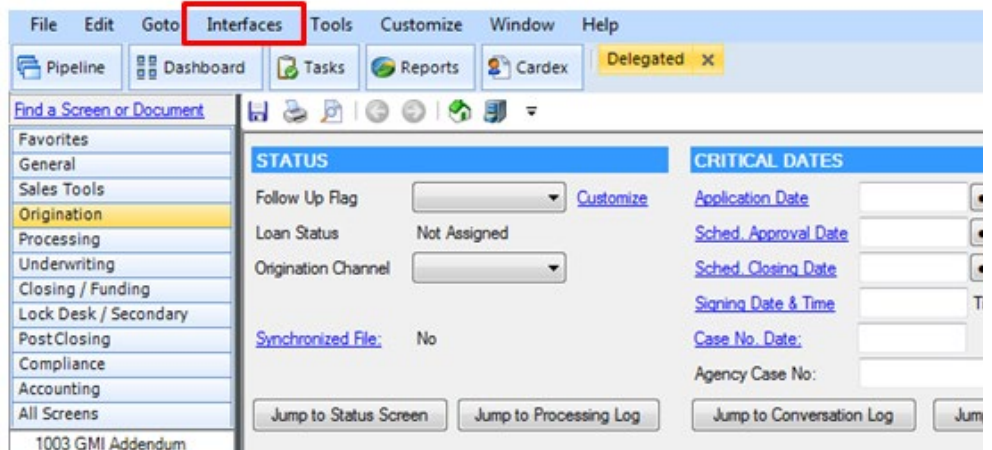


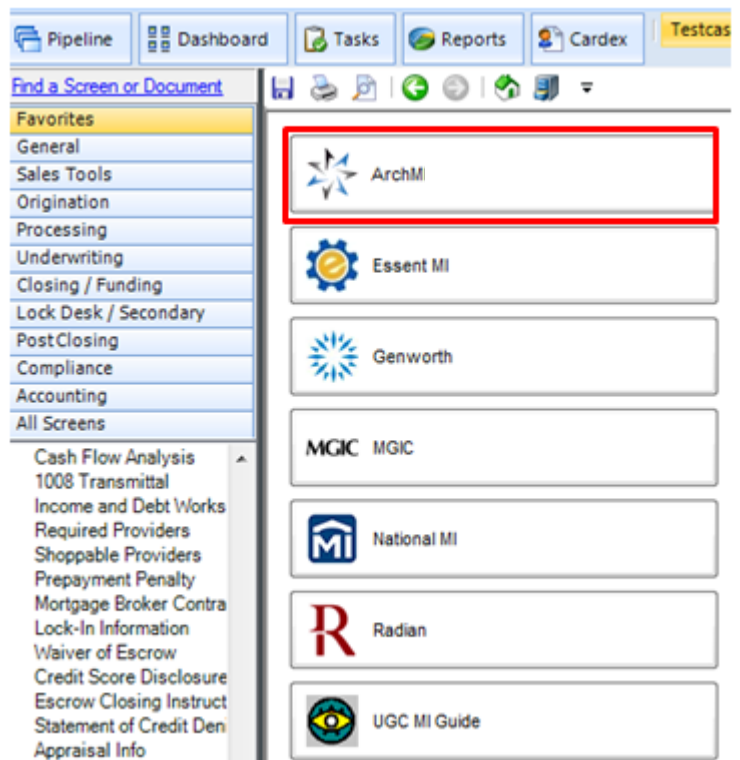
BytePro Non-Delegated Underwriting Guide



1. Go to **Pipeline** and select **Loan** from your Pipeline.
2. Select **Interfaces, Origination**.



3. Select **Arch MI**. The Arch MI screen displays.



4. Select **Non-Delegated** in the **MI Underwriting Method** drop-down box. Enter applicable Loan Program code in the **Special Program Code** box. Select the appropriate Premium Plan in the **PMI Type** drop-down box. Click **Order MI Certificate**.

ArchMIConnect

Provider: [Arch MI Web Site](#)

Defaults

Rate Quote ID: M8647866S0C31E

Certificate No.: 99919426

Coverage %: 25 %

MI Underwriting Method: **Non Delegated**

Special Program Code:

MI Company: Arch Mortgage Insu

Purchase Price: 320,000.00

Base Loan: 280,000.00

PMI Type: **Monthly Non-Refundable**

MIP Percent: 0.000 %

Loan with MIP/FF: 280,000.00

MIP/FF Paid in Cash: 0.00

Monthly MI Premium: 0.27 % yr 11-30: 0.20 %

Monthly MI Payment: 63.00

MI Prem Pd in Adv: % \$

Months in Advance:

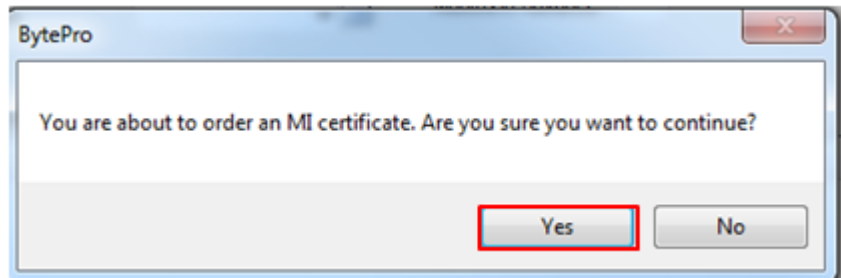
Documents (double-click on a document to view it)

| Date | Name |
|---------------------|---------------|
| 12/18/17 3:05:56 PM | MI Rate Quote |

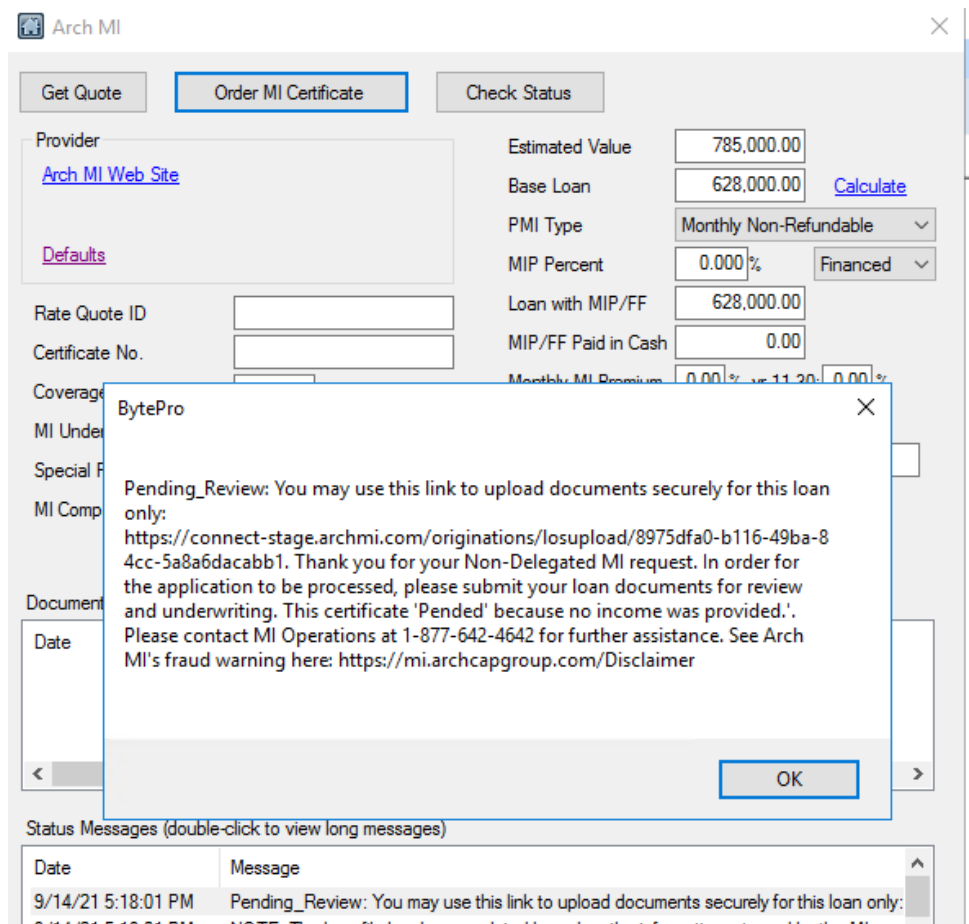
Status Messages (double-click to view long messages)

| Date | Message |
|---------------------|---|
| 12/18/17 3:06:20 PM | No MI premiums returned. |
| 12/18/17 3:06:20 PM | Fatal: Please contact MI Operations at 1-800-897-4264 for further assistance. |
| 12/18/17 3:06:20 PM | Pending_Review: Thank you for your re-submission regarding non-delegated MI Applica |
| 12/18/17 3:05:56 PM | Rate quotes generated are estimates based on the information you provided, considerin |
| 12/18/17 3:05:56 PM | INFORMATION: Your request has been processed. |

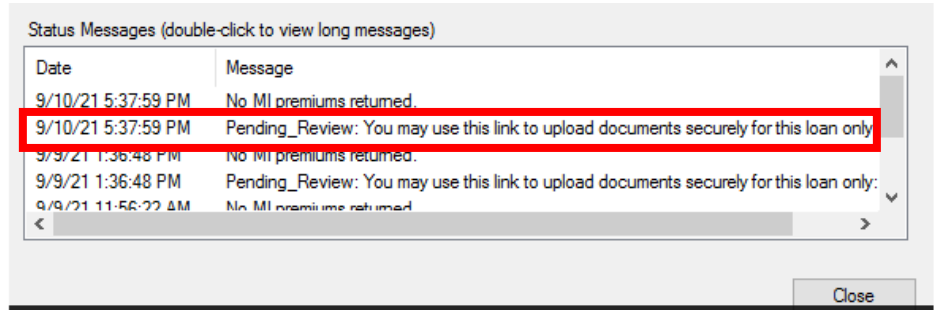
5. A confirmation message displays. Select **Yes** to order Non-Delegated MI.



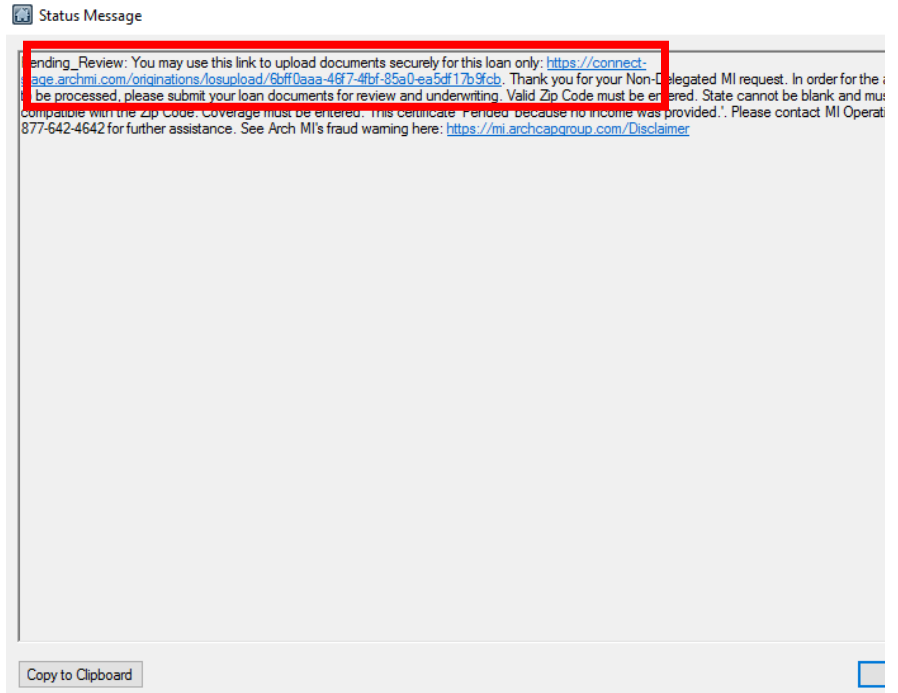
6. A Pending Review message displays a secured document link and instructions to submit your loan documents for review.
7. Click **OK**.



8. From the Status Message window, Double click on the **Pending Review** message.



9. Click the blue Secured upload doc hyperlink. The secure link applies only to the specific loan that was submitted.



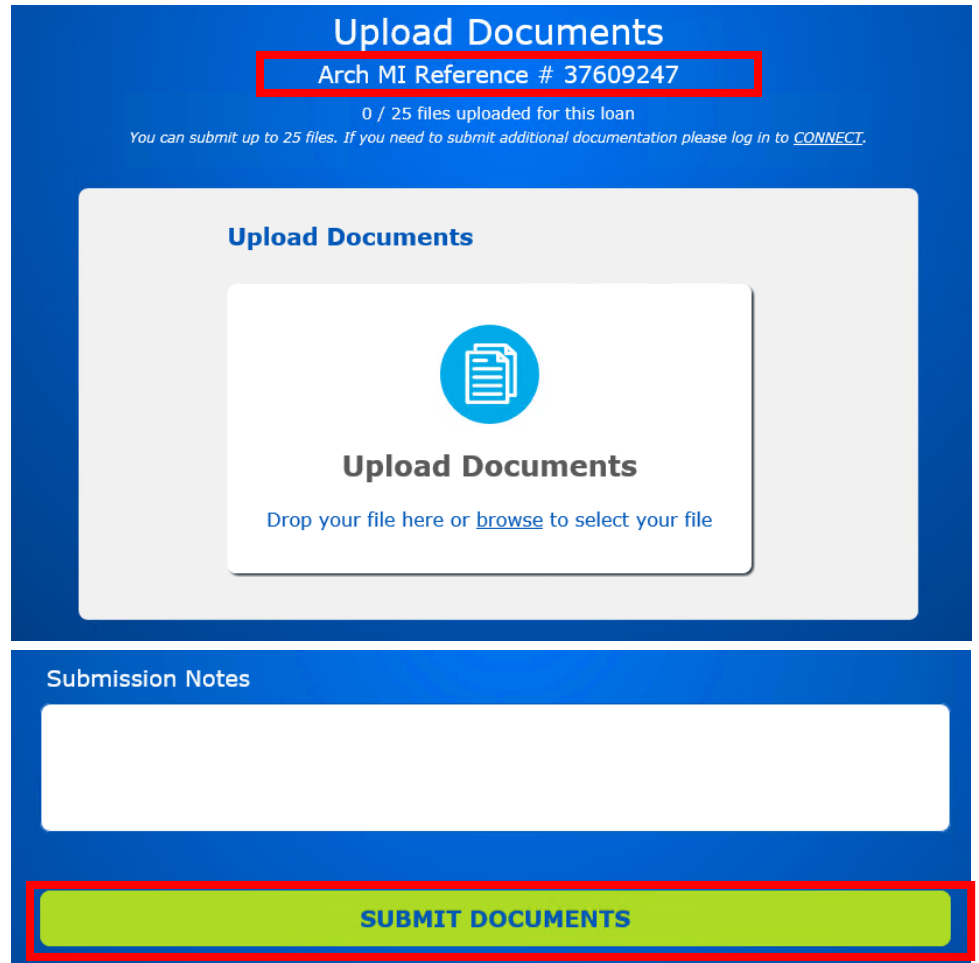
10. The webpage will open. Validate the Certificate # at the top of the screen in the **Arch MI Reference #** tag.

11. Select files from your computer through browsing or dragging and dropping them into the window

You may:

- a. Upload up to 25 files.
- b. Add comments for Arch MI underwriting in the "Submission Notes" section.

12. Click the **Submit Documents** button when ready.



13. Once all documents are uploaded, the acknowledgment will be displayed

Note: The MI Certificate-specific Link will remain active to upload additional underwriting documents for 24 hours from the date of the last MI Application submission. For security reasons, the URL will expire after this.

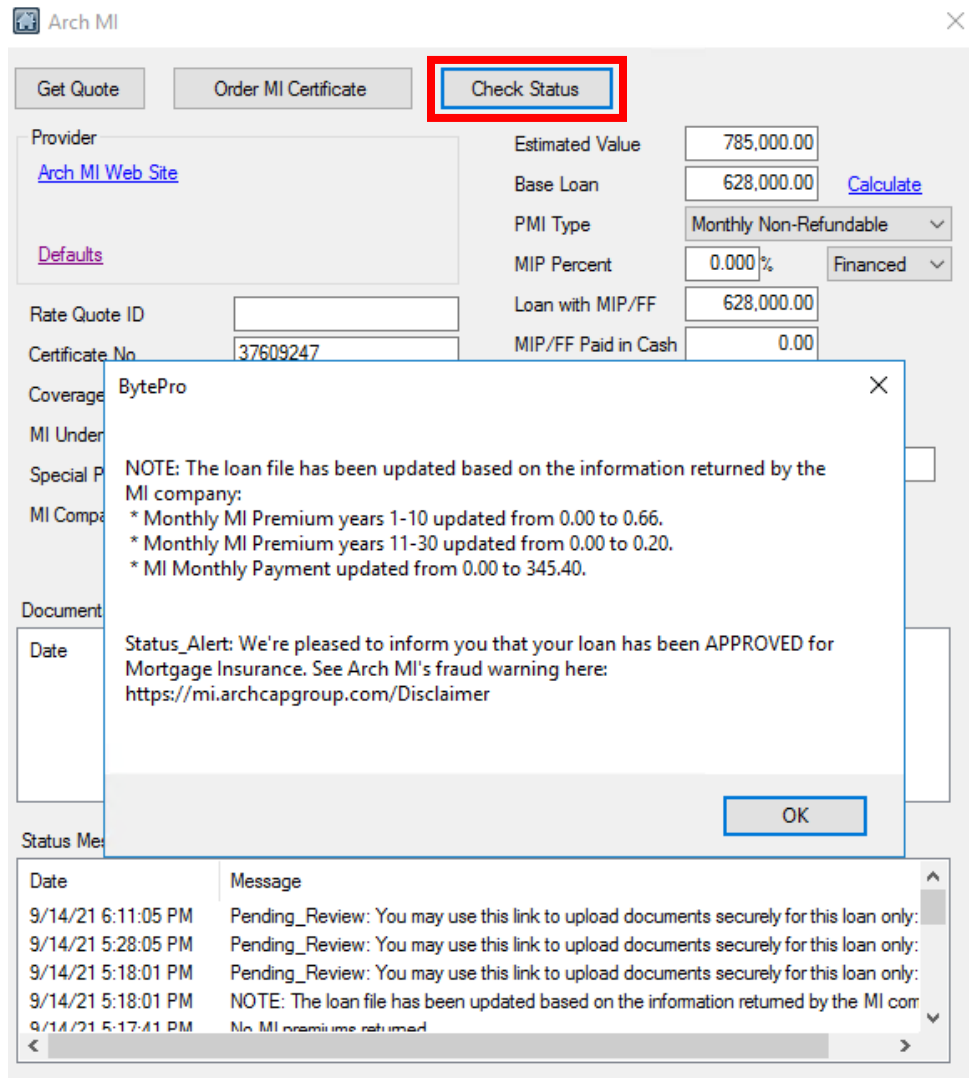
Submitted on: 09/17/2021 14:15 PDT

Thank you for submitting your request to Arch MI. We will review your file and contact you when we have a decision.

Please contact us at 877.MI.CHOICE (877.642.4642) with any questions or concerns.

| | |
|-----------------------------|--------------|
| Arch MI Reference #: | 37609247 |
| Documents: | ky quote.pdf |
| Submission Notes: | |

14. When your loan is approved, click **Check Status**. A message displays stating your loan is approved.



The screenshot shows the Arch MI web application interface. At the top, there are three buttons: "Get Quote", "Order MI Certificate", and "Check Status". The "Check Status" button is highlighted with a red rectangle. Below the buttons, there are several input fields and dropdown menus for loan details, including "Provider" (with a link to "Arch MI Web Site"), "Estimated Value" (785,000.00), "Base Loan" (628,000.00), "PMI Type" (Monthly Non-Refundable), "MIP Percent" (0.00%), "Loan with MIP/FF" (628,000.00), and "MIP/FF Paid in Cash" (0.00). A "Calculate" button is also present. A modal message box is open, displaying a "Status_Alert" with the following text: "Status_Alert: We're pleased to inform you that your loan has been APPROVED for Mortgage Insurance. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>". Below the modal, there is a table with columns "Date" and "Message" showing a history of messages.

| Date | Message |
|--------------------|---|
| 9/14/21 6:11:05 PM | Pending_Review: You may use this link to upload documents securely for this loan only: |
| 9/14/21 5:28:05 PM | Pending_Review: You may use this link to upload documents securely for this loan only: |
| 9/14/21 5:18:01 PM | Pending_Review: You may use this link to upload documents securely for this loan only: |
| 9/14/21 5:18:01 PM | NOTE: The loan file has been updated based on the information returned by the MI company: |
| 9/14/21 5:17:41 PM | No MI premiums returned |

- Premium rates are returned, and the Commitment is in the **Documents** section. Double-click **MI Certificate** to view your MI Certificate PDF. The MI Certificate is also available in your **Stored Documents** folder. MI rates are automatically imported into BytePro.

Arch MI
✕

Get Quote
Order MI Certificate
Check Status

Provider
[Arch MI Web Site](#)

[Defaults](#)

Rate Quote ID

Certificate No.

Coverage % %

MI Underwriting Method

Special Program Code

MI Company

Estimated Value

Base Loan [Calculate](#)

PMI Type

MIP Percent %

Loan with MIP/FF

MIP/FF Paid in Cash

Monthly MI Premium % yr 11-30: %

Monthly MI Payment

MI Prem Pd in Adv % \$

Months in Advance

Documents (double-click on a document to view it)

| Date | Name |
|--------------------|----------------|
| 9/14/21 6:19:50 PM | MI Certificate |

Status Messages (double-click to view long messages)

| Date | Message |
|--------------------|--|
| 9/14/21 6:19:50 PM | Status_Alert: We're pleased to inform you that your loan has been APPROVED for Mortg |
| 9/14/21 6:19:50 PM | NOTE: The loan file has been updated based on the information returned by the MI com |
| 9/14/21 6:11:05 PM | Pending_Review: You may use this link to upload documents securely for this loan only: |
| 9/14/21 5:28:05 PM | Pending_Review: You may use this link to upload documents securely for this loan only: |
| 9/14/21 5:18:01 PM | Pending_Review: You may use this link to upload documents securely for this loan only: |

Close