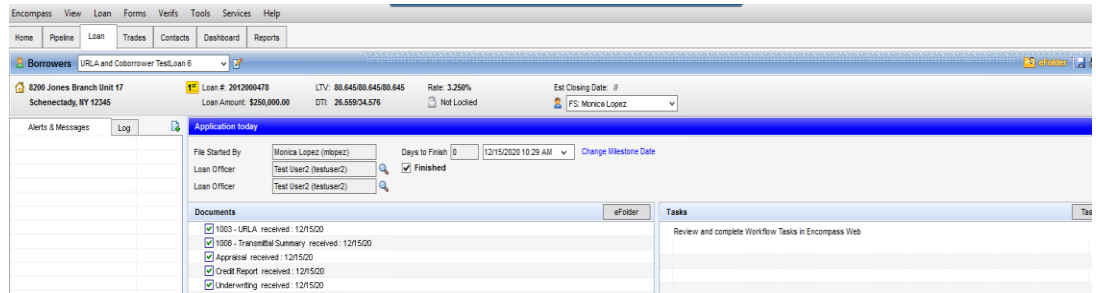


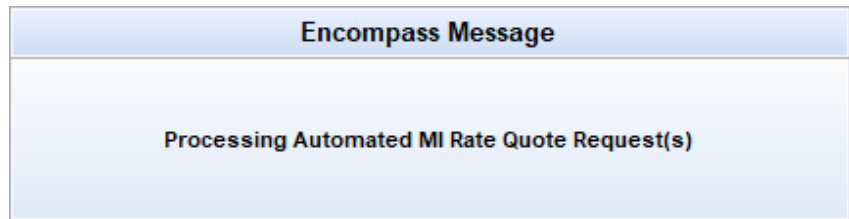


**Order Rate Quote**

1. Complete milestone and save the loan.

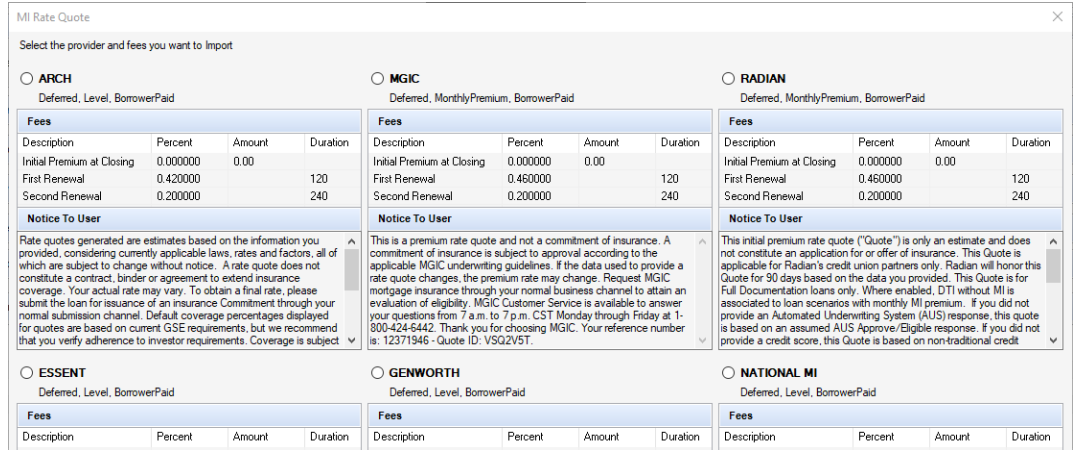


2. TQL automation automatically processes a rate quote and presents an on-screen message.



### 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.



MI Rate Quote

Select the provider and fees you want to Import

ARCH  
Deferred, Level, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.420000		120
Second Renewal	0.200000		240

MGIC  
Deferred, MonthlyPremium, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.460000		120
Second Renewal	0.200000		240

RADIANT  
Deferred, MonthlyPremium, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.460000		120
Second Renewal	0.200000		240

ESSENT  
Deferred, Level, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.420000		120
Second Renewal	0.200000		240

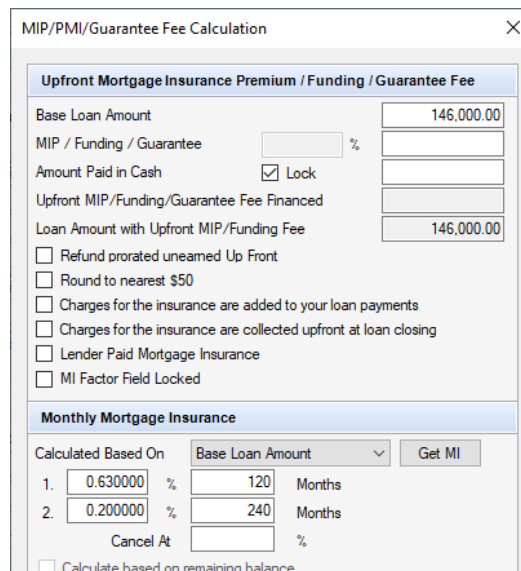
GENWORTH  
Deferred, Level, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.420000		120
Second Renewal	0.200000		240

NATIONAL MI  
Deferred, Level, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.420000		120
Second Renewal	0.200000		240

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: 146,000.00

MIP / Funding / Guarantee: %

Amount Paid in Cash:  Lock

Upfront MIP/Funding/Guarantee Fee Financed:

Loan Amount with Upfront MIP/Funding Fee: 146,000.00

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: Base Loan Amount

1. 0.630000 % 120 Months

2. 0.200000 % 240 Months

Cancel At: %

Calculate based on remaining balance

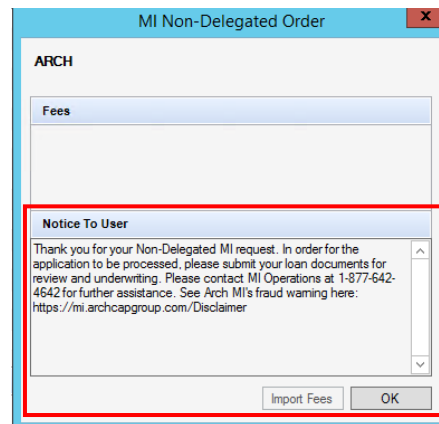
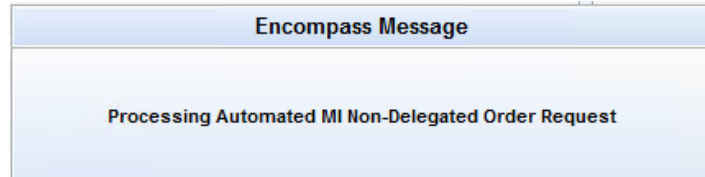
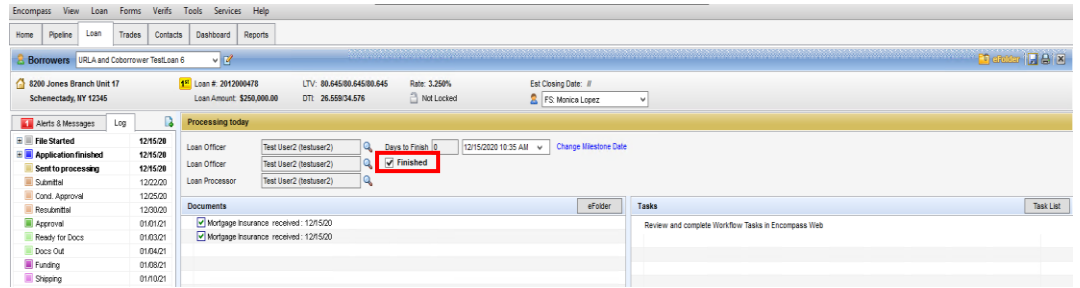
### Process Automated Non-Delegated MI Order

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.

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

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



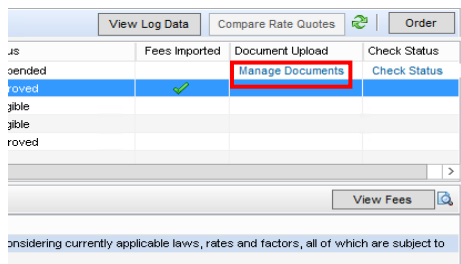
Order Date	Order Number	User ID	Order Type	Status	Fees Imported	Document Upload	Check Status
12/14/2020 11:59 AM	47934335	jrizzo	Non Delegated	Suspended			
12/14/2020 11:59 AM	24839689	jrizzo	Rate Quote - Pricing with Eligibility	Ineligible			
12/14/2020 11:57 AM	24839697	jrizzo	Rate Quote - Pricing with Eligibility	Ineligible			
12/14/2020 11:57 AM	M71496787SPC15A	jrizzo	Rate Quote	Approved			

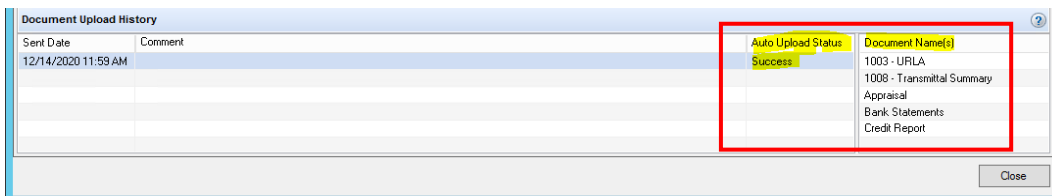
Name	Date	Message
MArch.RateQuote	12/14/2020 11:58 AM	Rate quotes generated are estimates based on the information you provided, considering currently applicable laws, rates and factors, all of which are subject to

### Document Upload History

9. In the MI Service Order tracking screen, click on **Manage Documents**.

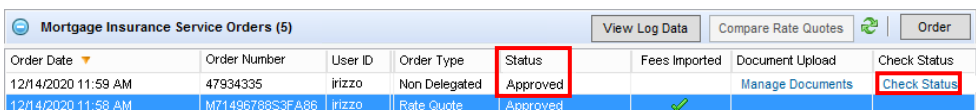


10. The list of uploaded documents appears in the lower right-hand corner of the Upload Documents screen.

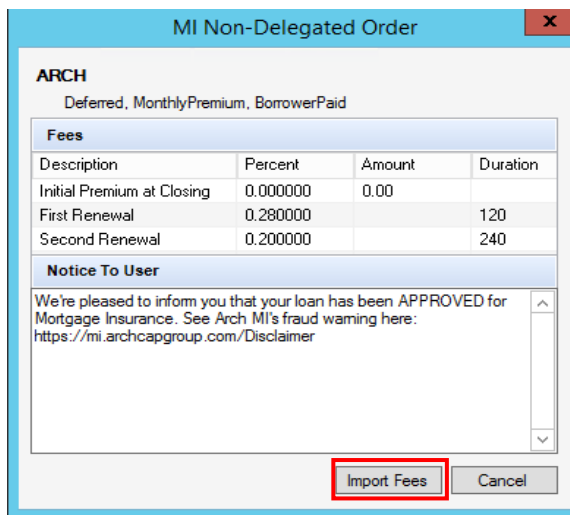


### Retrieve Non-Delegated MI Order Result

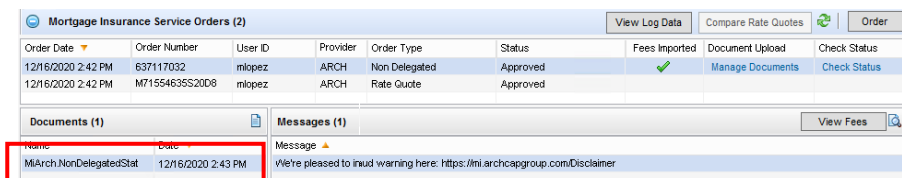
11. In the MI Service Order tracking screen, select **Check Status**. If the order result is ready, the status will change to Approved and the MI Non-Delegated Order pop-up appears.



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

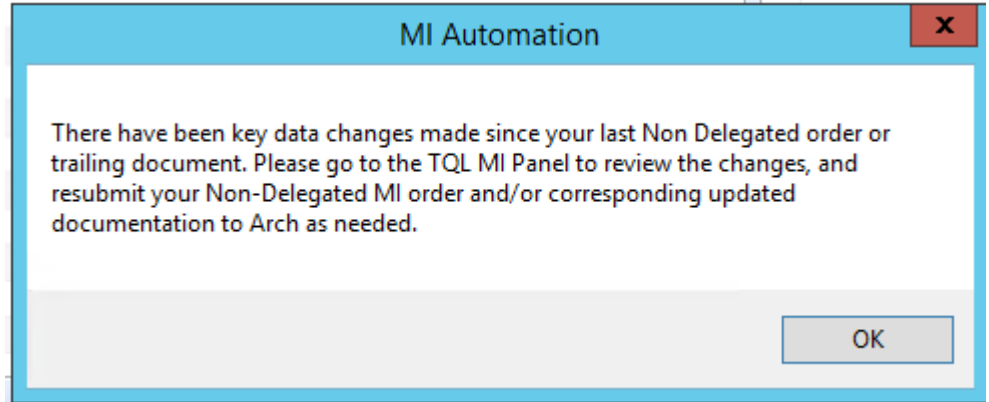


13. The Mortgage Insurance Commitment is automatically saved in the eFolder. You can view the Commitment by clicking the document name in the order result screen.



**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.

