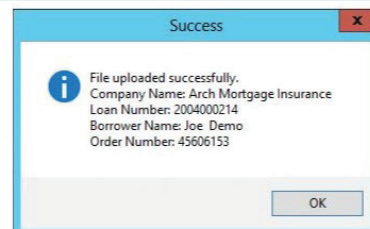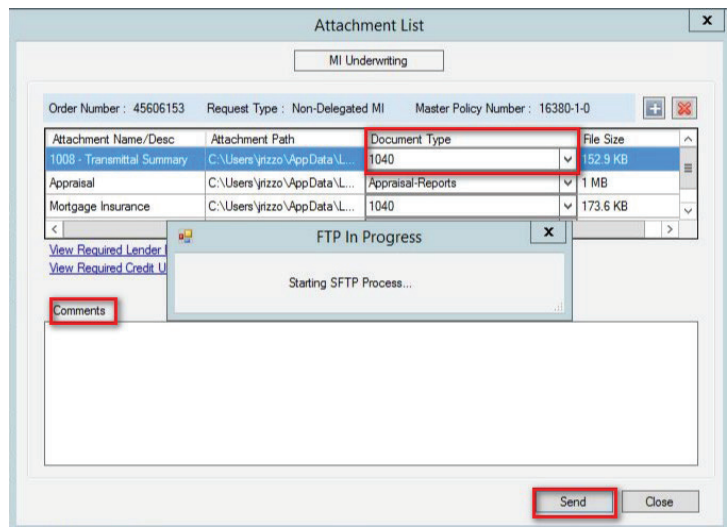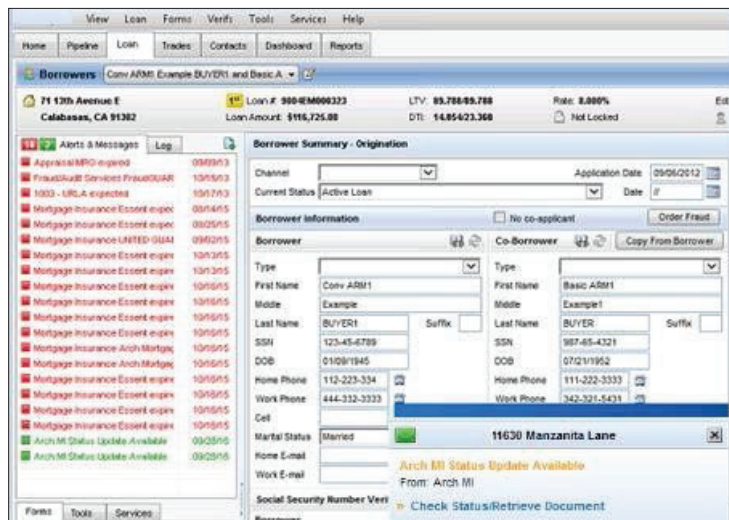
View Document Upload History

1. Go to the Check Status/ View Results tab.

2. Select the **Non-Delegated** MI order from the list.

3. Click Upload **UW Docs**.

4. View the document upload history at the bottom of the Attachment List window.

5. Select a date/time from the Uploaded On column and see the corresponding documents that were uploaded along with the status of the submission.

Receive Arch MI Loan Alerts

6. Whenever the UW status of your loan changes, Encompass will display a message from Arch MI.

7. The alert will pop up in Encompass and will be added to the Alerts & Messages column.

8. Click the link: **Check Status/Retrieve Document** in the message pop-up OR on the **Arch MI Status Update Available** link in the Alerts & Messages column to check the status of your MI application and retrieve your approval.

Note: You can also retrieve the MI application status by going directly to the Check Status/View Results tab on the Arch MI request screen.

- Double-click the **MI Order** or select the **Check** button on the lower right-hand corner of the screen.

9. The UW status will be displayed if the application is still under review.

Retrieve Certificate of Insurance

10. If the application is approved, the Status of the order on the Check Status/View Results tab on the Arch MI Request screen will change to Approved and the Certificate of Insurance will be available.

11. Highlight the **Approved Non-Delegated MI** order from the list.

12. The corresponding Certificate will be highlighted at the bottom. Double-click the PDF file or
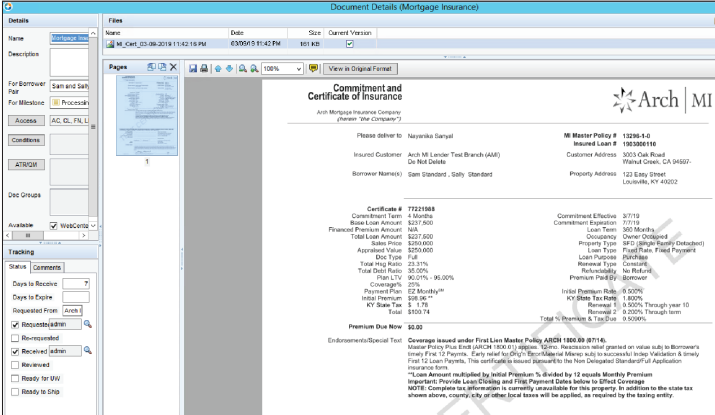
13. Click the **View** button to view your Certificate.
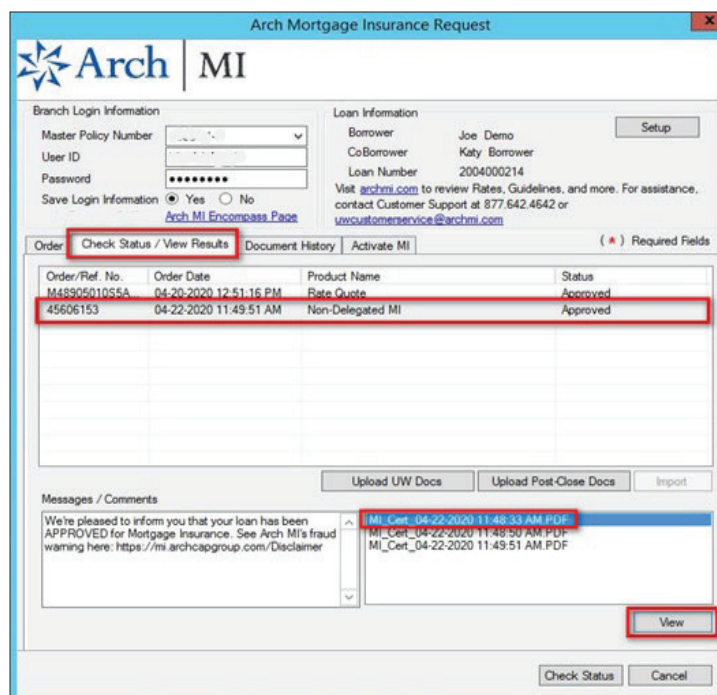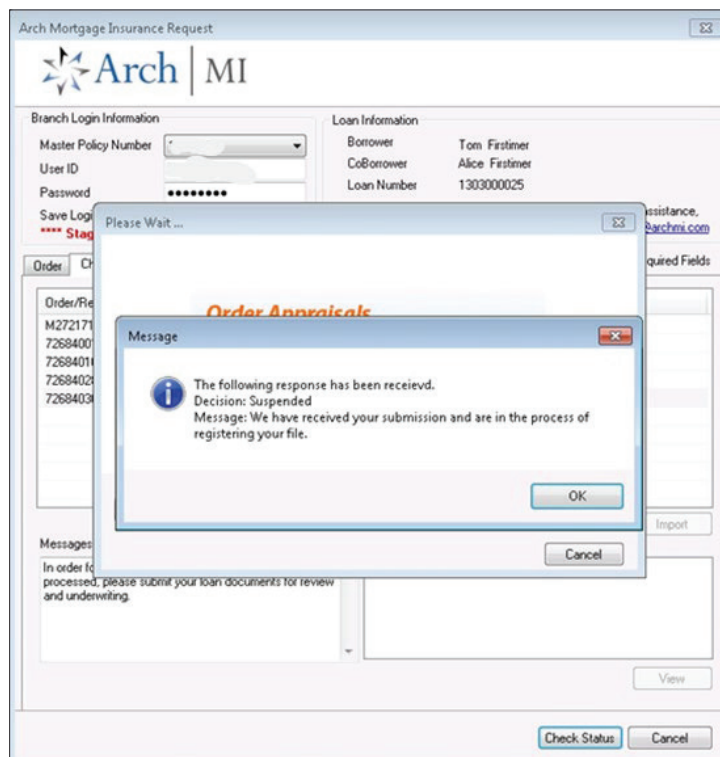
14. The Document Details page will open.

15. Double-click the file from the Files list if the Certificate is not displayed.

Note: If you have saved older versions of the Certificate, make sure you select the most recent one from the Files list.

16. The Certificate will display on the right side of the Document Details page.

17. You can save and/or print the Certificate by clicking the **Save** and **Print** icons.

Validating MIP/VIP Information

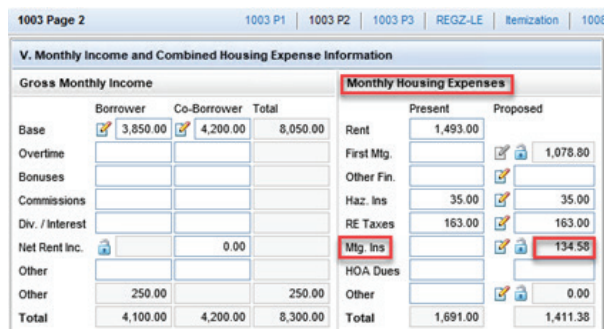**18.** Select **Forms** > **1003 Page 2** > **Monthly Income and Combined Housing Expense Information**.

19. Click the **Edit** icon next to the Mtg. Ins. field.

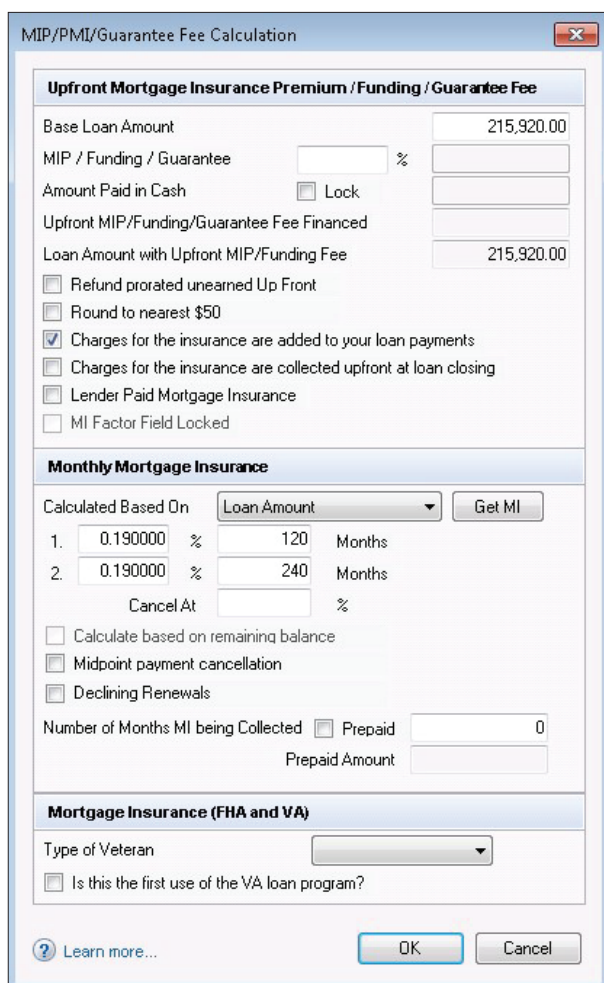**20.** Validate the MI rates on the MIP/PMI Guarantee Fee Calculation screen.

21. 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.

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

Uploading Documents for the Independent Validation Program

1. Choose this option if you participate in Arch MI's Independent Validation Program, which offers 12 months rescission relief for qualified loans. Your Master Policy must include the appropriate Endorsement to participate in the Independent Validation Program. For more information, call 877-642-4642 or contact your Arch MI Account Manager.

2. Confirm that the loan has closed prior to sending the document package.

3. Select the **MI Certificate** from the Check Status/ View Results tab on the Arch MI order screen.

4. Click **Upload Post-Close Docs**.

5. Follow Steps 19–34 under Order Non-Delegated MI.

Arch | MI

**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 #

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