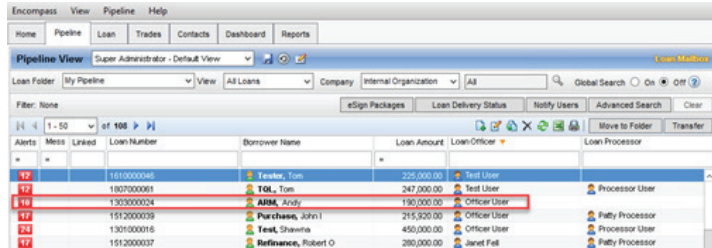




## Select a Loan

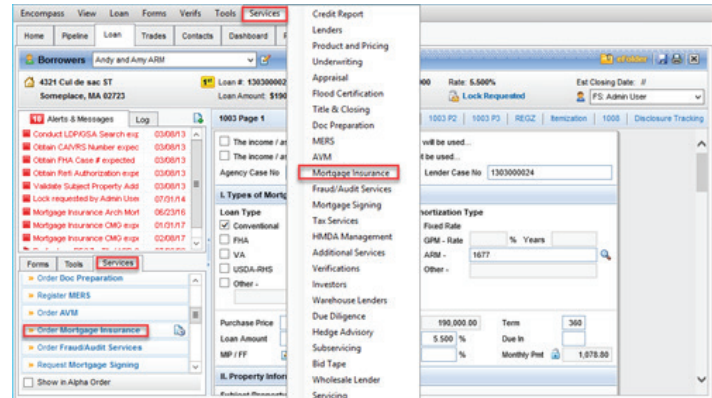
1. Launch Encompass® on your computer.
2. Go to **Pipeline** and select the loan you are working on.



Alerts	Miss	Linked	Loan Number	Borrower Name	Loan Amount	Loan Officer	Loan Processor
			1101000001	Arch MI	225,000.00	Test User	Processor User
			1027000001	YOL - Tom	247,000.00	Test User	Processor User
			1303000004	Arch MI	190,000.00	Officer User	Processor User
			1512000009	Purchase, John I	215,320.00	Officer User	Petty Processor
			1301000016	Test, Shawna	450,000.00	Officer User	Processor User
			1512000037	Refinance, Robert O	280,000.00	Janet Fell	Petty Processor

## Choose Arch MI

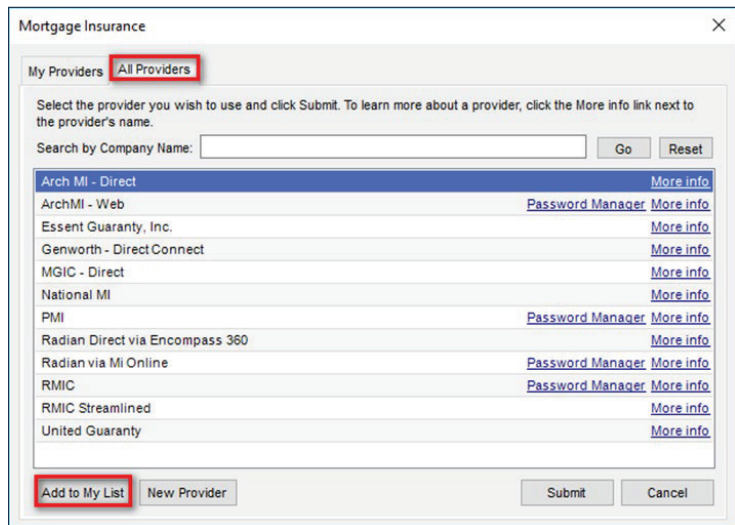
3. Select and click **Mortgage Insurance** from the Services tab located at either the top Menu or the bottom left.



The screenshot shows the Encompass interface with the 'Services' tab selected. The 'Mortgage Insurance' option is highlighted in the left-hand menu. The right-hand pane displays details for a specific loan, including the rate (5.500%), term (360), and other loan parameters.

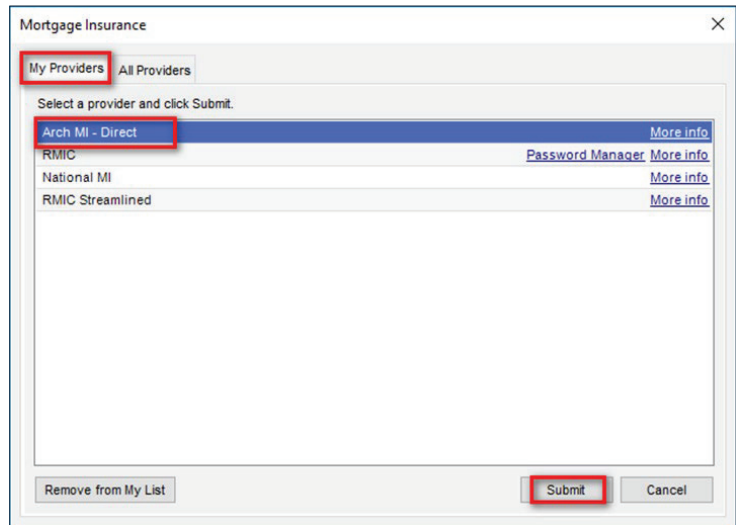
### First-time users:

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



The screenshot shows the 'Mortgage Insurance' window with the 'All Providers' tab selected. A list of providers is displayed, including 'Arch MI - Direct', 'Arch MI - Web', 'Essent Guaranty, Inc.', 'Genworth - Direct Connect', 'MGIC - Direct', 'National MI', 'PMI', 'Radian Direct via Encompass 360', 'Radian via MI Online', 'RMIC', 'RMIC Streamlined', and 'United Guaranty'. The 'Add to My List' button is highlighted at the bottom left.

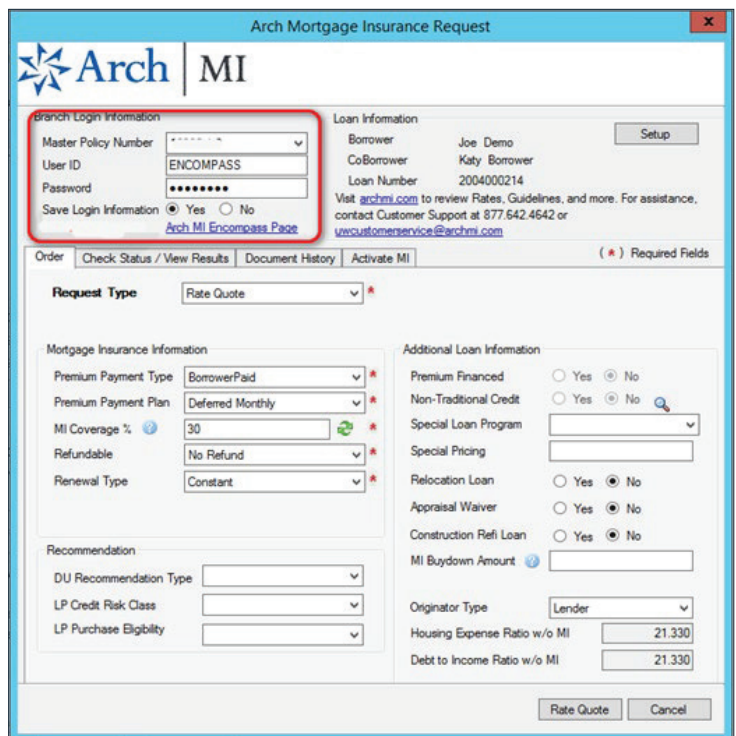
- Arch MI-Direct is now saved to the My Providers tab. To continue the order process, select **Arch MI-Direct** and click the **Submit** button.



The screenshot shows a window titled "Mortgage Insurance" with two tabs: "My Providers" and "All Providers". The "My Providers" tab is active, and a list of providers is displayed. "Arch MI - Direct" is highlighted in blue. Other providers listed are "RMIC", "National MI", and "RMIC Streamlined". At the bottom of the window, there are buttons for "Remove from My List", "Submit", and "Cancel". The "Submit" button is highlighted with a red box.

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

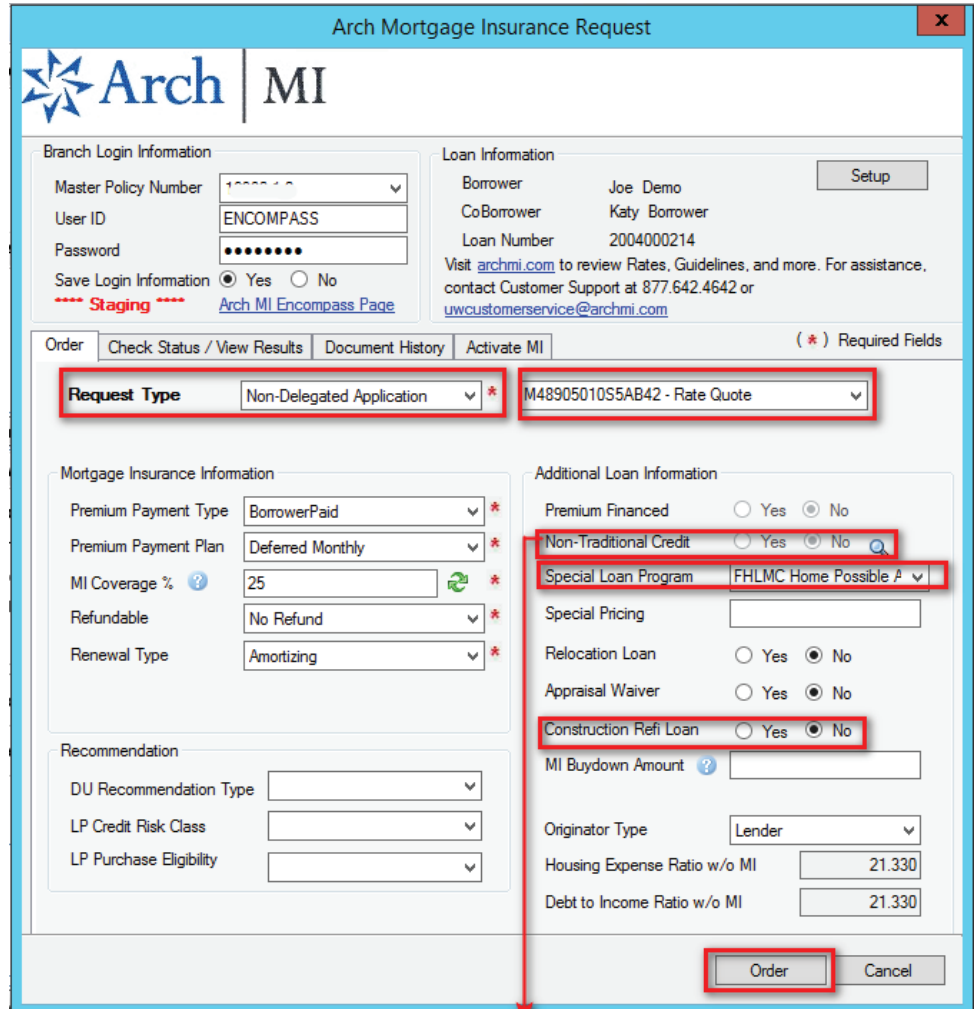
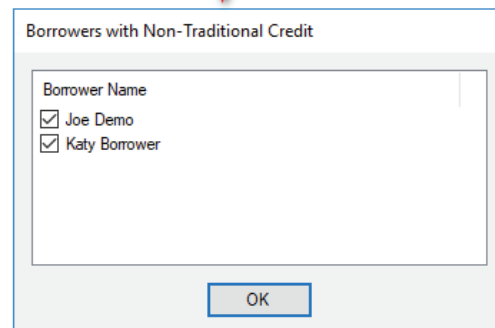
Note: Contact your administrator if any of the above information is missing.



The screenshot shows the "Arch Mortgage Insurance Request" page. The "Branch Login Information" section is highlighted with a red box, showing fields for "Master Policy Number", "User ID" (populated with "ENCOMPASS"), and "Password". Below these fields are checkboxes for "Save Login Information" (checked) and "Arch MI Encompass Page". The "Loan Information" section on the right shows fields for "Borrower" (Joe Demo), "CoBorrower" (Katy Borrower), and "Loan Number" (2004000214). The "Request Type" is set to "Rate Quote". The "Mortgage Insurance Information" section includes fields for "Premium Payment Type" (BorrowerPaid), "Premium Payment Plan" (Deferred Monthly), "MI Coverage %" (30), "Refundable" (No Refund), and "Renewal Type" (Constant). The "Additional Loan Information" section includes checkboxes for "Premium Financed", "Non-Traditional Credit", "Special Loan Program", "Relocation Loan", "Appraisal Waiver", and "Construction Refi Loan", as well as a field for "MI Buydown Amount". The "Recommendation" section includes fields for "DU Recommendation Type", "LP Credit Risk Class", and "LP Purchase Eligibility". The "Originator Type" is set to "Lender". The "Housing Expense Ratio w/o MI" and "Debt to Income Ratio w/o MI" are both 21.330. At the bottom right, there are buttons for "Rate Quote" and "Cancel".

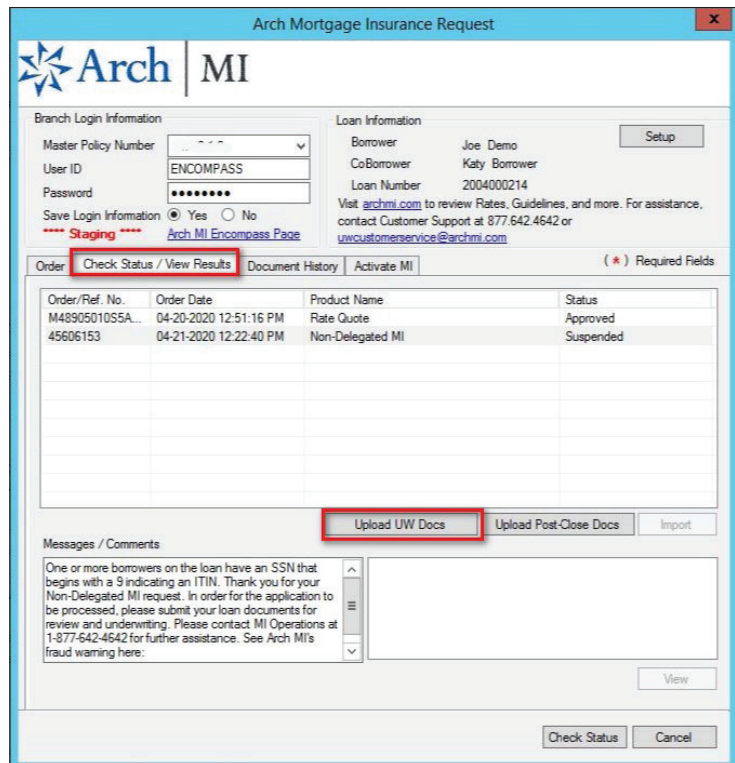
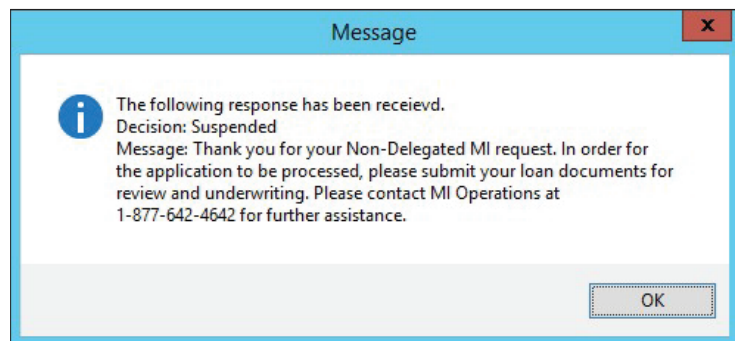
## Order Non-Delegated MI

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<sup>®</sup>/LPA<sup>SM</sup> (Desktop Underwriter<sup>®</sup>/Loan Product Advisor<sup>®</sup>) Recommendation Type, if applicable.
13. Verify the Additional Loan Information including whether Non-Traditional Credit applies to the borrower(s).

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**.

\*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).



**22.** The Attachment List window will open.

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

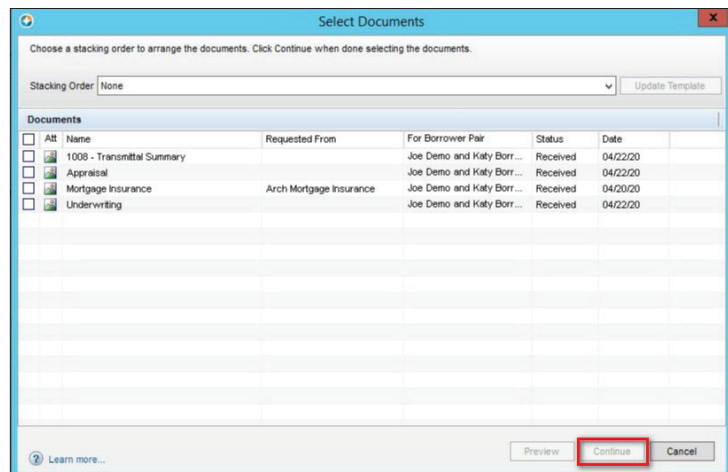
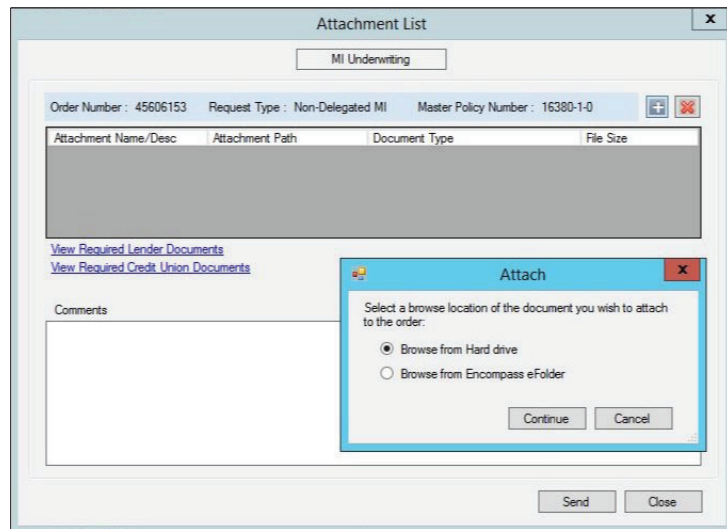
**24.** The Attach box will open. You can either:

- 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.

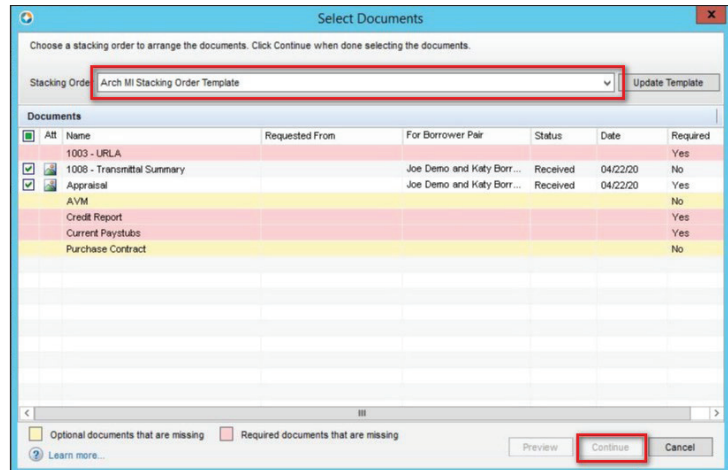
**27.** When the required documents have been selected, you can click the **Preview** button to view the multi-document file.





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.

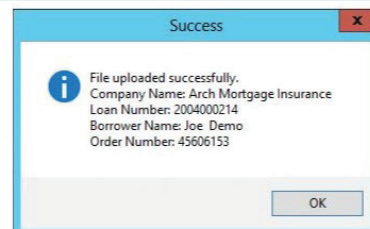
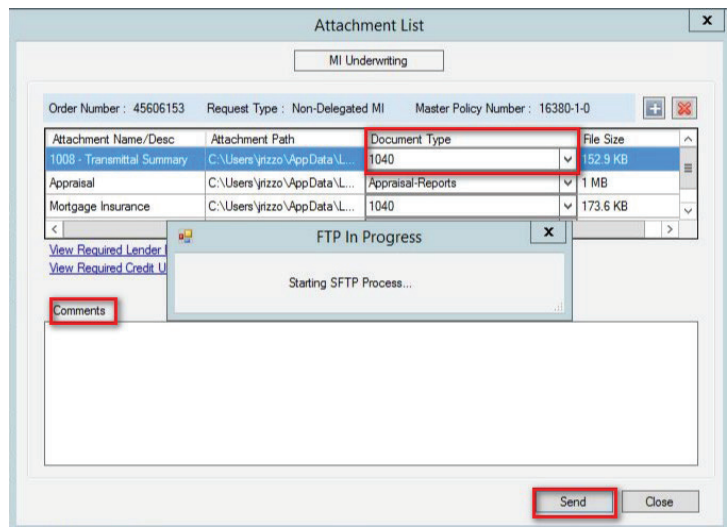
30. Click the **Document Type** drop-down for each document to select the appropriate type.

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 +.

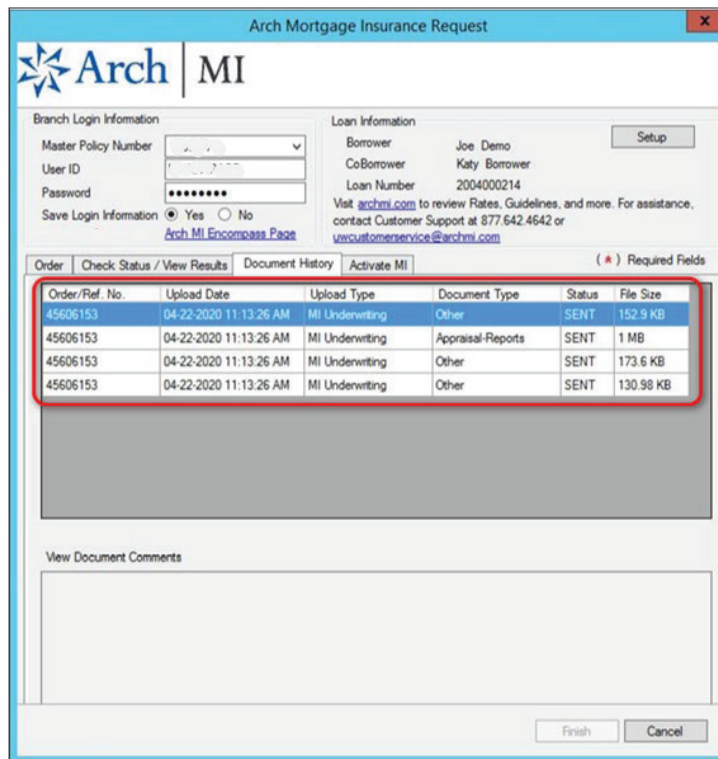
33. Click the **Send** button to deliver the selected documents to Arch MI.

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



## View Document Upload History

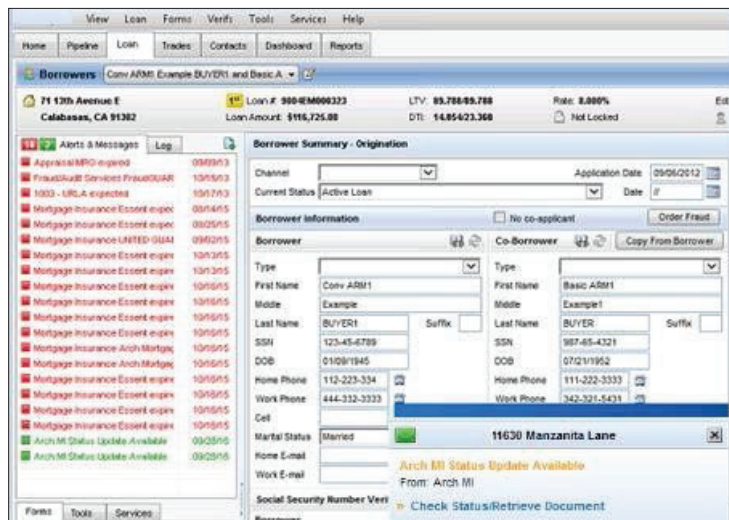
1. Go to the Check Status/View Results tab.
2. Select the **Non-Delegated** MI order from the list.
3. Click Upload **UW Docs**.
4. View the document upload history at the bottom of the Attachment List window.
5. Select a date/time from the Uploaded On column and see the corresponding documents that were uploaded along with the status of the submission.



Order/Ref. No.	Upload Date	Upload Type	Document Type	Status	File Size
45606153	04-22-2020 11:13:26 AM	MI Underwriting	Other	SENT	152.9 KB
45606153	04-22-2020 11:13:26 AM	MI Underwriting	Appraisal-Reports	SENT	1 MB
45606153	04-22-2020 11:13:26 AM	MI Underwriting	Other	SENT	173.6 KB
45606153	04-22-2020 11:13:26 AM	MI Underwriting	Other	SENT	130.98 KB

## 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.



**Borrower Summary - Origination**

Channel: **Example BUYER1 and Basic A** Application Date: 09/05/2012

Current Status: **Active Loan** Date: #

**Borrower Information**

**Borrower**

Type: **Conv ARM1** First Name: **Example** Middle: **Example1**

Last Name: **BUYER1** Suffix: **BUYER**

SSN: **123-45-6789** DOB: **01/08/1945**

Home Phone: **112-223-334** Work Phone: **444-332-3333** Cell: **11630 Manzanita Lane**

Marital Status: **Married**

Home E-mail: **Arch MI Status Update Available** From: Arch MI

Work E-mail: **Check Status/Retrieve Document**

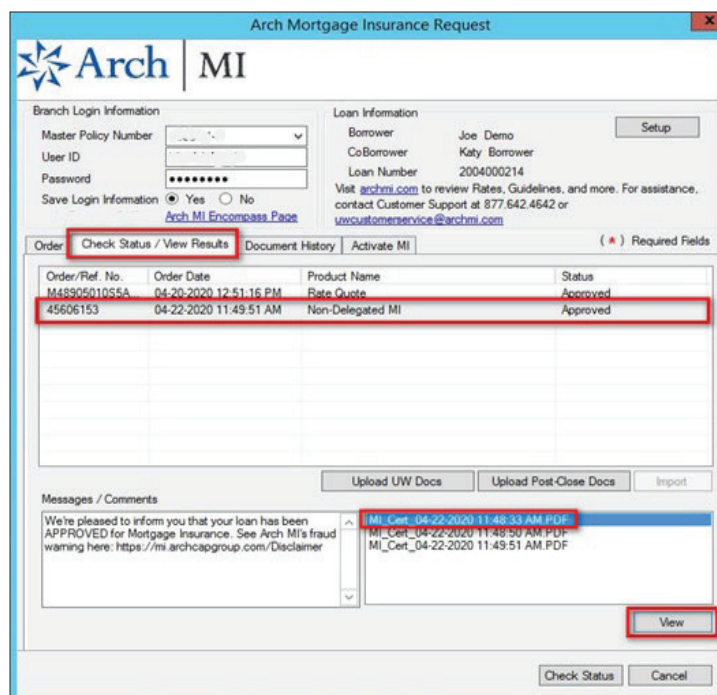
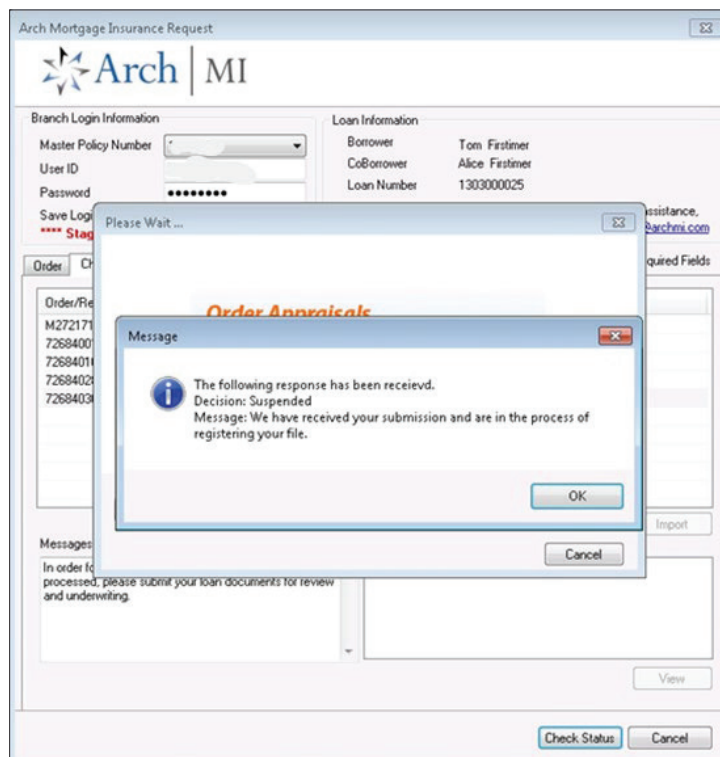
Note: You can also retrieve the MI application status by going directly to the Check Status/View Results tab on the Arch MI request screen.

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

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

## Retrieve Certificate of Insurance

- 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.
- Highlight the **Approved Non-Delegated MI** order from the list.
- The corresponding Certificate will be highlighted at the bottom. Double-click the PDF file or
- Click the **View** button to view your Certificate.





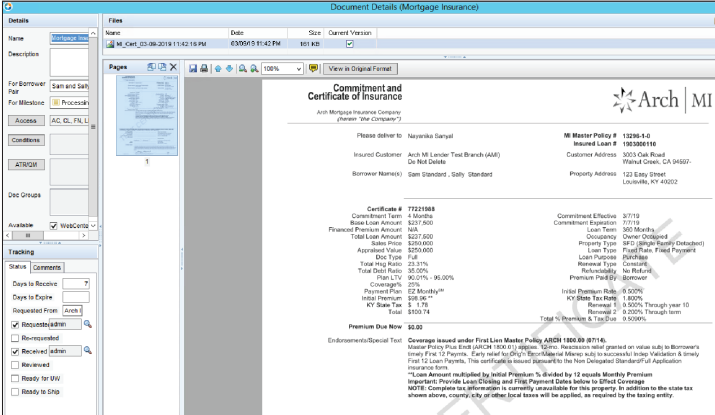
14. The Document Details page will open.

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.



**Document Details (Mortgage Insurance)**

Name: M\_Cert\_12-08-2018 11:42:18 PM Date: 6/30/2018 11:42 PM Size: 101 KB Current Version: 1

**Commitment and Certificate of Insurance**

Arch Mortgage Insurance Company  
Please See Certificate

Policyholder: Noreenka Sargol  
Insured Customer: Arch MI Lender Trust Branch (AM)  
Borrower Name(s): Sam Spangler, Sally Spangler

**MI Master Policy # 10290-A-0**  
**Insured Loan # 100000110**

Customer Address: 3033 Oak Road  
Riverside, CA 92507  
Property Address: 121 Eddy Street  
Louisville, KY 40202

**Certificate # 73220068**

Commitment Date: 6/30/2018  
Base Loan Amount: \$257,500  
Financed Purchase Amount: \$257,500  
Total Loan Amount: \$257,500  
Sales Price: \$259,000  
Appraised Value: \$259,000  
Loan-to-Value: 99.42%  
Total Debt Ratio: 35.00%  
Front-End Ratio: 45.00%  
Back-End Ratio: 45.00%  
Coverage: 25%  
Interest Rate: 4.50%  
Mortgage Insurance: \$10.00  
MIP Rate: 0.75%  
MIP Fee: \$10.00  
Premium Due Now: \$0.00

Commitment Effective: 6/30/2018  
Commitment Expiration: 6/30/2023  
Loan Term: 360 Months  
Ownership: Owner-Occupied  
Property Type: Single-Family Detached  
Loan Type: Fixed Rate, Fixed Payment  
Loan Purpose: Purchase  
Refinance: No Refund  
Premium Paid (\$): \$0.00

Initial Premium Rate: 0.50%  
KY State Tax Rate: 1.00%  
Reserve: 0.500% Through year 10  
Reserve: 0.500% Through term  
Total % Premium & Tax Due: 0.5000%

**Endorsements/Special Text:**  
Coverage Issued under First Lien Master Policy ARCH 1000-00-00110.  
Master Policy Plus End (ARCH 1000-00-00110) applies. Coverage not granted as it is subject to Borrower's credit and 12 months. Early rate adjustment (Early Rate Adjustment) is not applicable to this policy.  
First 12 months. This certificate is issued subject to the then current Standard of Application.  
\*Loan Amount calculated by Initial Premium % divided by 12 monthly Monthly Premium.  
Important: Provide Loan Closing and First Payment Dates below to Effect Coverage.  
NOTE: Complete the information to correctly establish this property in addition to the state tax shown above, compliance of other local taxes will be applied, as required by the taxing entity.

## Validating MIP/VIP Information

### 18. Select **Forms > 1003**

### Page 2 > Monthly Income and Combined Housing Expense Information.

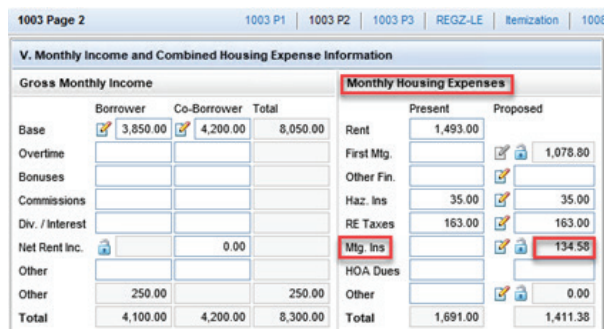
### 19. Click the **Edit** icon next to the Mtg. Ins. field.

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

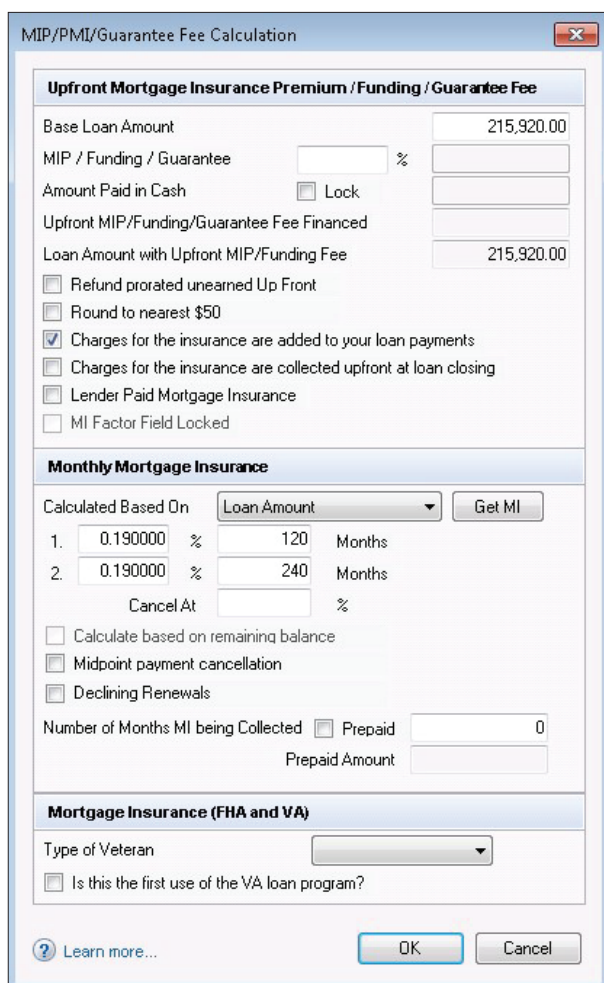
### 21. Click the **OK** button to automatically calculate the MI premium amount, which will be displayed in the Mtg. Ins. (Proposed) field on the previous screen.

## Reminder for Kentucky and West Virginia.

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



Gross Monthly Income			Monthly Housing Expenses	
	Borrower	Co-Borrower	Present	Proposed
Base	3,850.00	4,200.00	1,493.00	
Overtime				1,078.80
Bonuses				
Commissions				
Div. / Interest			35.00	35.00
Net Rent Inc.		0.00	163.00	163.00
Other				
Other	250.00			0.00
<b>Total</b>	<b>4,100.00</b>	<b>4,200.00</b>	<b>1,691.00</b>	<b>1,411.38</b>



**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:

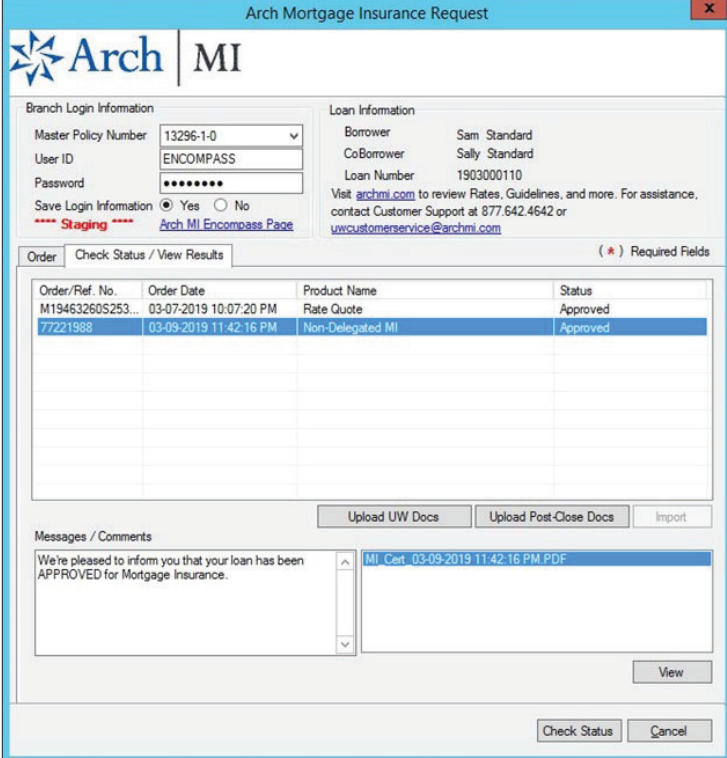
**Mortgage Insurance (FHA and VA)**

Type of Veteran:

☐ Is this the first use of the VA loan program?

## 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 Mortgage Insurance Request

Branch Login Information

Master Policy Number: 13296-1-0  
 User ID: ENCOMPASS  
 Password: \*\*\*\*\*  
 Save Login Information: ☒ Yes ☐ No  
 \*\*\*\* Staging \*\*\*\* [Arch MI Encompass Page](#)

Loan Information

Borrower: Sam Standard  
 CoBorrower: Sally Standard  
 Loan Number: 1903000110  
 Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [uwcustomerservice@archmi.com](#)

Order | Check Status / View Results (Required Fields)

Order/Ref. No.	Order Date	Product Name	Status
M19463260S253...	03-07-2019 10:07:20 PM	Rate Quote	Approved
77221988	03-09-2019 11:42:16 PM	Non-Delegated MI	Approved

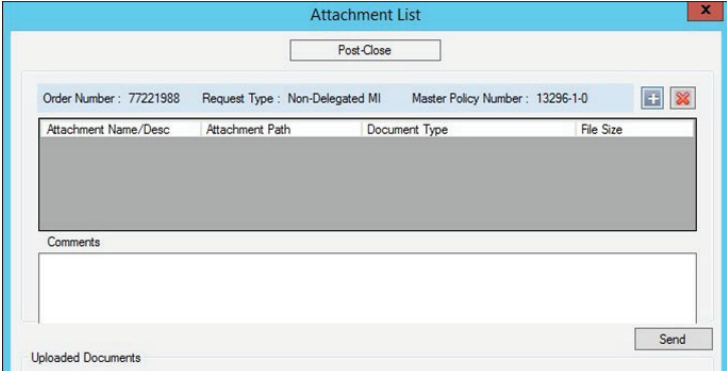
Messages / Comments

We're pleased to inform you that your loan has been APPROVED for Mortgage Insurance.

MI Cert\_03-09-2019 11:42:16 PM PDF

View

Check Status Cancel



Attachment List

Post-Close

Order Number: 77221988 Request Type: Non-Delegated MI Master Policy Number: 13296-1-0

Attachment Name/Desc	Attachment Path	Document Type	File Size

Comments

Uploaded Documents

Send

## 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 #