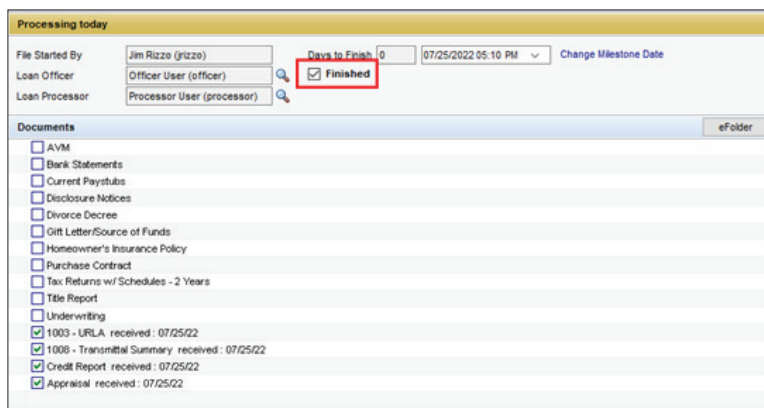




Order Rate Quote

1. Complete milestone and save the loan.



Processing today

File Started By: Jim Rizzo (jizzo) Days to Finish: 0 07/25/2022 05:10 PM Change Milestone Date

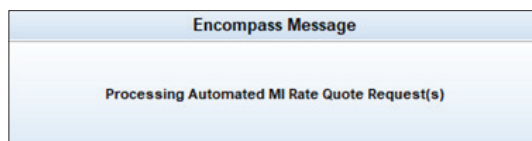
Loan Officer: Officer User (officer) ☒ Finished

Loan Processor: Processor User (processor)

Documents eFolder

- ☐ AVM
- ☐ Bank Statements
- ☐ Current Paystubs
- ☐ Disclosure Notices
- ☐ Divorce Decree
- ☐ Gift Letter/Source of Funds
- ☐ Homeowner's Insurance Policy
- ☐ Purchase Contract
- ☐ Tax Returns w/ Schedules - 2 Years
- ☐ Title Report
- ☐ Underwriting
- ☒ 1003 - URLA received: 07/25/22
- ☒ 1008 - Transmittal Summary received: 07/25/22
- ☒ Credit Report received: 07/25/22
- ☒ Appraisal received: 07/25/22

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

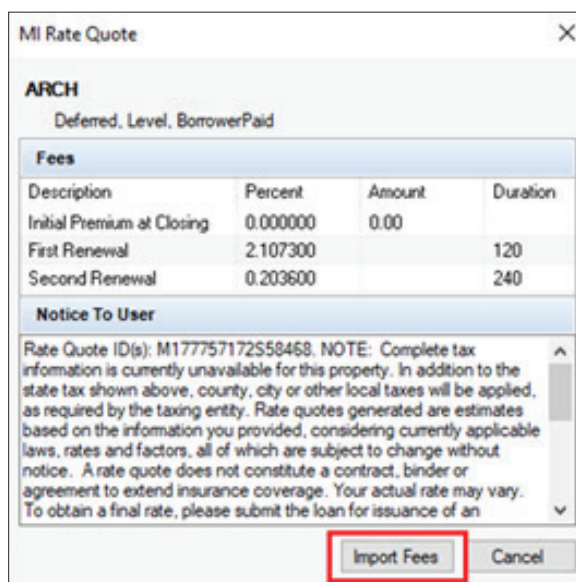


Encompass Message

Processing Automated MI Rate Quote Request(s)

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.



MI Rate Quote

ARCH
Deferred, Level, BorrowerPaid

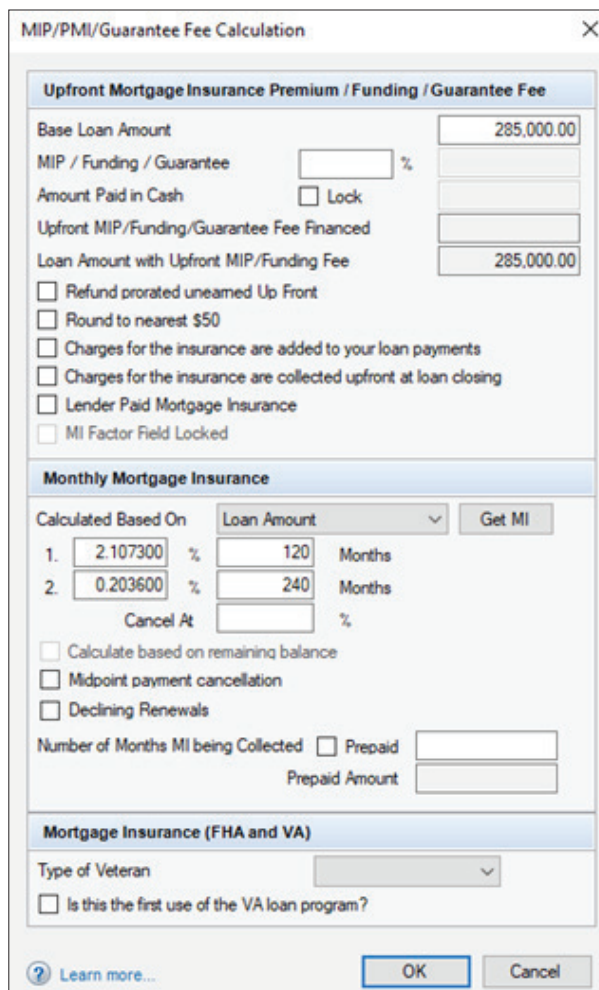
Fees			
Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	2.107300		120
Second Renewal	0.203600		240

Notice To User

Rate Quote ID(s): M177757172558468. NOTE: Complete tax information is currently unavailable for this property. In addition to the state tax shown above, county, city or other local taxes will be applied, as required by the taxing entity. Rate quotes generated are estimates based on the information you provided, considering currently applicable laws, rates and factors, all of which are subject to change without notice. A rate quote does not constitute a contract, binder or agreement to extend insurance coverage. Your actual rate may vary. To obtain a final rate, please submit the loan for issuance of an

☒ Import Fees ☐ Cancel

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



MIP/PMI/Guarantee Fee Calculation

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount: 285,000.00

MIP / Funding / Guarantee: %

Amount Paid in Cash: ☐ Lock

Upfront MIP/Funding/Guarantee Fee Financed:

Loan Amount with Upfront MIP/Funding Fee: 285,000.00

☐ 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: Loan Amount (dropdown)

1. 2.107300 % 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)

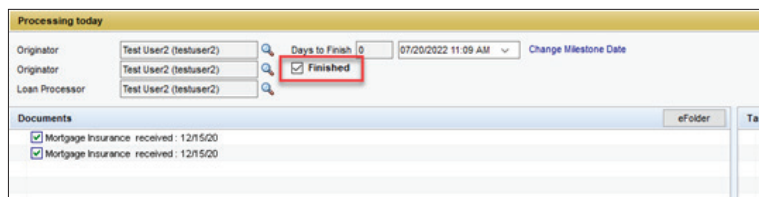
Type of Veteran: (dropdown)

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

[Learn more...](#)

Process Automated Non-Delegated MI Order

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



Processing today

Originator: Test User2 (testuser2) Days to Finish: 0 07/20/2022 11:09 AM

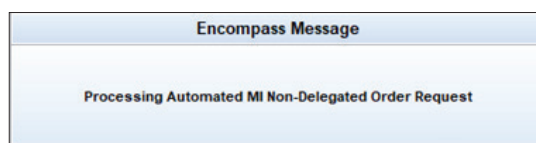
Originator: Test User2 (testuser2) ☒ **Finished**

Loan Processor: Test User2 (testuser2)

Documents

☒ Mortgage Insurance received: 12/15/20

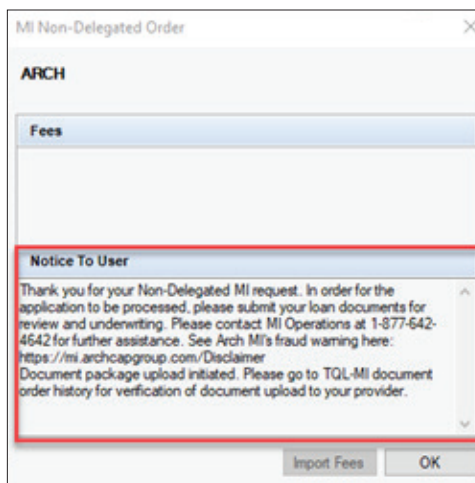
☒ Mortgage Insurance received: 12/15/20



Encompass Message

Processing Automated MI Non-Delegated Order Request

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

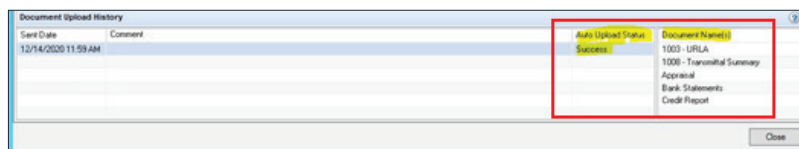
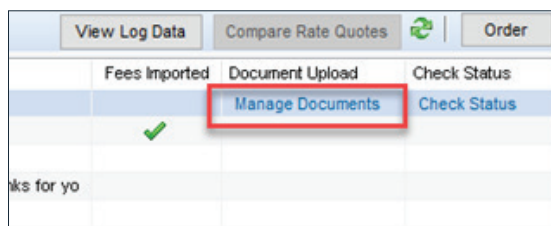


- The order will appear in the MI Service Order tracking screen.

Order Date	Order Number	User ID	Provider
7/25/2022 5:37 PM	211000000	irizzo	ARCH
7/25/2022 5:31 PM	211000000	irizzo	ARCH

Document Upload History

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



Retrieve Non-Delegated MI Order Result

11. 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.

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.

Mortgage Insurance Service Orders (5)							
Order Date	Order Number	User ID	Order Type	Status	Fees Imported	Document Upload	Check Status
12/14/2020 11:59 AM	4000000000	jrizzo	Non Delegated	Approved		Manage Documents	Check Status
12/14/2020 11:58 AM	4000000000	jrizzo	Rate Quote	Approved	✓		

MI Non-Delegated Order

ARCH

Deferred, MonthlyPremium, BorrowerPaid

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

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>

Import Fees

Cancel

Mortgage Insurance Service Orders (2)							
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload
12/16/2020 2:42 PM	4000000000	jrizzo	ARCH	Non Delegated	Approved	✓	Manage Documents
12/16/2020 2:42 PM	4000000000	jrizzo	ARCH	Rate Quote	Approved		Check Status

Documents (1)

Name

Date

MIArchNonDelegated2at

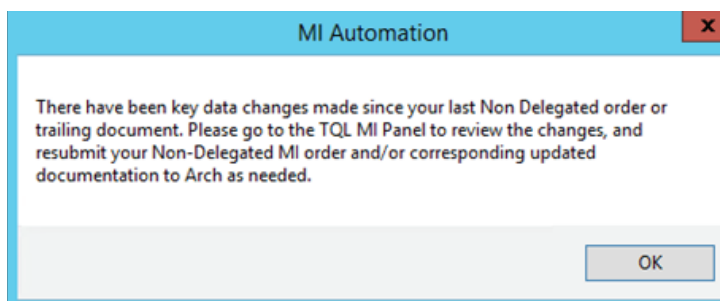
12/16/2020 2:43 PM

Messages (1)

View Fees

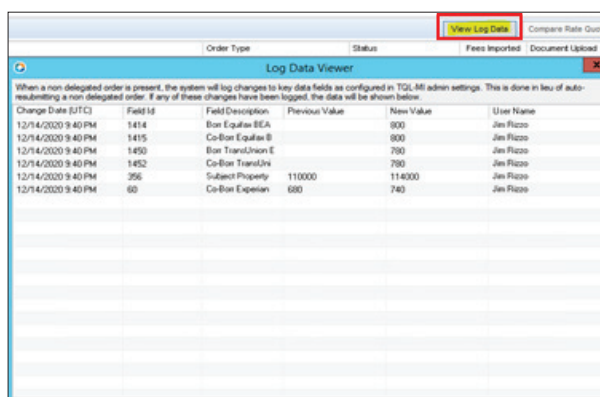
Resubmission of Non-Delegated Order

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.



Change Date (UTC)	Field ID	Field Description	Previous Value	New Value	User Name
12/14/2020 9:40 PM	1414	Box Equates BEA	800	800	Jen Pizzo
12/14/2020 9:40 PM	1415	Co-Box Equates B	800	800	Jen Pizzo
12/14/2020 9:40 PM	1450	Box TransUnion E	790	790	Jen Pizzo
12/14/2020 9:40 PM	1452	Co-Box TransUnion	790	790	Jen Pizzo
12/14/2020 9:40 PM	256	Subject Property	110000	114000	Jen Pizzo
12/14/2020 9:40 PM	60	Co-Box Experian	680	740	Jen Pizzo