

Arch MI Automated Non-Delegated Order Guide for the Total Quality Loan (TQL) Program by ICE Mortgage Technology



Mortgage ICE Technology[™]

Order Rate Quote

1. Complete milestone and save the loan.

Processing today			
File Started By Loan Officer Loan Processor	Jim Rizzo (jrizzo) Officer User (officer) Processor User (processor)	Dava to Finish 0 07/25/2022 05:10 PM Change Milestone Date	
Documents			eFolder
AVM Bark Stateme Currert Paysi Disclosure Nk Divorce Decr Gitt Letter/So Homeowner's Purchase Cot Tax Returns v Title Report Under writing V1003 - URLA V1008 - Transs Credit Report Appraisal ree	nts bubs dices ee urce of Funds insurance Policy trind w/ Schedules - 2 Years received: 07/25/22 ntbl Summary received: 07/25/22 ceived: 07/25/22 ceived: 07/25/22		

2. TQL automation automatically processes a rate quote and presents an on-screen message.



Choose Arch MI

3. Import the Arch MI quoted premium by clicking the radio button to the left of Arch on the MI Rate Quote results screen.

Deferred, Level, Borrow	erPaid		
Fees			
Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	2.107300		120
Second Renewal	0.203600		240
Notice To User			
nformation is currently unav	allable for this p nty, city or other	roperty. In addition local taxes will b	in to the seapoled.



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 Verify the successful MI premium import on the MIP/ PMI/Guarantee Fee Calculation screen.

Upfront Mortgage Insi	urance Premiu	m / Funding	g /Gua	rantee Fee
Base Loan Amount				285,000.00
MIP / Funding / Guarante	ee	2		
Amount Paid in Cash		Lock		
Jpfront MIP/Funding/Gu	arantee Fee Fin	nanced		
oan Amount with Upfron	t MIP/Funding	Fee		285,000.00
Refund prorated unes	arned Up Front			
Round to nearest \$50	0			
Charges for the insura	ance are added	to your loan	payme	nts
Charges for the insura	ance are collect	ted upfront at	t loan c	losing
Lender Paid Mortgag	e insurance			
Mil Factor Heid Locks	ea			
Monthly Mortgage Ins	urance			
Calculated Based On	Loan Amount		~	Get MI
1. 2.107300 %	120	Months		
2. 0.203600 %	240	Months		
Cancel At		%		
Calculate based on r	emaining balan	ce		
Midpoint payment ca	ncellation			
Declining Renewals				
Number of Months MI bei	ing Collected [Prepaid		
	Prep	aid Amount		
Mortgage Insurance (I	FHA and VA)			
Type of Veteran	-			~
Is this the first use of	the VA loan or	aram?		
I I I I I I I I I I I I I I I I I I I	are encourpro	Arount .		

Process Automated Non-Delegated MI Order

- Complete the milestone configured for nondelegated MI order automation and save.
- 6. The automated nondelegated MI order processes. Data and required documents (if available) will automatically be transferred to Arch MI.

Processing today						
Originator	Test User2 (testuser2)	Q Days to Finish 0	07/20/2022 11:09 AM 🗸	Change Milestone Date		
Originator	Test User2 (testuser2)	🔍 🗹 Finished				
Loan Processor	Test User2 (testuser2)	Q.				
Documents					eFolder	Tas
Mortgage Insu	arance received: 12/15/20					
Mortgage Insu	arance received: 12/15/20					



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7. The status screen displays a message to confirm application receipt. TQL automation includes delivery of all required documents (if available).

ARCH			
Fees			
Notice To User			_
Notice To User Thank you for your Non-Del application to be processed, review and underwiting. Ple 4642 for further assistance. 1 https://mi.achcapgroup.com Document package upload	gated MI request. In ord please submit your loan see contact MI Operation see Arch MI's fraud warn v/Disclaimer histated. Please go to TG	ler for the documents fo ns at 1-877-6 sing here: stMI docume	or 42- ent
Notice To User Thank you for your Non-Del application to be processed, review and underwiting. Ple 4642 for further assistance. 3 https://mi.archcapgroup.com Document package upload proder history for verification of	igated MI request. In ord please submit your loan see contact MI Operatio See Arch MI's fraud wam v/Disclaimer histated. Please go to TQ f document upload to yo	ferforthe documents fo ns at 1-877-6 ing here: ΩL-MI docume ur provider.	or 42- ent
Notice To User Thank you for your Non-Del application to be processed, review and underwriting. Ple 4642 for further assistance. 1 4642 for further assistance of the state of the state of the state the state of the state of the state Document package upload order history for verification of	igated MI request. In ord please submit your loan see contact MI Operatio See Arch MI's fraud wam v/Disclaimer ntiated. Please go to TG f document upload to yo	fer for the documents fo ns at 1-877-6 ing here: 2L-MI docume ur provider.	or 42- ent

8. The order will appear in the MI Service Order tracking screen.

Mortgage Insu	rance Service Orders (2	2)		
Order Date	Order Number 🔺	User ID	Provider	
7 <i>1</i> 25/2022 5:37 PM	21100010	irizzo	ARCH	
772572022 5:31 PM	พการราช 200408	nzzo	ARCH	

Document Upload History

- In the MI Service Order tracking screen, click on Manage Documents.
- **10.** The list of uploaded documents appears in the lower right-hand corner of the Upload Documents screen.

V	iew Log Data	Compare Rate Quotes	5	Order
	Fees Imported	Document Upload	Check	Status
		Manage Documents	Check	Status
	× •		· ·	
ks for yo				

2214/2020 11 59 AM 5000 11 59 AM 1020 - URLA 2020 11 59 AM 2020 11 50 AM 2020 110 AM 2020 1100	Sent Date	Comment .	Auto Upload Status	Document Name(s)
Bark Susemers Dedt Report	12/14/2020 11:59 AM		Socret	1003 - URLA 1008 - Transmittal Summary Apprainal Bank Statements Credit Report

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Retrieve Non-Delegated MI Order Result

 In the MI Service Order tracking screen, select
 Check Status. If the order result is ready, the status will change to Approved and the MI Non-Delegated Order pop-up appears.

12. Click **Import Fees** to load premium rates into Encompass.

Mortgage Insurance Service Orders (5)					View Log Data	Compare Rate Quotes	Crder
Order Date 🔻	Order Number	User ID	Order Type	Status	Fees Imported	Document Upload	Check Status
12/14/2020 11:59 AM	47001000-	irizzo	Non Delegated	Approved		Manage Documents	Check Status
12/14/2020 11:58 AM	1	irizzo	Rate Quote	Approved	1		

Fees			
Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.280000		120
Second Renewal	0.200000		240
Notice To User	that use a lange h	APPD	WED for
fortgage Insurance. See A ttps://mi.archcapgroup.co	rch Mi's fraud w m/Disclaimer	aming here:	

13. The Mortgage Insurance Commitment is automatically saved in the eFolder. You can view the Commitment by clicking the document name in the order result screen.

Order Date 🔻	Order Number	User ID	Provider	Order Type	Stebus	Fees inported	Document Upload	Check Status
2/16/2020 2:42 PM		nicpez	ARCH	Non Delegated	Approved	1	Manage Documents	Check Status
2/16/2020 2:42 PM		nicpez	ARCH	Rate Quote	Approved			
Documents (1)		Ð	Messages (1)				E	View Fees

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Resubmission of Non-Delegated Order

14. TQL does not support automated resubmission of non-delegated MI orders. If critical loan data changes after the initial automated MI order runs, Encompass will display a message directing the user to manually resubmit and upload any loan documents that have changed using the TQL MI panel.



Loan Data Changes

15. When automation is enabled, TQL monitors the changes to key data fields configured in admin settings. Click the View Log Data button to review modifications made to critical data fields since the automated non-delegated order was placed.

			L	Vew Log Data	Compare Hase Quose
	Order Type	Stat	turs .	Fees inported	Document Upload
	Lo	g Data Viewer			×
der is present, the i ad order. If any of	system will log changes to i these changes have been	vey data fields as config logged, the data will be	ured in TQL-MI admi shown below.	a settings. This is don	e in lieu of auto-
Field Id	Field Description	Previous Value	New Value	User Na	me
1414	Bon Equitar BEA		800	Jim Ricco	D
1415	Co-Bor Equiler B		800	Jin Rice	0
1450	Box TransUnion E		790	Jim Pigar	D
1452	Co-Bon TransUni		790	Jim Rizz	9
396	Subject Property	110000	114000	Jan Rizzi	p.
60	Co-Bon Experian	680	740	Jim Rizzi	
	for is present, the order, E any of Field Id 1414 1415 1450 1452 1956 60	Order Type LD	Order Type Date Log Data Viewer br is presert, the system will so charges to key data fields as only or the constraint of the system of the sy	Order Type Data Control Carponen Barris Control Control Fail Fail Feid Decorption Period Value Period Value Fail Feid Decorption Period Value Period Value Period Value 1015 Co-Bon Taud/bon 000 1452 Co-Bon Taud/bon 700 1252 Co-Bon Taud/bon 700 14000 266 740 256 Subard Taud/bon 600 740 260 26400 26400	Total Type Status Texe legislation Order Type Status Res legislation Coder Type Status Res legislation Data Viewer Texe legislation Texe legislation Texe legislation Faital Status Texe legislation Texe legislation Texe legislation Texe legislation Faital Status Texe legislation Texe legislatin </td

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