



If you have multiple MI service providers configured with TQL Services, starting with the TQL Services 19.3 Major Release, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates until a certificate order type is placed on the loan.

1. Open your loan file and from the Tools menu, click **TQL Services**.
2. Go to the Mortgage Insurance Service Orders panel, click **Order**.
3. Click the **Compare Rate Quotes** button.

This will open an MI Rate Quote Comparison window displaying the request processing status.

Mortgage Insurance Service Orders (0)			<a href="#">View Log Data</a>	<a href="#"><b>Compare Rate Quotes</b></a>		<a href="#">Order</a>
Order Date	Order Number	User ID	Order Type	Status	Fees Imported	

< | III | >

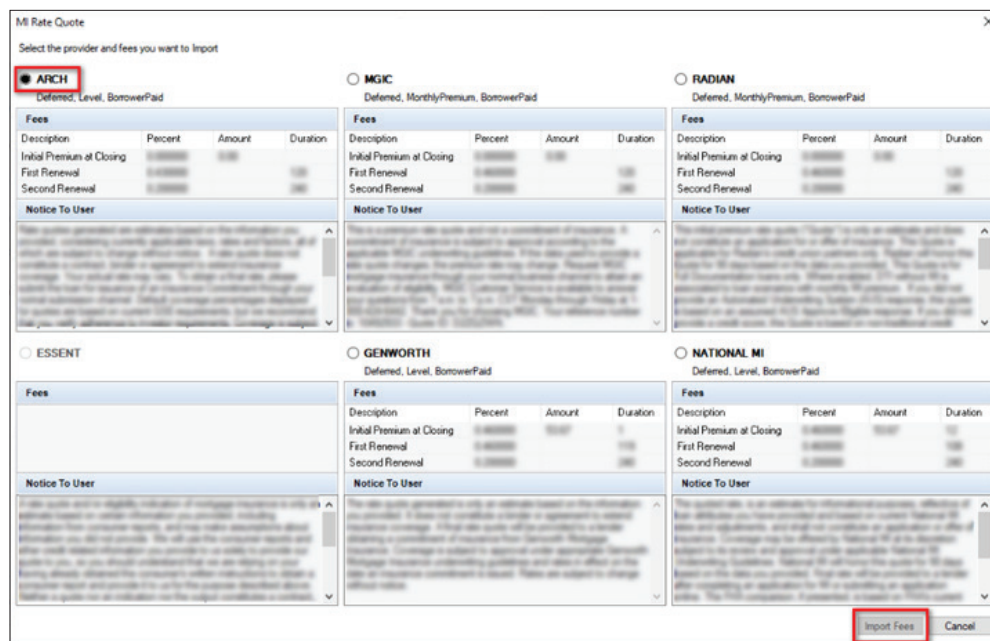
<b>Documents (0)</b>		<b>Messages (0)</b>	
Name	Date	Message	<a href="#">View Fees</a>

MI Rate Quote Comparison

Processing MI Rate Quote(s) ...

- In the MI Rate Quote window, compare the rate quotes, select your provider and then click the Import Fees button.

The Compare Rate Quotes button will continue to display in active/enabled mode since you have not yet placed an MI order. Once you place an MI order (any order type other than Rate Quote), the Compare Rate Quotes button will be deactivated but continue to display.



MI Rate Quote

Select the provider and fees you want to Import

☒ ARCH  
Deferred, Level, BorrowerPaid

Fees	Percent	Amount	Duration
Description			
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.000000	0.00	120
Second Renewal	0.000000	0.00	240

Notice To User

☐ MGIC  
Deferred, MonthlyPremium, BorrowerPaid

Fees	Percent	Amount	Duration
Description			
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.000000	0.00	120
Second Renewal	0.000000	0.00	240

Notice To User

☐ RADIAN  
Deferred, MonthlyPremium, BorrowerPaid

Fees	Percent	Amount	Duration
Description			
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.000000	0.00	120
Second Renewal	0.000000	0.00	240

Notice To User

☐ ESSENT

Fees	Percent	Amount	Duration
Description			
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.000000	0.00	120
Second Renewal	0.000000	0.00	240

Notice To User

☐ GENWORTH  
Deferred, Level, BorrowerPaid

Fees	Percent	Amount	Duration
Description			
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.000000	0.00	120
Second Renewal	0.000000	0.00	240

Notice To User

☐ NATIONAL MI  
Deferred, Level, BorrowerPaid

Fees	Percent	Amount	Duration
Description			
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.000000	0.00	120
Second Renewal	0.000000	0.00	240

Notice To User

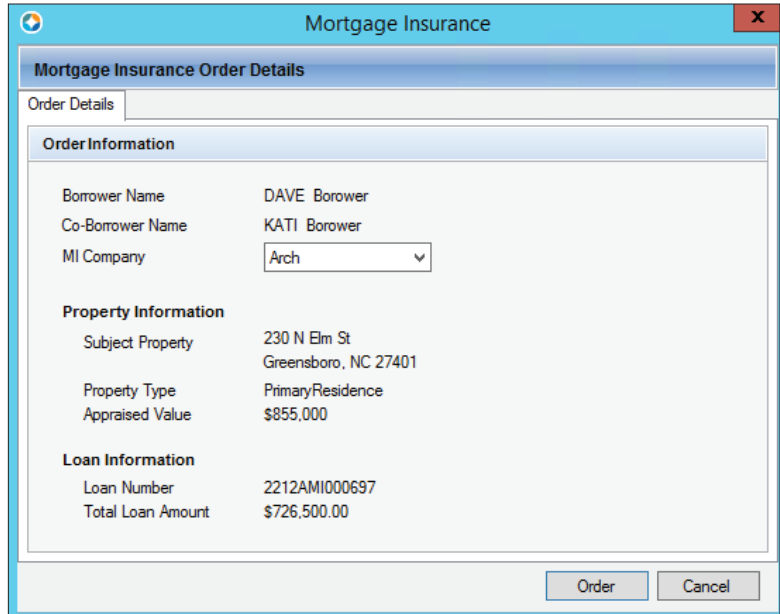
Import Fees Cancel

## Placing MI Orders from the TQL Services Tool

Once the Mortgage Insurance Service setting is configured by the Encompass® administrator, authorized users can manually place MI orders using the Mortgage Insurance Service Orders panel in the TQL Services tool.

### To Order Mortgage Insurance:

1. Open your loan file and from the Tools menu, click TQL Services.
2. Go to the Mortgage Insurance Service Orders panel, click Order.
3. In the Mortgage Insurance window:
  - From the MI Company drop-down list, select **Arch**.
  - Click **Order**.



The screenshot shows a window titled "Mortgage Insurance" with a close button (X) in the top right corner. Below the title bar is a tab labeled "Mortgage Insurance Order Details". Underneath the tab is a section labeled "Order Details" which contains a sub-section titled "Order Information". This section is divided into three categories: "Borrower Information", "Property Information", and "Loan Information".

Borrower Information	
Borrower Name	DAVE Borrower
Co-Borrower Name	KATI Borrower
MI Company	Arch (selected from dropdown)

Property Information	
Subject Property	230 N Elm St Greensboro, NC 27401
Property Type	Primary Residence
Appraised Value	\$855,000

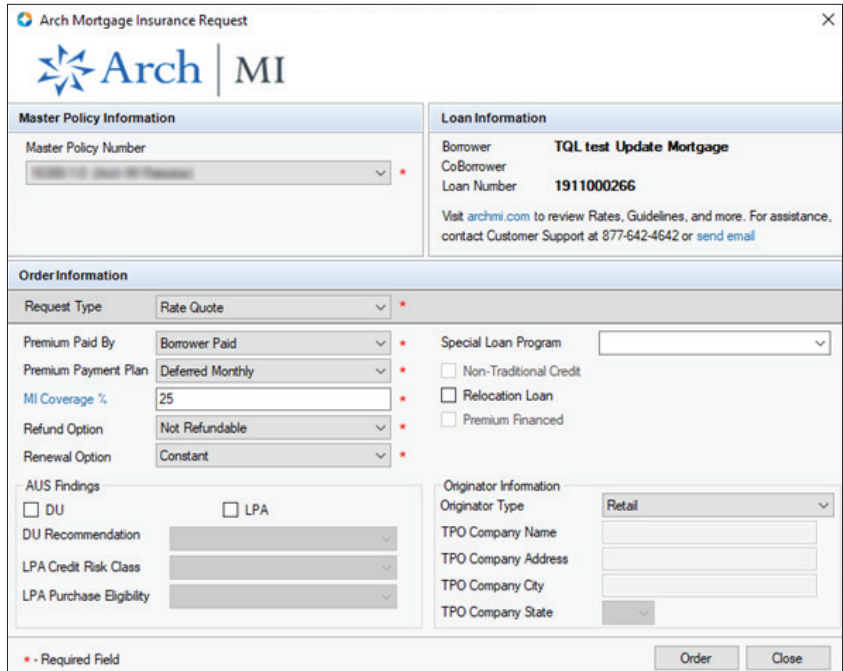
  

Loan Information	
Loan Number	2212AMI000697
Total Loan Amount	\$726,500.00

At the bottom right of the window, there are two buttons: "Order" and "Cancel".

#### 4. In the Arch Mortgage Insurance Request window:

- Review and update these fields, if needed: Master Policy Number, Request Type, Premium Paid By, Refund Option and Renewal Option. If applicable, check the appropriate box for AUS Findings. Change the Originator Type, if needed. Depending on your selections, additional field selections may be required. They are indicated by a red asterisk (\*). The drop-down fields will only display values that have been configured by the administrator.
- For the Request Type field, when you select **Delegated** or **Non-Delegated Application**, a Rate Quote ID drop-down field is displayed. You can select a value or leave this field blank.
- The Non-Traditional Credit check box is automatically checked if none of the borrowers has a credit score entered in Encompass.
- Click **Order**.



The screenshot shows the "Arch Mortgage Insurance Request" window. It contains the following sections:

- Master Policy Information:** Master Policy Number (dropdown menu).
- Loan Information:** Borrower (TQL test Update Mortgage), CoBorrower, Loan Number (1911000266). Includes a link to visit [archmi.com](http://archmi.com) for rates and guidelines.
- Order Information:** Request Type (Rate Quote), Premium Paid By (Borrower Paid), Premium Payment Plan (Deferred Monthly), MI Coverage % (25), Refund Option (Not Refundable), Renewal Option (Constant).
- AUS Findings:** Checkboxes for DU and LPA, and dropdowns for DU Recommendation, LPA Credit Risk Class, and LPA Purchase Eligibility.
- Special Loan Program:** Checkboxes for Non-Traditional Credit, Relocation Loan, and Premium Financed.
- Originator Information:** Originator Type (Retail), TPO Company Name, TPO Company Address, TPO Company City, and TPO Company State.

Required fields are marked with a red asterisk (\*). Buttons for "Order" and "Close" are at the bottom right.

- If your loan is missing information, or includes data that is not supported by Arch MI, an error message is provided. You can return to your loan file to update the information, save the loan and place your order.
- With each loan submission to Arch MI (successful or unsuccessful), once you submit your loan file, you are automatically directed to the TQL Services tool, where the Mortgage Insurance Service Orders panel updates with your order's details. For more information on the updated panel, go to the Mortgage Insurance Service Orders section.

MI Delegated Order

ARCH

Fees

Notice To User

The MortgageType provided is not valid. Arch\_MICompany only accepts Conventional loans

Import Fees

OK

TQL Services

Add to eFolder

Investor

Not Specified

Start Publishing to Investor

Publish Status:

The TQL Services can be used to order a variety of reports that help to ensure loan quality. You may order and view reports using the following service panels. Additionally, select an investor in the list above to see which reports each requires.

Mortgage Insurance Service Orders (1)

Order

Order Date	Order Number	User ID	Order Type	Status	Fees Imported
9/12/2018 6:11 PM		admin	Delegated	Suspended	

Documents (0)

Messages (1)

View Fees

The MortgageType provided is not valid. Arch\_MICompany only accepts Convention

## Manage and Upload Documents to Send to Arch MI

The Manage Documents link in the TQL Services tool > Mortgage Insurance Service Orders panel displays for certificate order types only. Use this link to upload and send documents from your eFolder or hard drive to Arch MI.

**Note:** To upload documents to Arch MI, the CD Date Issued (field ID CD1.X1) must be populated.

Send Documents to Arch MI:

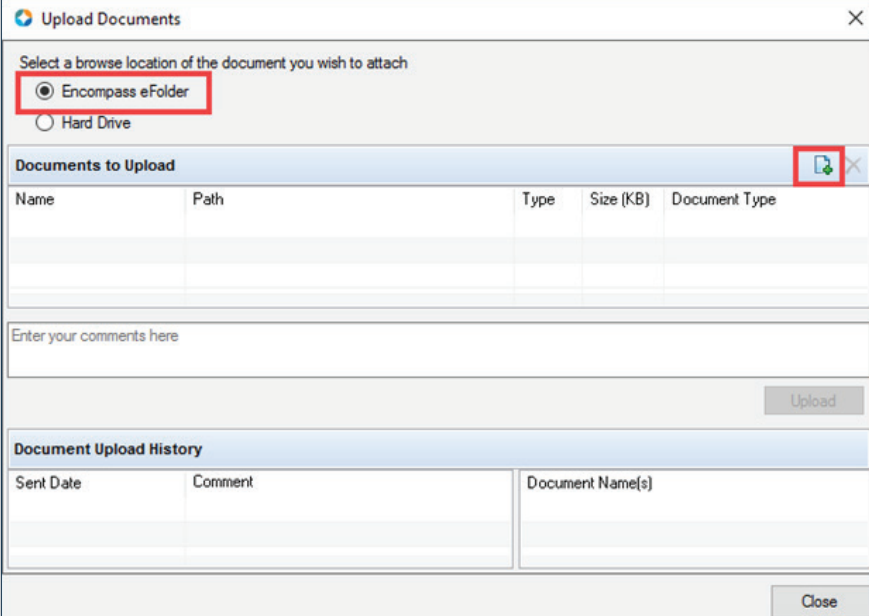
1. From the loan file, go to the TQL Services tool > Mortgage Insurance Service. Orders panel.
2. Locate the certificate order for which you want to add documents, then click **Manage Documents**.

Mortgage Insurance Service Orders (5)								View Log Data	Compare Rate Quotes	Order
Order Date	Order Number	User ID	Order Type	Status	Fees Imported	Document Upload	Check Status			
12/13/2022 2:53 PM	60358076		Non Delegated	Suspended		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>			
12/13/2022 2:48 PM	M187784303S0738		Rate Quote	Approved	✓					
12/13/2022 2:14 PM	27583193		Rate Quote - Pricing with Eligibility	Ineligible						
12/13/2022 2:14 PM			Rate Quote	Request processed.Than						
12/13/2022 2:14 PM	M187784153S4747		Rate Quote	Approved						

Documents (0)		Messages (1)		View Fees
Name	Date	Message		
		Thank you for your Non-Delegated MI request. In order for the application to be processed, please submit your loan document		

3. In the Upload Documents window, click to select the source of your document (**Encompass eFolder** or **Hard Drive**), then click the **New** icon.



**Upload Documents**

Select a browse location of the document you wish to attach

☒ Encompass eFolder  
☐ Hard Drive

Documents to Upload				
Name	Path	Type	Size (KB)	Document Type

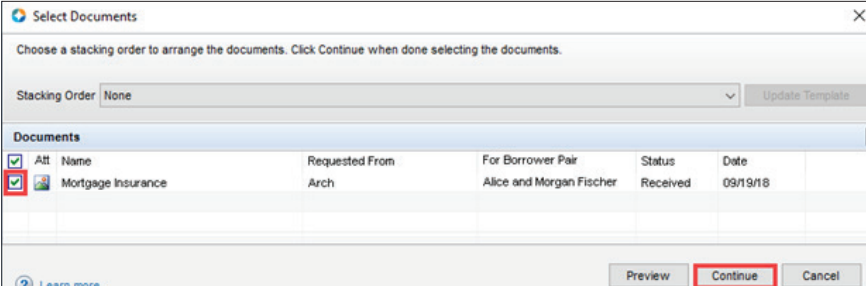
Enter your comments here

Upload

Document Upload History		
Sent Date	Comment	Document Name(s)

Close

4. In the Select Documents window, click to select your document(s), then click **Continue**.



**Select Documents**

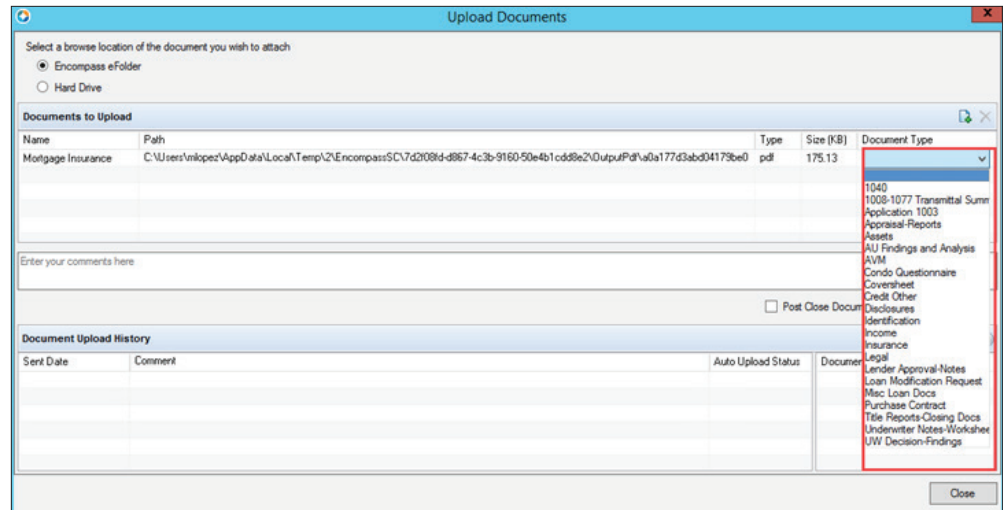
Choose a stacking order to arrange the documents. Click Continue when done selecting the documents.

Stacking Order: None Update Template

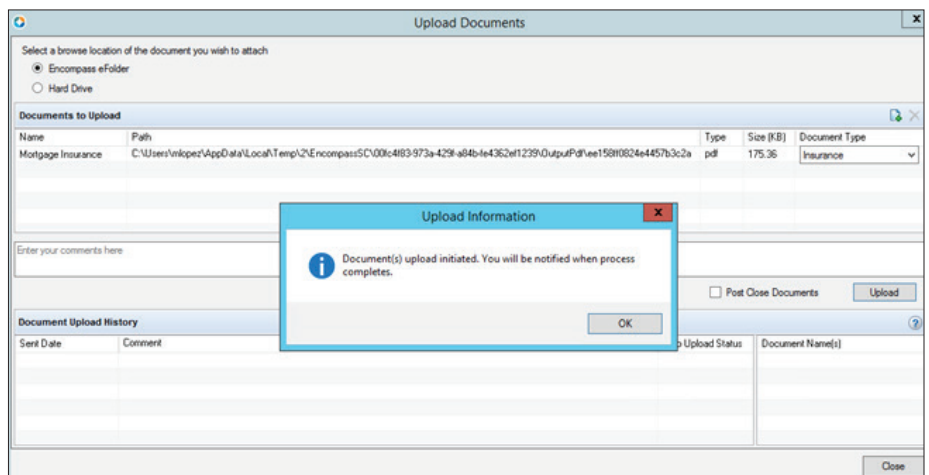
Alt	Name	Requested From	For Borrower Pair	Status	Date
<input checked="" type="checkbox"/>	Mortgage Insurance	Arch	Alice and Morgan Fischer	Received	09/19/18

[Learn more...](#) Preview Continue Cancel

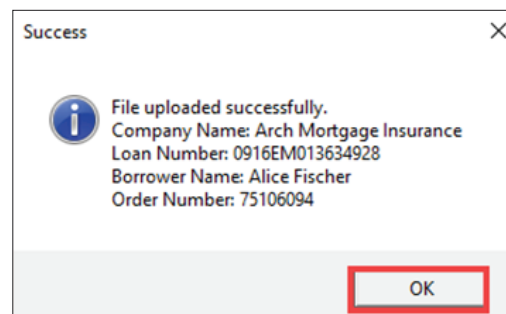
5. In the Upload Documents window, select an appropriate value from the Document Type drop-down list.



6. Click **Upload**, then click **OK** in the Upload Information window.

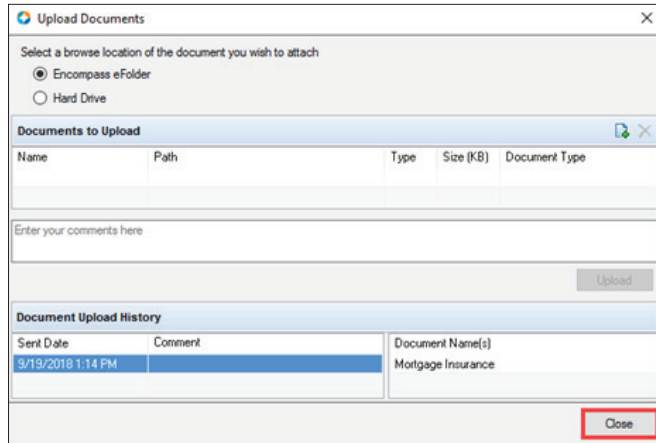


7. In the Success window, click **OK**.





8. In the Upload Documents window, verify that the Document Upload History panel is updated with your uploaded document, then click **Close**.



## Check Status on an Order

Use the **Check Status** link for an order to view the order's status.

Mortgage Insurance Service Orders (1)						<a href="#">View Log Data</a>	<a href="#">Compare Rate Quotes</a>	<a href="#">Order</a>
Order Date ▾	Order Number	User ID	Pr	Order Type	Status	Fees Imported	Document Upload	Check Status
12/16/2022 9:38 AM	80365390	mlopez	A	Non Delegated	Suspended		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>

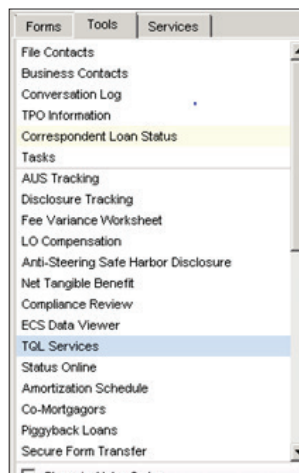
## Loan Data Updates

Once your order is returned from the MI vendor, Encompass will update the fields listed in the table below that are relevant to your loan data and order.

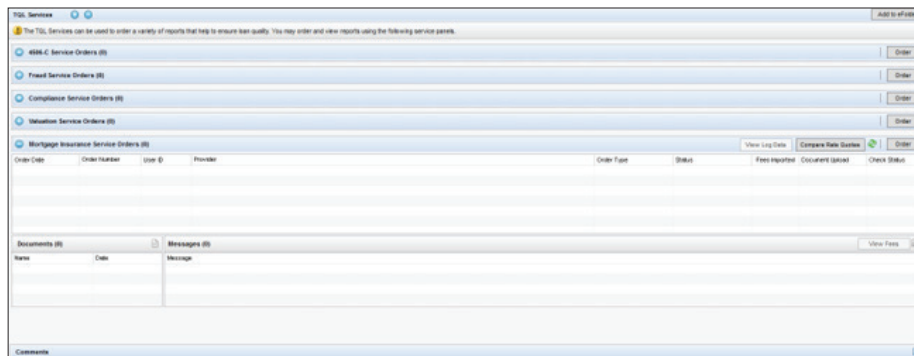
FIELD ID	FIELD NAME
430	MI Coverage
708	Mortgage Insurance Company Address
709	Mortgage Insurance Company City
710	Mortgage Insurance Company ZIP
1107	UFMP
1198	Months per adjustment
1199	Periodic Factor
1200	Months per adjustment for second MI payment
1201	Periodic Factor for second MI payment
1252	Mortgage Insurance Company State
1765	Expenses Calc MIP/PMI Lock
2308	MI Ordered Date
2309	MI Received Date
3248	Insurance Mortgage Declining Renewals
3533	Lender Paid Mortgage Insurance
CD1.X71	MIC #
L248	Mortgage Insurance Company Name
ULDD.FNM.430	PMI Coverage
ULDD.X134	MI Company Name Type
VEND.X167	File #
VEND.X177	Case #

## Contract Underwriting Order via Encompass TQL

1. Open the loan file in Encompass.
2. Use the Tools Tab and select **TQL Services**.

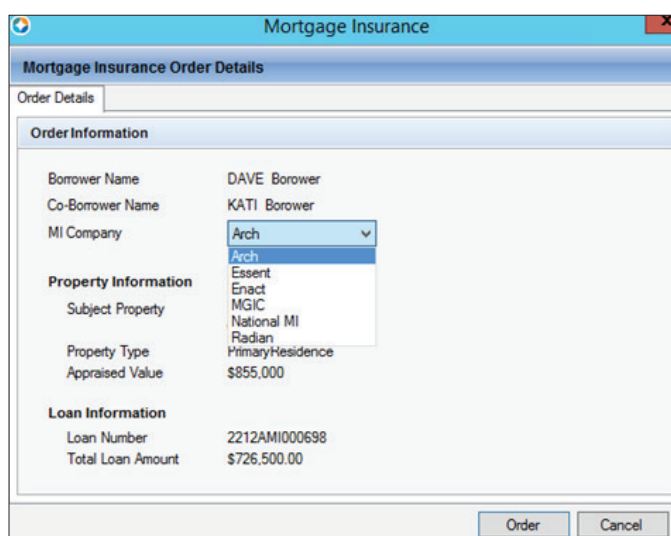


3. Expand the Mortgage Insurance Service Orders section to see any existing MI orders or click the **Order** button to order MI.



The screenshot shows the 'TQL Services' interface. On the left, there are several expandable sections: '458A-C Service Orders (0)', 'Fixed Service Orders (0)', 'Completion Service Orders (0)', 'Valuation Service Orders (0)', and 'Mortgage Insurance Service Orders (0)'. The 'Mortgage Insurance Service Orders (0)' section is expanded, showing a table with columns: 'Order Code', 'Order Number', 'Loan ID', 'Provider', 'Order Type', 'Status', 'Fees Reported', 'Document Upload', and 'Check Status'. Below the table are sections for 'Documents (0)', 'Messages (0)', and 'Comments'.

4. Choose the MI Company from the drop-down list, then click **Order**.



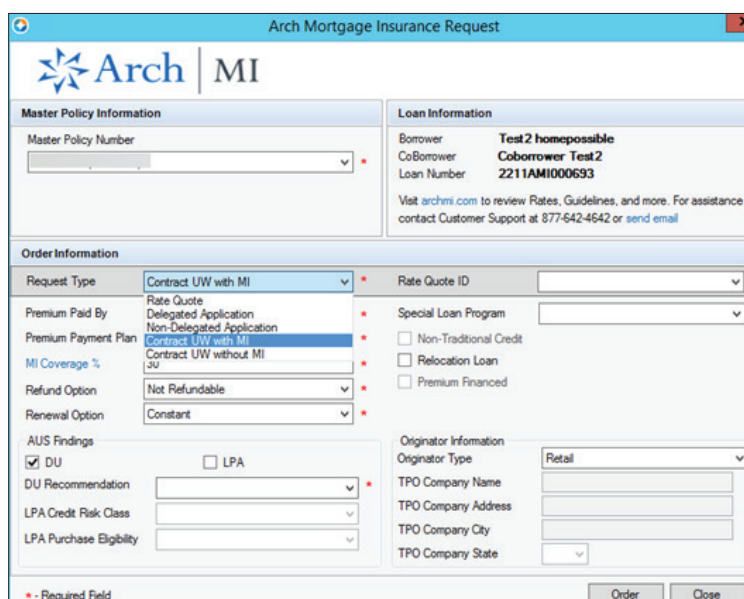
The screenshot shows the 'Mortgage Insurance Order Details' window. It contains the following information:

- Order Information**
  - Borrower Name: DAVE Borrower
  - Co-Borrower Name: KATI Borrower
  - MI Company: Arch (selected from a dropdown list that also includes Essent, Enact, MGIC, National MI, and Radian)
- Property Information**
  - Subject Property: [Empty]
  - Property Type: Primary Residence
  - Appraised Value: \$855,000
- Loan Information**
  - Loan Number: 2212AM1000698
  - Total Loan Amount: \$726,500.00

At the bottom right, there are 'Order' and 'Cancel' buttons.

5. Choose the appropriate Request Type (**Contract UW with MI** or **without MI**) and the Rate Quote ID, if applicable. Click **Order**.

**Note:** All choices may not be available, depending on your company's settings.



The screenshot shows the 'Arch Mortgage Insurance Request' window. It contains the following information:

- Master Policy Information**
  - Master Policy Number: [Empty]
- Loan Information**
  - Borrower: Test2 homepossible
  - CoBorrower: Coborrower Test2
  - Loan Number: 2211AM1000693
- Order Information**
  - Request Type: Contract UW with MI (selected from a dropdown list that also includes Rate Quote, Delegated Application, Non-Delegated Application, and Contract UW without MI)
  - Rate Quote ID: [Empty]
  - Premium Paid By: [Empty]
  - Premium Payment Plan: [Empty]
  - MI Coverage %: 30 (selected from a dropdown list that also includes 10, 20, 40, 50, 60, 70, 80, 90, 100)
  - Refund Option: Not Refundable (selected from a dropdown list that also includes Constant)
  - Renewal Option: Constant (selected from a dropdown list that also includes LPA)
  - AUS Findings: ☒ DU, ☐ LPA
  - DU Recommendation: [Empty]
  - LPA Credit Risk Class: [Empty]
  - LPA Purchase Eligibility: [Empty]
- Special Loan Program**
  - ☐ Non-Traditional Credit
  - ☐ Relocation Loan
  - ☐ Premium Financed
- Originator Information**
  - Originator Type: Retail (selected from a dropdown list that also includes Wholesale)
  - TPO Company Name: [Empty]
  - TPO Company Address: [Empty]
  - TPO Company City: [Empty]
  - TPO Company State: [Empty]

At the bottom right, there are 'Order' and 'Close' buttons. A red asterisk indicates required fields.

6. You will receive a case reference number.



**MI Contract Underwriting Order**

**ARCH**


**Fees**

**Notice To User**

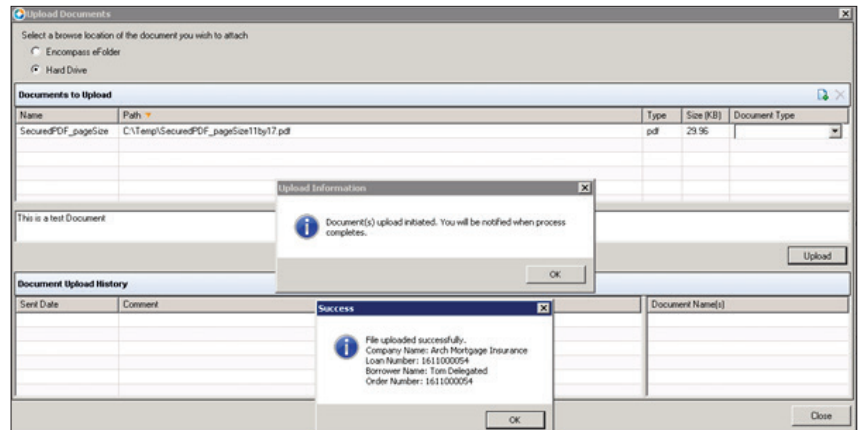
Thank you for your Contract UW request. In order for the request to be processed, please submit your loan documents for review, if you haven't done so already. Your reference number is: CUW00395917. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>

Import Fees OK

7. Upload any required documents to Arch MI using the TQL Tool. Locate the Contract Underwriting order on the Mortgage Insurance Service Orders in the TQL Tool. Click the **Manage Documents** link.

Mortgage Insurance Service Orders (1)										Order
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status		
10/25/2018 11:19 AM	1800000069	admin	ARCH	Contract UW with MI	Suspended		<a href="#">Manage Documents</a>			

- Enter contact name, email address, phone number and the investor's name in the comment box.
- You will be contacted by an Arch MI Underwriter when your contract underwriting decision is available.



The screenshot shows the 'Upload Documents' window. At the top, there's a section for 'Select a browse location of the document you wish to attach' with radio buttons for 'Encompass eFolder' and 'Hard Drive'. Below this is a table titled 'Documents to Upload' with columns: Name, Path, Type, Size (KB), and Document Type. The table contains one row: 'SecuredPDF\_pageSize' with path 'C:\Temp\SecuredPDF\_pageSize11by17.pdf', type 'pdf', and size '29.96'. To the right of the table is an 'Upload' button. Below the table is a section for 'Document Upload History' with columns 'Sent Date' and 'Comment'. A 'Success' dialog box is open in the center, displaying the message: 'File uploaded successfully. Company Name: Arch Mortgage Insurance, Loan Number: 1611000054, Borrower Name: Tom Delegated, Order Number: 1611000054'. There are 'OK' and 'Close' buttons at the bottom of the dialog.