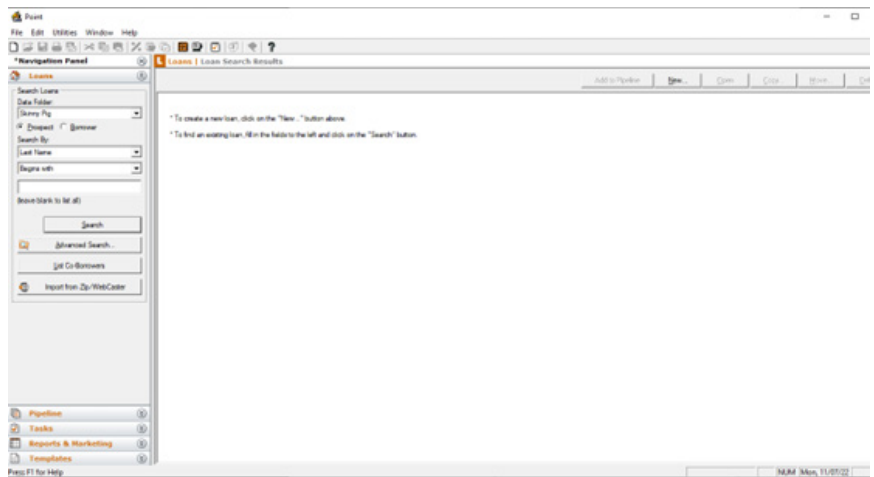


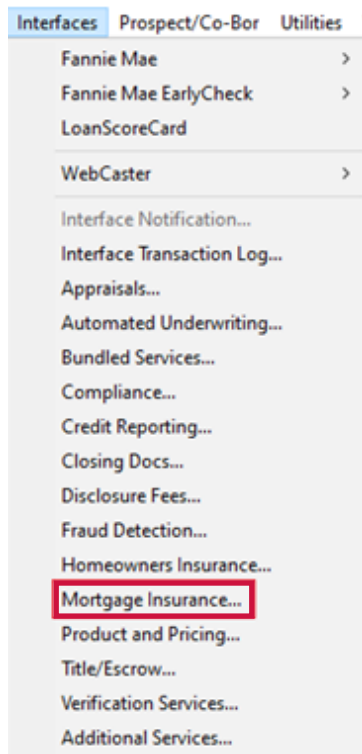


Select a Loan

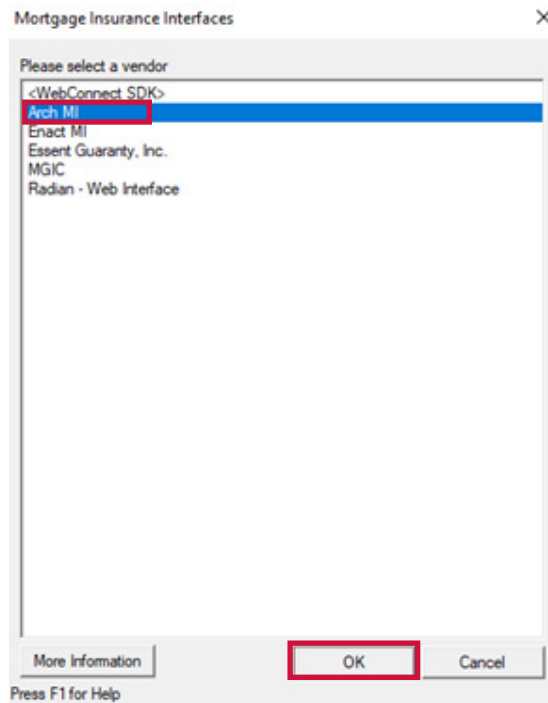
1. Launch Calyx Point on your computer.
2. Open the loan you are working on.



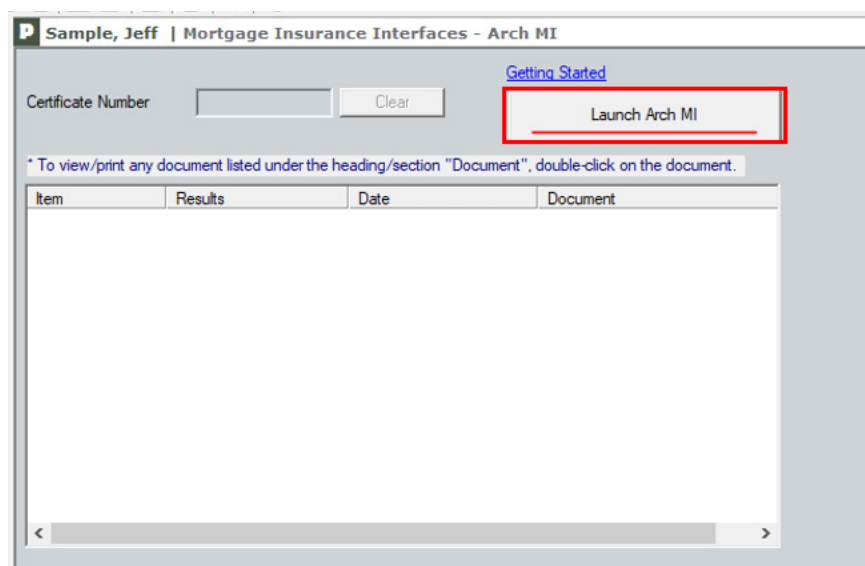
3. Select **Mortgage Insurance** from the Interfaces drop-down menu.



4. Select **Arch MI** and click **OK**.



5. Click **Launch Arch MI**.



6. Enter **CONNECT** user ID and password credentials. Click **Sign In**.

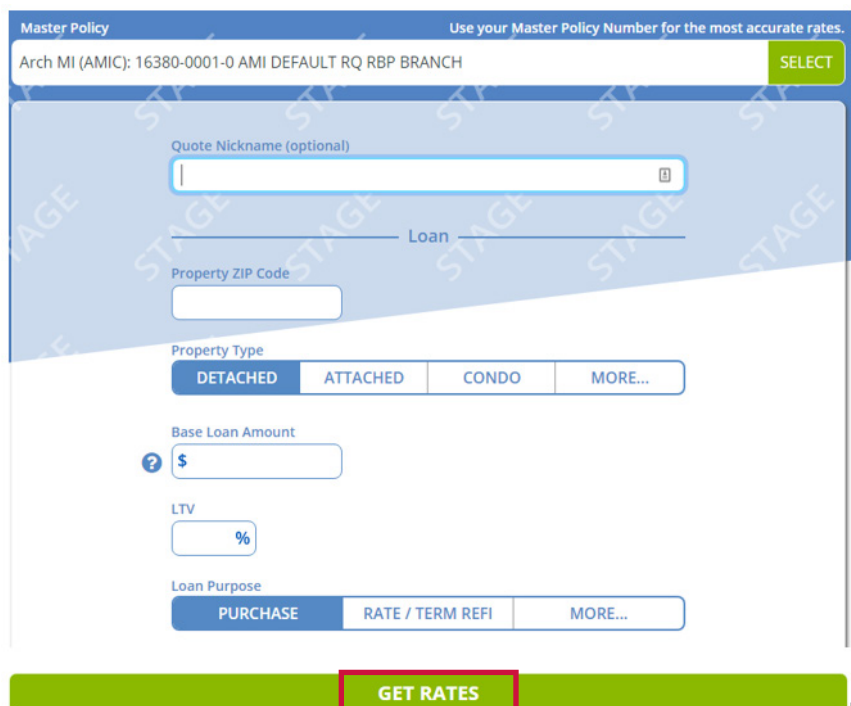


7. Choose from three Request types: **Rate Quote**, **Delegated Application** or **Full-File Application**.



Request Rate Quote

8. Select **Rate Quote** option.
9. Fill in the fields with the requested information and click **Get Rates**.



10. View the Rate Quote results in the Product tab.

Product Run Scenarios Other Products PRINTER FRIENDLY

No Master Policy Number Entered - Our 90 day promise may not apply to your Rate Quote!

BORROWER PAID EZ MONTHLY	BUYDOWN MONTHLY MI	BORROWER PAID SINGLE	LENDER PAID SINGLE
Ref# M210030586513374 \$41.67 Monthly 0.2000% RateStar EMAIL QUOTE VIEW PDF	With RateStar Buydown you can choose the monthly rate. LEARN MORE... Please enter your Master Policy to see if this loan qualifies for a RateStar Buydown.	Ref# M210030588510233 \$2,000.00 Upfront 0.8000% RateStar Non-Refundable	Ref# M210030587551647 \$3,150.00 Upfront 1.2600% RateStar Non-Refundable

MODIFY QUOTE RUN SCENARIOS LOCK IN YOUR QUOTE (SELECT YOUR MPN TO ENABLE LOCK IN)

Request MI

11. Select **Delegated Application** or **Full File Application**.

12. Fill in the fields with the requested information under all tabs and click **Submit**.

Borrowers Property Loan Mortgage Insurance

Sample, John

First Name *
john

Middle Initial

Last Name *
Sample

Date of Birth

Occupy Subject Property

*Is any borrower a first time homebuyer?
i.e. No borrower has had ownership interest in a property in the past 3 years.*

First Time Homebuyer

NEXT

Borrowers Property Loan Mortgage Insurance

Mortgage Insurance

Submitting Branch *
Arch MI : AMI DEFAULT RQ RBP BRANCH SELECT

Loan Program
None

Rate Quote Ref #

MI Coverage *
25 %

MI Payment Option
Borrower-Paid: Monthly

RateStar Buydown Upfront Amount
\$ 0.00 *What is RateStar Buydown? Click here to learn more...*

Renewal Type
Constant

EZ Monthly

SUBMIT

View Results

- 13. For Delegated orders, select **Edit** to make changes or click **Download PDF** to view certificate.

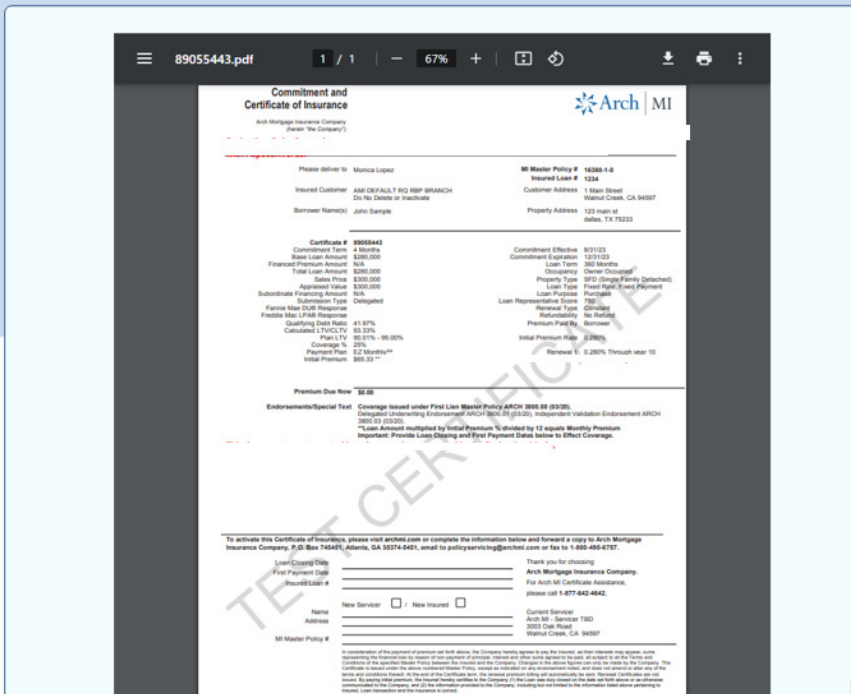
Sample, John

Arch Commitment # : 89055443*
COMMITMENT - APPROVED

*This was issued under an Arch MI (AMIC) Master Policy.

EDIT

DOWNLOAD PDF



The screenshot shows a PDF document titled "Commitment and Certificate of Insurance" from Arch Mortgage Insurance Company. The document contains the following information:

Please deliver to: Monica Lopez	MI Master Policy # 16389-1-6
Insured Customer: AMI-DEFAULT HQ BHP BRANCH On No Debit or Inactive	Insured Loan # 1284
Borrower Name(s): John Sample	Customer Address: 1 Main Street Hurst Creek, CA 94897
	Property Address: 123 Main St Dallas, TX 75233
Certificate # 89055443	Commitment Effective: 8/31/23
Commitment Term: 4 Months	Commitment Expiration: 12/31/23
Base Loan Amount: \$200,000	Loan Term: 360 Months
Financed Premium Amount: N/A	Over Charge:
Total Loan Amount: \$200,000	Property Type: SFC (Single Family Detached)
Sales Price: \$300,000	Loan Type: Fixed Rate (Fixed Premium)
Appraised Amount: \$200,000	Loan Purpose: Purchase
Subordinate Financing Method: N/A	Loan Representative Name: TBD
Submission Type: Delegated	Renewal Type: Amend
Finalist MIAI Response:	Responsibility: No Holding
Freddie Mac LPAR Response:	Premium Paid By: Applicant
Qualifying Debt Ratio:	Initial Premium Rate: 2.350%
Calculated TVUCLTV: 80.33%	Renewal: 1.0200% through year 10
Final LTV: 80.33% - 80.50%	
Coverage %: 25%	
Payment Plan: 12 Monthly**	
Initial Premium: \$60.33 **	

Premium Due Now: \$6.66

Endorsements/Special Text: Coverage issued under First Lien Master Policy #AMIC 3860-88 (09/20).
(Separate Lender/Holder Endorsement #AMIC 890-15 (09/20). Independent Validation Endorsement AMIC 260-18 (09/20).)

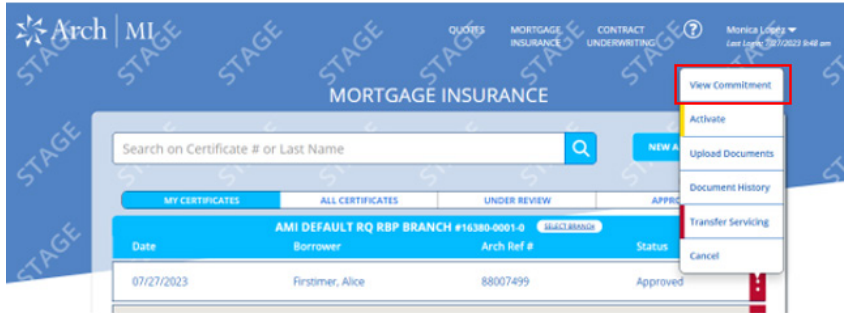
**Loan Amount multiplied by Initial Premium % divided by 12 equals Monthly Premium
Important: Provide Loan Closing and First Payment Dates before to Effect Coverage

To activate this Certificate of Insurance, please visit archmi.com or complete the information below and forward a copy to Arch Mortgage Insurance Company, 310 Box 74480, Atlanta, GA 30374-6448, email to policysewing@archmi.com or fax to 1-855-892-6787.

Loan Closing Date _____ Thank you for choosing
First Payment Due _____ Arch Mortgage Insurance Company.
Insured Loan # _____ For Arch MI Certificate Assistance,
please call 877-642-4642.

Name _____ New Servicer New Insured Current Servicer
Address _____ Arch MI - Servicer TBD
MI Master Policy # _____ 2023 Doc #646

14. For Non-Delegated MI orders, select **View Commitment**.



Commitment and Certificate of Insurance

Arch Mortgage Insurance Company
(Herein "The Company")

Please deliver to: Monica Lopez	MI Master Policy # 16380-1-0 Insured Loan # 1234
Insured Customer: AMI DEFAULT RQ RBP BRANCH <small>Do No Delete or Inactivate</small>	Customer Address: 1 Main Street Walnut Creek, CA 94597
Borrower Name(s): John Sample	Property Address: 123 main st dallas, TX 75233

<p>Certificate # 89055443</p> <p>Commitment Term 4 Months</p> <p>Base Loan Amount \$280,000</p> <p>Financed Premium Amount N/A</p> <p>Total Loan Amount \$280,000</p> <p>Sales Price \$300,000</p> <p>Appraised Value \$300,000</p> <p>Subordinate Financing Amount N/A</p> <p>Submission Type Delegated</p> <p>Fannie Mae DUB Response</p> <p>Freddie Mac LPAB Response</p> <p>Qualifying Debt Ratio 41.97%</p> <p>Calculated LTV/CLTV 93.33%</p> <p>Plan LTV 90.01% - 95.00%</p> <p>Coverage % 25%</p> <p>Payment Plan EZ Monthly**</p> <p>Initial Premium \$65.33**</p>	<p>Commitment Effective 8/31/23</p> <p>Commitment Expiration 12/31/23</p> <p>Loan Term 360 Months</p> <p>Occupancy Owner Occupied</p> <p>Property Type SFD (Single Family Detached)</p> <p>Loan Type Fixed Rate, Fixed Payment</p> <p>Loan Purpose Purchase</p> <p>Loan Representative Score 768</p> <p>Renewal Type Constant</p> <p>Refundability No Refund</p> <p>Premium Paid By Borrower</p> <p>Initial Premium Rate 0.280%</p> <p>Renewal 1 0.280% Through year 10</p> <p>Renewal 2 0.200% Through term</p>
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Premium Due Now \$0.00

Endorsements/Special Text Coverage issued under First Lien Master Policy ARCH 3800.00 (03/20).
Delegated Underwriting Endorsement ARCH 3800.01 (03/20). Independent Validation Endorsement ARCH 3800.03 (03/20).
**Loan Amount multiplied by Initial Premium % divided by 12 equals Monthly Premium
Important: Provide Loan Closing and First Payment Dates below to Effect Coverage.

To activate this Certificate of Insurance, please visit archmi.com or complete the information below and forward a copy to Arch Mortgage Insurance Company, P.O. Box 745451, Atlanta, GA 30374-5451, email to policy servicing@archmi.com or fax to 1-800-490-6757.

<p>Loan Closing Date _____</p> <p>First Payment Date _____</p> <p>Insured Loan # _____</p>	<p>Thank you for choosing Arch Mortgage Insurance Company. For Arch MI Certificate Assistance, please call 1-877-642-4642.</p>
<p>Name _____</p> <p>Address _____</p> <p>MI Master Policy # _____</p>	<p><input type="checkbox"/> New Servicer <input type="checkbox"/> New Insured <input type="checkbox"/></p> <p>Current Servicer Arch MI - Servicer TBD 3003 Oak Road Walnut Creek, CA 94597</p>

In consideration of the payment of premium set forth above, the Company hereby agrees to pay the Insured, as their interests may appear, sums representing the amount due by reason of non-payment of principal, interest and other sums agreed to be paid, all subject to all the Terms and Conditions of the specified Master Policy between the Insured and the Company. Changes in the above figures can only be made by the Company. This Certificate is issued under the above numbered Master Policy, except as indicated on any endorsement, rider, and does not extend or alter any of the terms and conditions thereof. At the end of the Certificate term, the renewal premium billing will automatically be sent. Renewal Certificates are not issued. By paying initial premium, the Insured hereby certifies to the Company (1) the Loan was duly closed on the date set forth above or as otherwise communicated to the Company, and (2) the information provided to the Company, including but not limited to the information listed above pertaining to Insured, Loan transaction and the insurance is correct.