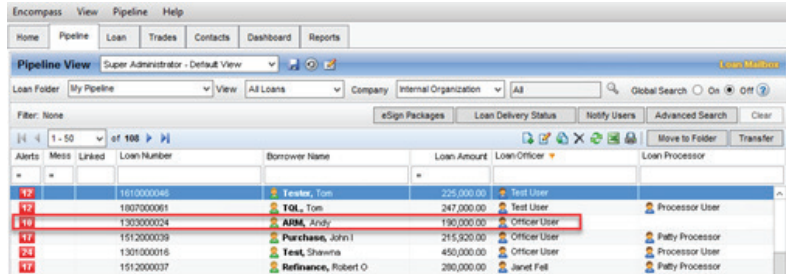




## Select a Loan

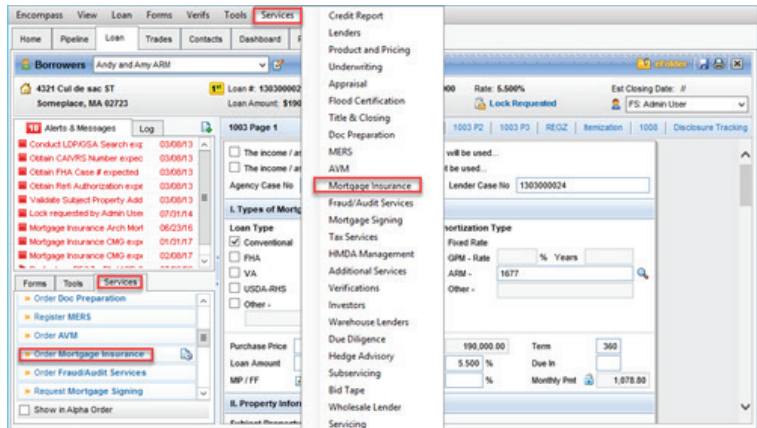
1. Launch Encompass® on your computer.
2. Go to **Pipeline** and select the loan you are working on.



Alerts	Miss	Linked	Loan Number	Borrower Name	Loan Amount	Loan Officer	Loan Processor
			1512000046	Towler, Tom	225,000.00	Test User	
			1303000091	TOL, Tom	247,000.00	Test User	
			1303000024	AIM, Andy	190,000.00	Officer User	Processor User
			1512000039	Purchase, John I	215,900.00	Officer User	Paty Processor
			1301000016	Test, Shweta	450,000.00	Officer User	Processor User
			1512000037	Refinance, Robert O	280,000.00	Arnet Fell	Paty Processor

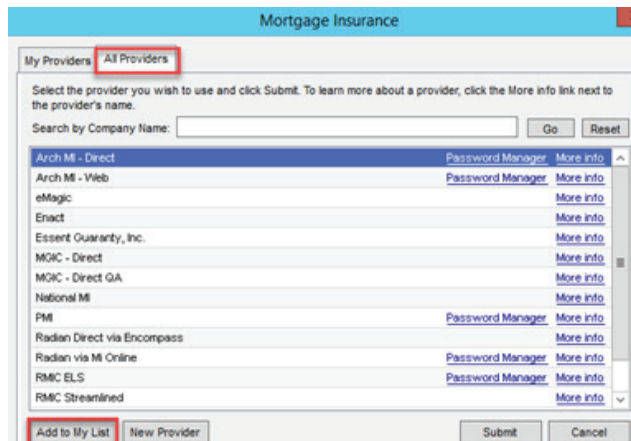
## Choose Arch MI

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

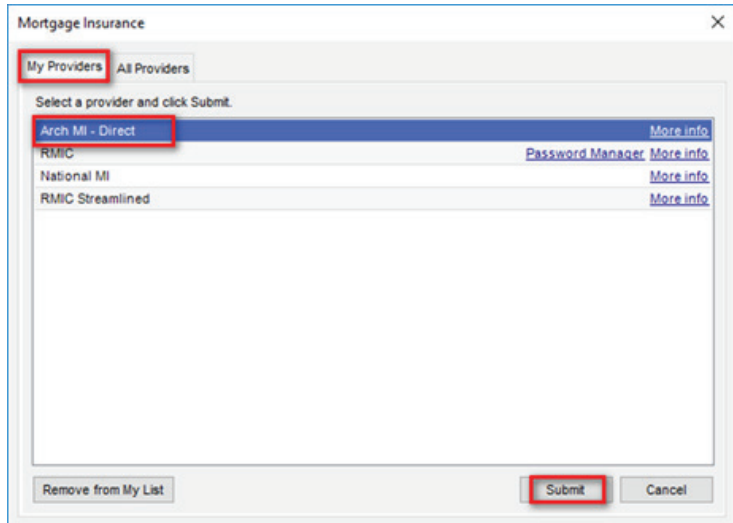


## First-time users:

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.



Mortgage Insurance

My Providers All Providers

Select a provider and click Submit.

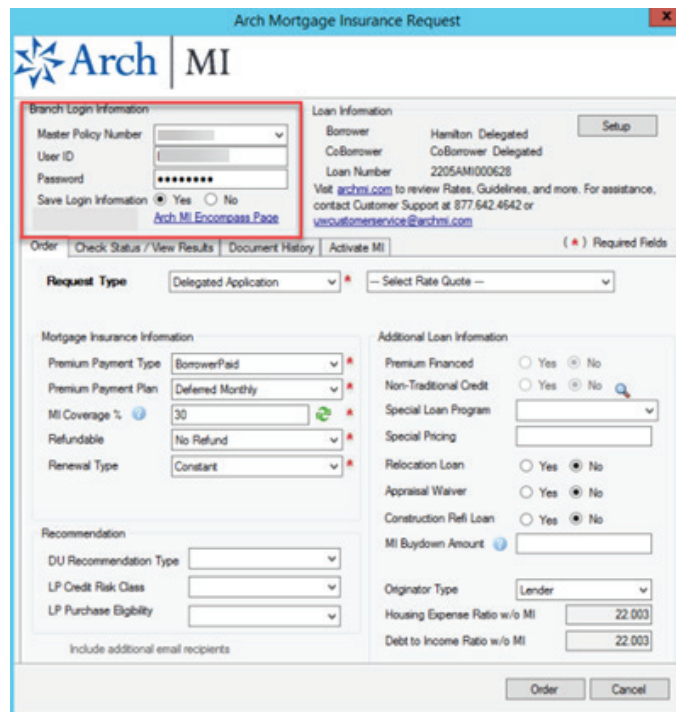
Arch MI - Direct	<a href="#">More info</a>
RMIC	<a href="#">Password Manager</a> <a href="#">More info</a>
National MI	<a href="#">More info</a>
RMIC Streamlined	<a href="#">More info</a>

Remove from My List Submit Cancel

**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.



Arch Mortgage Insurance Request

Arch | MI

Branch Login Information

Master Policy Number [Auto-populated]  
 User ID [Auto-populated]  
 Password [Auto-populated]  
 Save Login Information ☒ Yes ☐ No  
[Arch MI Encompass Page](#)

Loan Information

Borrower Hamilton Delegated  
 CoBorrower CoBorrower Delegated  
 Loan Number 2205AM000628  
 Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [vecustomer@archmi.com](#)

Order Check Status / View Results Document History Activate MI (\*) Required Fields

Request Type Delegated Application \* -- Select Rate Quote --

Mortgage Insurance Information

Premium Payment Type BorrowerPaid \*  
 Premium Payment Plan Deferred Monthly \*  
 MI Coverage % 30 \*  
 Refundable No Refund \*  
 Renewal Type Constant \*

Additional Loan Information

Premium Financed ☐ Yes ☒ No  
 Non-Traditional Credit ☐ Yes ☒ No  
 Special Loan Program [Dropdown]  
 Special Pricing [Text]  
 Relocation Loan ☐ Yes ☒ No  
 Appraisal Waiver ☐ Yes ☒ No  
 Construction Refi Loan ☐ Yes ☒ No  
 MI Buydown Amount [Text]

Recommendation

DU Recommendation Type [Dropdown]  
 LP Credit Risk Class [Dropdown]  
 LP Purchase Eligibility [Dropdown]

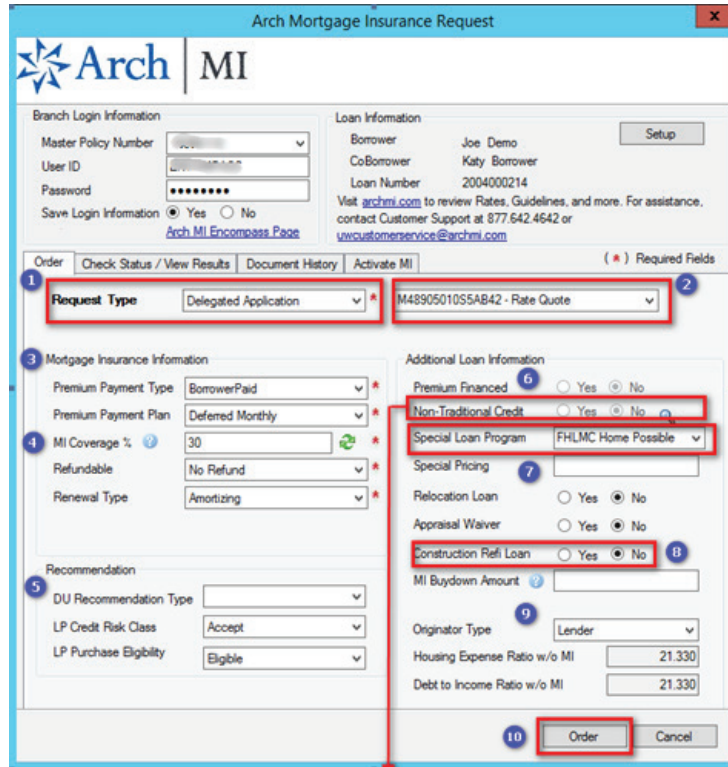
Include additional email recipients

Originator Type Lender  
 Housing Expense Ratio w/o MI 22.003  
 Debt to Income Ratio w/o MI 22.003

Order Cancel

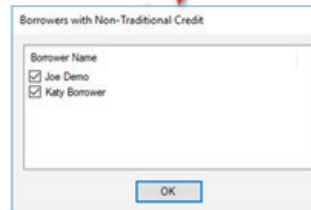
## Order Delegated MI

1. On the Order tab, select **Delegated Application** as the Request Type.
2. If you previously received an Arch MI rate quote in Encompass, select it to reference the quote in your order. Choose **Rate Quote** from the drop-down list on the right or, for orders made outside Encompass, enter the Rate Quote ID manually.
3. Update the Mortgage Insurance Information section or accept the default selections.
4. 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.
5. Provide the DU/LPA Recommendation Type if applicable.
6. Verify the Additional Loan Information, including whether Non-Traditional Credit applies to the borrower(s).
7. The Special Loan Program field will auto-populate from the FNMA Streamline 1003 or the FHLMC Additional Data screens in Encompass, if these were filled in.\* Click the drop-down list and select a different value, if needed.



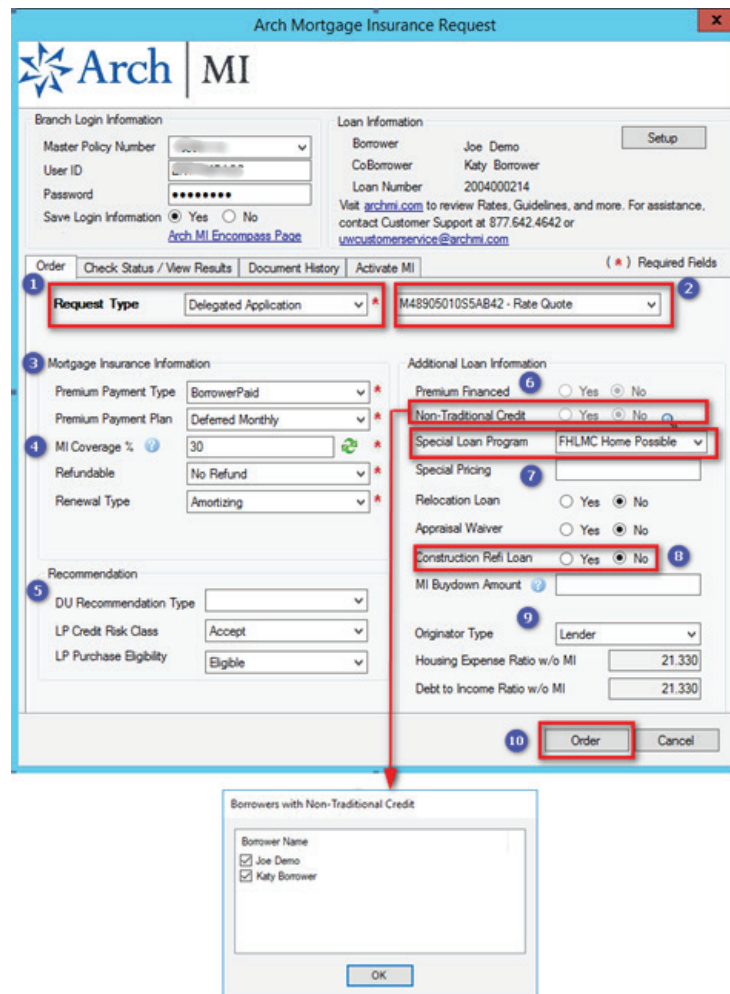
The screenshot shows the 'Arch Mortgage Insurance Request' form. Numbered callouts indicate the following fields and actions:

- 1: Request Type dropdown menu.
- 2: Rate Quote dropdown menu.
- 3: Mortgage Insurance Information section.
- 4: MI Coverage % field.
- 5: Recommendation section.
- 6: Premium Financed field.
- 7: Special Loan Program dropdown menu.
- 8: Construction Refi Loan field.
- 9: Originator Type dropdown menu.
- 10: Order button.



The dialog box titled 'Borrowers with Non-Traditional Credit' shows a list of borrowers with checkboxes. Both 'Joe Demo' and 'Katy Borrower' are checked. An 'OK' button is at the bottom.

8. Select **Yes** if the loan is a Construction Refi Loan.
9. Validate the Originator Type and Ratios.
10. When finished, click the **Order** button.



The screenshot shows the 'Arch Mortgage Insurance Request' form. Numbered callouts indicate the following steps:

- 1. Request Type: Delegated Application
- 2. M4890501055AB42 - Rate Quote
- 3. Mortgage Insurance Information: Premium Payment Type (BorrowerPaid), Premium Payment Plan (Deferred Monthly), MI Coverage % (30), Refundable (No Refund), Renewal Type (Amortizing)
- 4. Recommendation: DU Recommendation Type (Accept), LP Credit Risk Class (Accept), LP Purchase Eligibility (Eligible)
- 5. Additional Loan Information: Premium Financed (No), Non-Traditional Credit (No), Special Loan Program (FHLMC Home Possible), Special Pricing (No), Relocation Loan (No), Appraisal Waiver (No), Construction Refi Loan (No), MI Buydown Amount (blank)
- 6. Originator Type: Lender
- 7. Housing Expense Ratio w/o MI: 21.330
- 8. Debt to Income Ratio w/o MI: 21.330
- 9. Order button
- 10. Order button

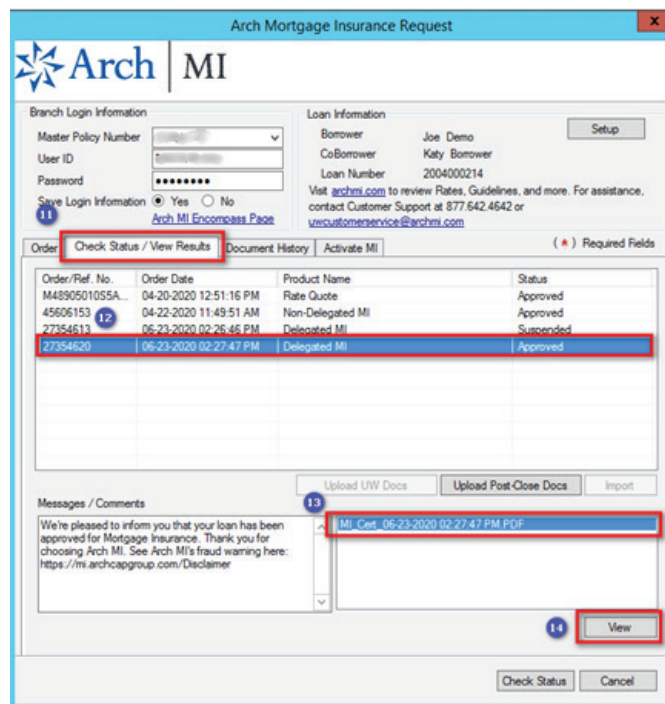
The 'Borrowers with Non-Traditional Credit' window shows the following borrowers:

Borrower Name	Selected
Joe Demo	<input checked="" type="checkbox"/>
Katy Borrower	<input checked="" type="checkbox"/>

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

## Viewing Your Certificate

11. After placing your order, Encompass will direct you to the Check Status/View Results tab.
12. Highlight the Delegated MI order from the list.
13. The corresponding attachment for the MI order will appear as a blue banner at the bottom. Double-click the PDF file or
14. Click the **View** button to view your Certificate.



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]  
 User ID: [text]  
 Password: [password]  
 Save Login Information: ☒ Yes ☐ No

Loan Information

Borrower: Joe Demo  
 CoBorrower: Katy Borrower  
 Loan Number: 2004000214

Visit [archmi.com](http://archmi.com) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [webcustomer@archmi.com](mailto:webcustomer@archmi.com)

Order: **Check Status / View Results** | Document History | Activate MI

Order/Ref. No.	Order Date	Product Name	Status
M4890501055A...	04-20-2020 12:51:16 PM	Rate Quote	Approved
45605153	04-22-2020 11:49:51 AM	Non-Delegated MI	Approved
27354613	06-23-2020 02:26:45 PM	Delegated MI	Successful
27354620	06-23-2020 02:27:47 PM	Delegated MI	Approved

Messages / Comments

We're pleased to inform you that your loan has been approved for Mortgage Insurance. Thank you for choosing Arch MI. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>

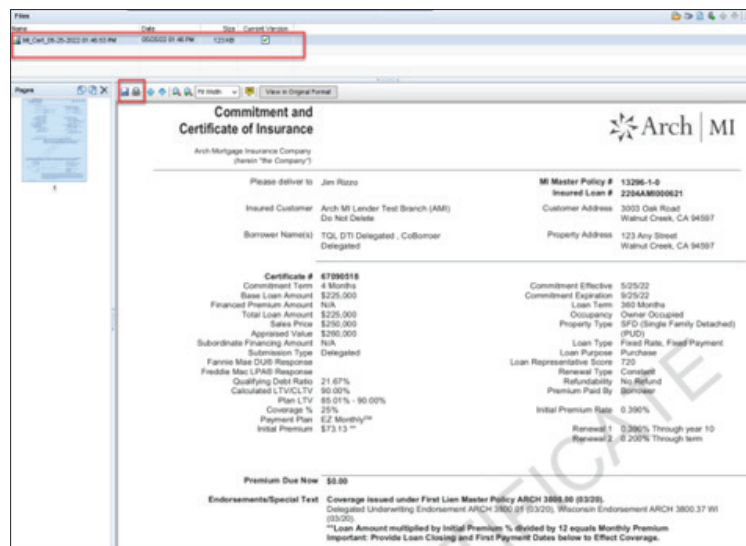
MI Cert\_06-23-2020 02:27:47 PM.PDF

**View**

15. The Document Details page will open.
16. 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 are selecting the most recent one from the Files list.

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



Commitment and Certificate of Insurance

Arch Mortgage Insurance Company (Arch MI Company)

Please deliver to: Jim Rizzo

Insured Customer: Arch MI Lender Test Branch (AMI)  
 Do Not Delete

Borrower Name(s): TGL DTH Delegated, CoBorrower Delegated

MI Master Policy # 13296-1-0  
 Insured Loan # 2204AM000021

Customer Address: 3003 Oak Road  
 Walnut Creek, CA 94597

Property Address: 123 Any Street  
 Walnut Creek, CA 94597

Certificate # 67090516

Commitment Term: 4 Months

Base Loan Amount: \$225,000

Financed Premium Amount: N/A

Total Loan Amount: \$225,000

Sales Price: \$250,000

Appraised Value: \$250,000

Subordinate Financing Amount: N/A

Submission Type: Delegated

Fannie Mae DUE Response: Freddie Mac LPAH Response

Qualifying Debt Ratio: 21.67%

Calculated LTV/LTV: 88.00%

Plan LTV: 85.01% - 90.00%

Coverage %: 25%

Payment Plan: 6.2 Monthly

Initial Premium: \$73.13

Commitment Effective: 5/25/22

Commitment Expiration: 9/25/22

Loan Term: 360 Months

Occupancy: Owner Occupied

Property Type: SFD (Single Family Detached)

Loan Purpose: Purchase

Loan Representative Score: 720

Renewal Type: Conditional

Refundability: No Refund

Premium Paid By: Borrower

Initial Premium Rate: 0.396%

Renewal 1: 0.396% Through year 10

Renewal 2: 0.205% Through term

Premium Due Now: \$0.00

Endorsements/Special Text: Coverage issued under First Lien Master Policy ARCH 3800.00 (5/3/20). Delegated Underwriting Endorsement ARCH 3800.01 (5/3/20), Wisconsin Endorsement ARCH 3800.37 WI (5/3/20). \*\*Loan Amount multiplied by Initial Premium % divided by 12 equals Monthly Premium. Important: Provide Loan Closing and First Payment Dates below to Effect Coverage.



**18. Select Forms > 1003**

**URLA - Lender >**

**Proposed Monthly Payment for Property.**








**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 OK 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.**

Proposed Monthly Payment for Property			
First Mortgage (P & I)		\$	1,336.76
Subordinate Lien(s) (P & I)		\$	
Homeowner's Insurance		\$	100.00
Supplemental Property Insurance		\$	
Property Taxes		\$	220.00
Mortgage Insurance		\$	394.31
Association/Project Dues (Condo, Co-Op, PUD)		\$	
Other		\$	0.00
<b>TOTAL</b>		\$	2,051.07

MIP/PMI/Guarantee Fee Calculation
×

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount   
MIP / Funding / Guarantee   
Amount Paid in Cash ☐ Lock  
Upfront MIP/Funding/Guarantee Fee Financed   
Loan Amount with Upfront MIP/Funding Fee   
☐ 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    

1.	0.621000	%	120	Months
2.	0.203600	%	240	Months

Cancel At  %  
☐ Calculate based on remaining balance  
☐ Midpoint payment cancellation  
☐ Declining Renewals  
Number of Months MI being Collected ☐ Prepaid   
Prepaid Amount

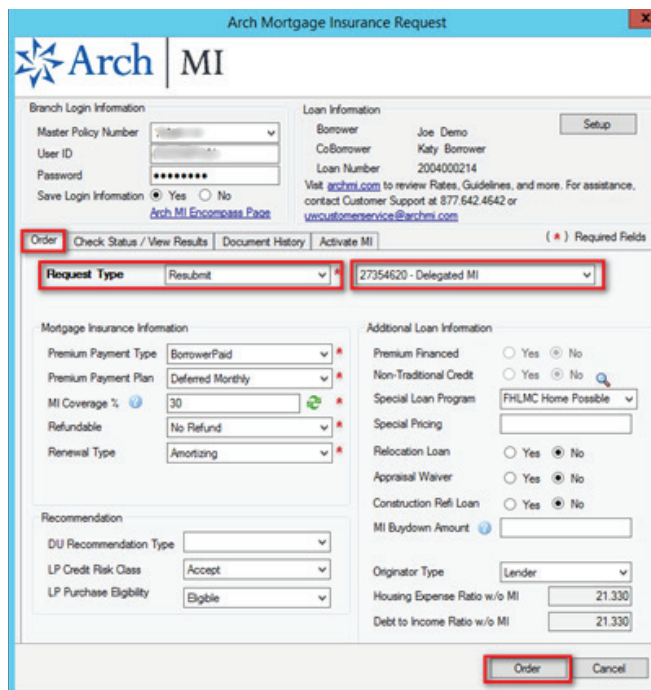
Mortgage Insurance (FHA and VA)

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

Learn more...

## Resubmit MI

1. Choose this option if the loan data or MI information for a previously submitted Delegated order changes and a new Certificate is required.
2. On the Order tab, select **Re-submit** as the Request Type.
3. Click the MI order you would like to resubmit from the Select Reference Number drop-down box at the top.
4. Update the Mortgage Insurance Information section, Recommendation and Originator Information if needed.
5. Click the **Order** button when finished.
6. After placing your MI order, Encompass will direct you to the Check Status/View Results tab.
7. Highlight the Approved MI order from the list.
8. Please see the Viewing Your Certificate and Validating MIP/PMI Information sections on Pages 4 and 5.



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]  
 User ID: [dropdown]  
 Password: [password field]  
 Save Login Information: ☒ Yes ☐ No  
[Arch MI Encompass Page](#)

Loan Information

Borrower: Joe Demo  
 CoBorrower: Katy Borrower  
 Loan Number: 2004000214  
 Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [vecustomerservice@archmi.com](#)

Order | Check Status / View Results | Document History | Activate MI (Required Fields)

Request Type: **Resubmit** | 27354620 - Delegated MI

Mortgage Insurance Information

Premium Payment Type: BorrowerPaid  
 Premium Payment Plan: Deferred Monthly  
 MI Coverage %: 30  
 Refundable: No Refund  
 Renewal Type: Amortizing

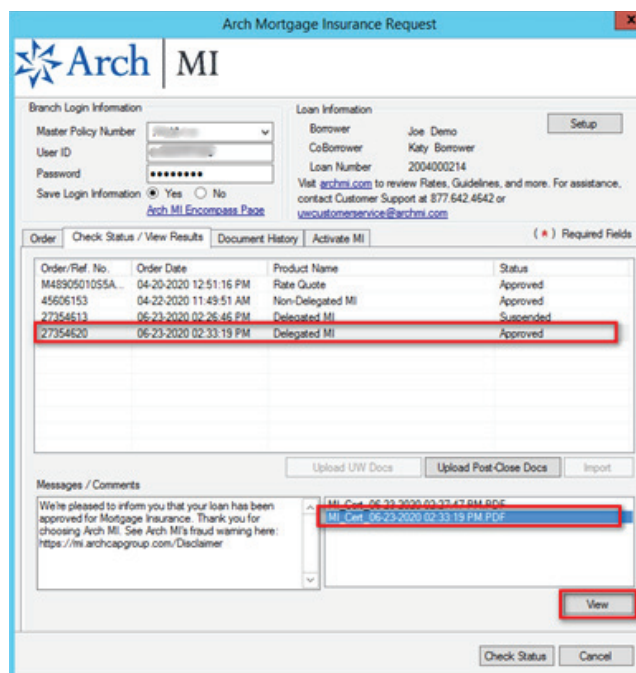
Additional Loan Information

Premium Financed: ☐ Yes ☒ No  
 Non-Traditional Credit: ☐ Yes ☒ No  
 Special Loan Program: FHLMC Home Possible  
 Special Pricing: [dropdown]  
 Relocation Loan: ☐ Yes ☒ No  
 Appraisal Waiver: ☐ Yes ☒ No  
 Construction Refi Loan: ☐ Yes ☒ No  
 MI Buydown Amount: [text field]  
 Originator Type: Lender  
 Housing Expense Ratio w/o MI: 21.330  
 Debt to Income Ratio w/o MI: 21.330

Recommendation

DIJ Recommendation Type: [dropdown]  
 LP Credit Risk Class: Accept  
 LP Purchase Eligibility: Eligible

Order | Cancel



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]  
 User ID: [dropdown]  
 Password: [password field]  
 Save Login Information: ☒ Yes ☐ No  
[Arch MI Encompass Page](#)

Loan Information

Borrower: Joe Demo  
 CoBorrower: Katy Borrower  
 Loan Number: 2004000214  
 Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [vecustomerservice@archmi.com](#)

Order | Check Status / View Results | Document History | Activate MI (Required Fields)

Order/Ref. No.	Order Date	Product Name	Status
M4890501055A...	04-20-2020 12:51:16 PM	Rate Quote	Approved
45606153	04-22-2020 11:49:51 AM	Non-Delegated MI	Approved
27354613	06-23-2020 02:26:46 PM	Delegated MI	Suspended
27354620	06-23-2020 02:33:19 PM	Delegated MI	Approved

Upload UW Docs | Upload Post-Close Docs | Import

Messages / Comments


We're pleased to inform you that your loan has been approved for Mortgage Insurance. Thank you for choosing Arch MI. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Diclaimer>

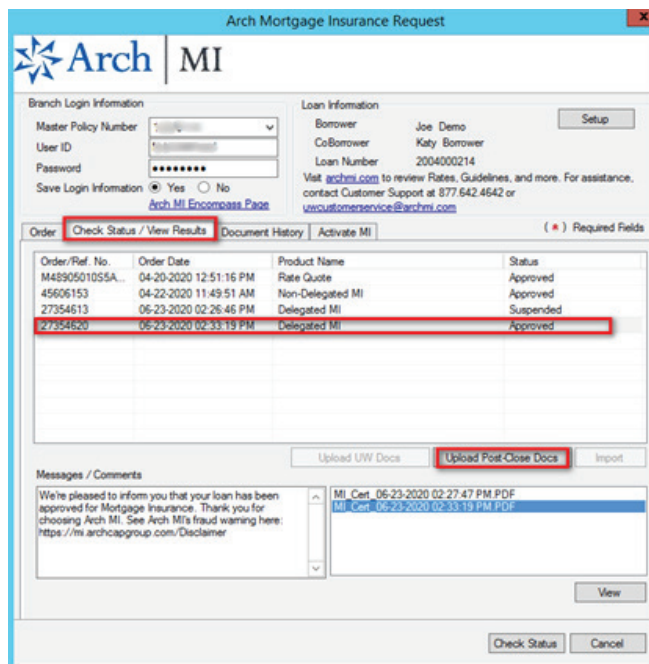
MI\_Cert\_06-23-2020 02:33:19 PM PDF  
 MI\_Cert\_06-23-2020 02:33:19 PM PDF

View

Check Status | Cancel

## 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. The Attachment List window will open.
6. Click on the **Plus icon**  on the upper right corner.
7. The Attach box will open. You can either:
  1. Browse from the hard drive or
  2. Browse from the Encompass eFolder.
8. You can select multiple documents at the same time by holding down the control key (from hard drive) or checking the required documents from the eFolder.



Arch Mortgage Insurance Request

Arch MI

Branch Login Information

Master Policy Number: [dropdown]  
 User ID: [dropdown]  
 Password: [password field]  
 Save Login Information: ☒ Yes ☐ No  
[Arch MI Encompass Page](#)

Loan Information

Borrower: Joe Demo  
 CoBorrower: Katy Borrower  
 Loan Number: 2004000214  
 Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [mycustomerservice@archmi.com](#)

Order: **Check Status / View Results** | Document History | Activate MI

Order/Ref. No.	Order Date	Product Name	Status
M4590501055A...	04-20-2020 12:51:16 PM	Rate Quote	Approved
45606153	04-22-2020 11:49:51 AM	Non-Delegated MI	Approved
27354613	06-23-2020 02:26:46 PM	Delegated MI	Suspended
<b>27354620</b>	<b>06-23-2020 02:33:19 PM</b>	<b>Delegated MI</b>	<b>Approved</b>

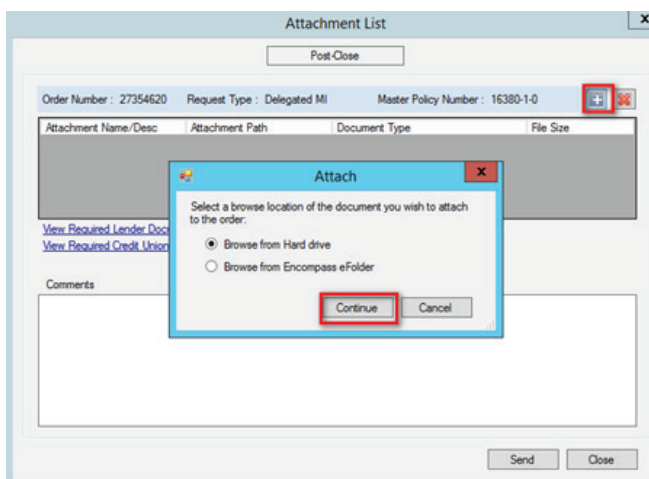
Messages / Comments

We're pleased to inform you that your loan has been approved for Mortgage Insurance. Thank you for choosing Arch MI. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>

MI Cert\_06-23-2020 02:27:47 PM PDF  
 MI Cert\_06-23-2020 02:33:19 PM PDF

View

Check Status Cancel



Attachment List

Post-Close

Order Number: 27354620 Request Type: Delegated MI Master Policy Number: 16380-1-0

Attachment Name/Desc	Attachment Path	Document Type	File Size
<a href="#">View Required Lender Doc</a>			
<a href="#">View Required Credit Union</a>			

Comments

Attach

Select a browse location of the document you wish to attach to the order:

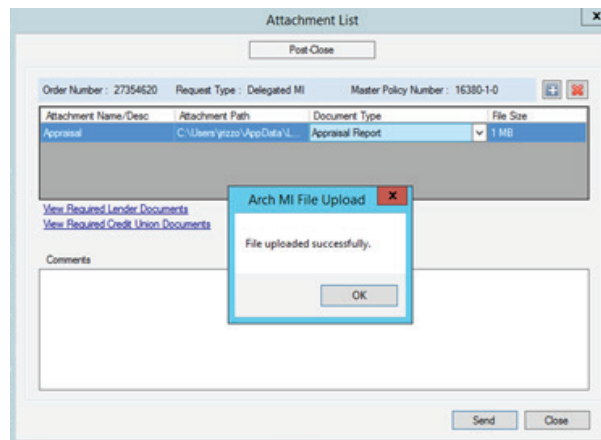
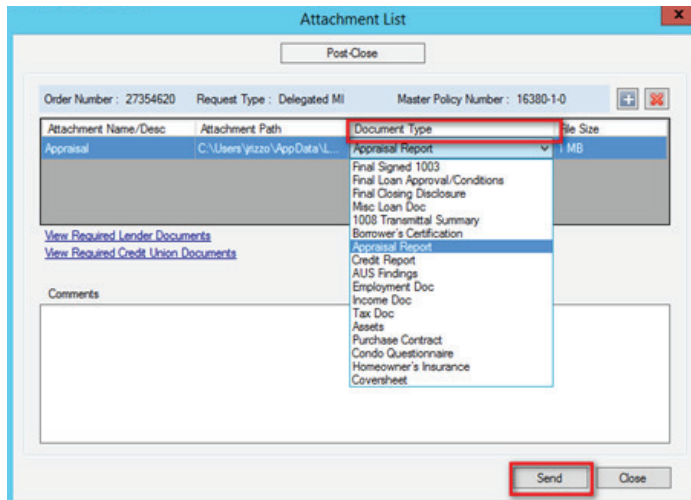
☒ Browse from Hard drive  
☐ Browse from Encompass eFolder

Continue Cancel

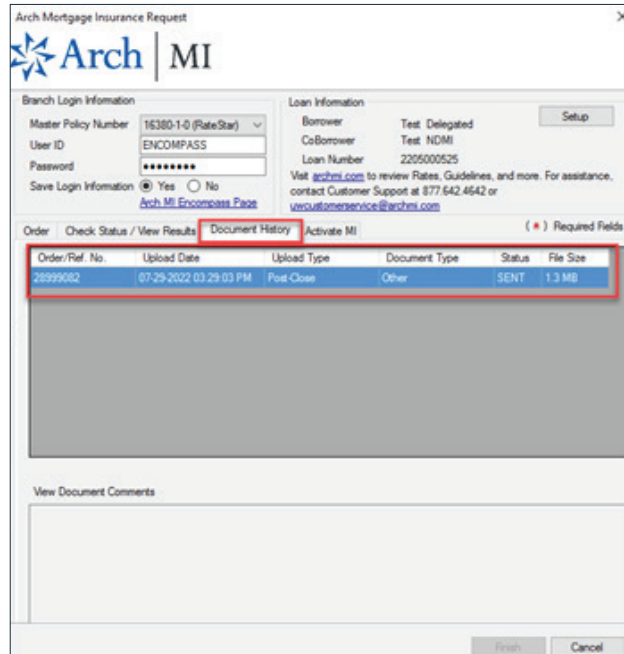
Send Close



9. The selected documents are displayed in the Attachment List.
10. Click on the **Document Type** dropdown for each document to select the appropriate type. Choose **Misc Loan Docs** for a document package.
11. Enter messages or instructions for Arch MI in the Comments box.
12. To delete a document, click on the **X icon** on the top right-hand corner.
13. Click on the **Send** button to deliver the selected documents to Arch MI.
14. A message will pop up indicating that the documents were successfully transmitted to Arch MI.



15. View the document in the Document History tab.
16. The corresponding documents that were uploaded will be displayed along with the status of the submission.



The screenshot shows the 'Arch Mortgage Insurance Request' window. The 'Document History' tab is selected and highlighted with a red box. Below the tab, a table displays the document history. The table has columns for Order/Ref. No., Upload Date, Upload Type, Document Type, Status, and File Size. A single row is visible, with the first cell containing '28999062' and the last cell containing '1.3 MB'. The entire table is also highlighted with a red box.

Order/Ref. No.	Upload Date	Upload Type	Document Type	Status	File Size
28999062	07-29-2022 03:29:03 PM	Post Close	Other	SENT	1.3 MB

## 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 #