


Order Non-Delegated MI with Mortgage Cadence Enterprise Lending Center (ELC)



Select a Loan

Choose a file from your **Loan Pipeline**.

1. Select the **Actions** icon  at the top right corner.
2. Click **Order Services** from the drop-down options.



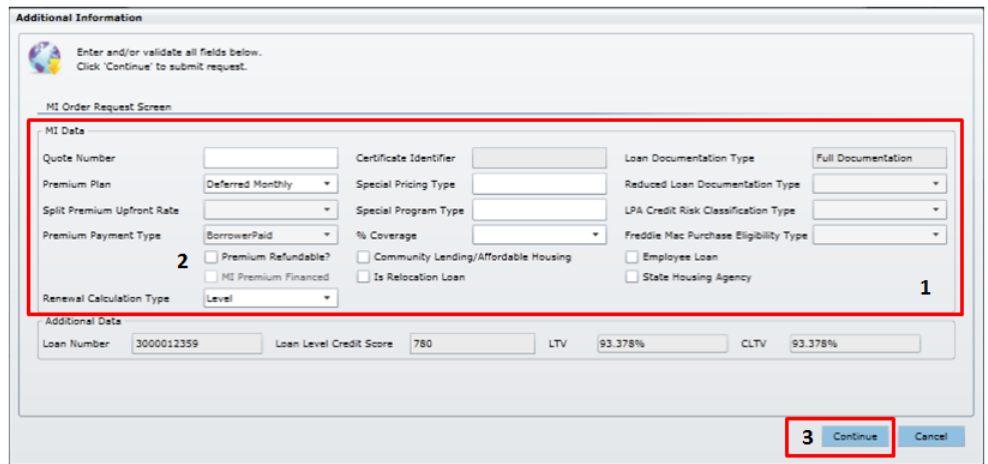
The Order Services screen displays.

1. Select **Mortgage Insurance** from the **Service Type** drop-down menu.
2. Choose **UGIC – Non-Delegated MI Order** from the **Service** drop-down menu.
3. Click the **Submit Request** button.



The **MI Order Screen (Additional Information dialog)** displays.

1. Complete the **MI Data** fields.
2. **IMPORTANT:** If the Premium Plan is **Monthly**, the **Premium Refundable?** option will be checked even though the Premium is **not refundable**.
3. Click **Continue** when done.



Additional Information
Enter and/or validate all fields below.
Click 'Continue' to submit request.

MI Order Request Screen

MI Data

Quote Number: [text box] Certificate Identifier: [text box] Loan Documentation Type: Full Documentation

Premium Plan: Deferred Monthly Special Pricing Type: [text box] Reduced Loan Documentation Type: [dropdown]

Split Premium Upfront Rate: [dropdown] Special Program Type: [text box] LPA Credit Risk Classification Type: [dropdown]

Premium Payment Type: BorrowerPaid % Coverage: [dropdown] Freddie Mac Purchase Eligibility Type: [dropdown]

Premium Refundable? Community Lending/Affordable Housing Employee Loan

MI Premium Financed Is Relocation Loan State Housing Agency

Renewal Calculation Type: Level

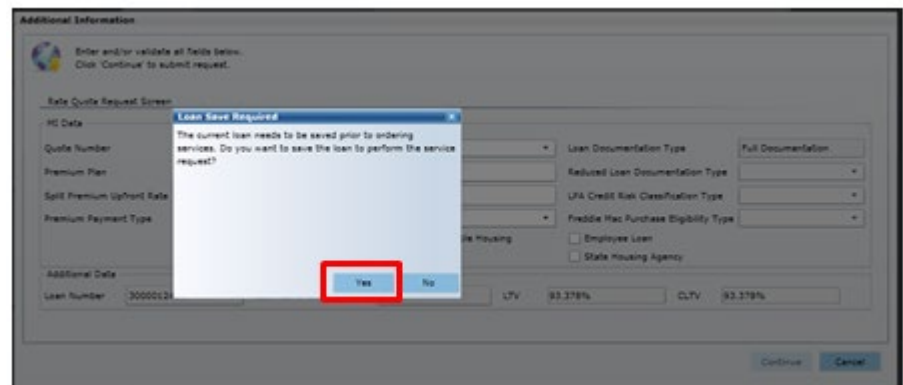
Additional Data

Loan Number: 3000012359 Loan Level Credit Score: 780 LTV: 93.378% CLTV: 93.378%

3 Continue Cancel

The **Loan Save Required** screen displays.

Click **Yes** to order MI.



Additional Information
Enter and/or validate all fields below.
Click 'Continue' to submit request.

Rate Quote Request Screen

Loan Save Required

The current loan needs to be saved prior to ordering services. Do you want to save the loan to perform the service request?

Yes No

MI Data

Quote Number: [text box] Loan Documentation Type: Full Documentation

Premium Plan: [dropdown] Reduced Loan Documentation Type: [dropdown]

Split Premium Upfront Rate: [dropdown] LPA Credit Risk Classification Type: [dropdown]

Premium Payment Type: [dropdown] Freddie Mac Purchase Eligibility Type: [dropdown]

Community Lending/Affordable Housing Employee Loan

State Housing Agency

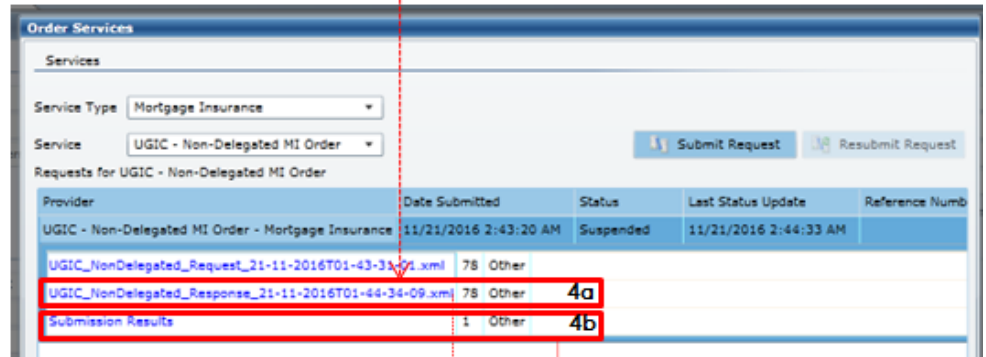
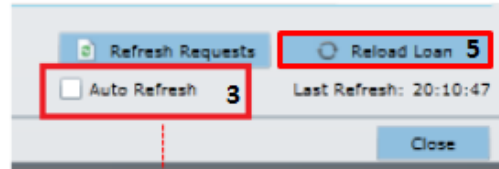
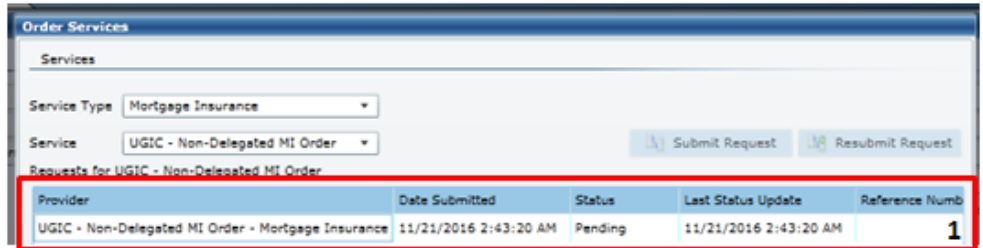
Additional Data

Loan Number: 3000012359 LTV: 93.378% CLTV: 93.378%

Continue Cancel

The **Order Services** screen displays.

1. View the Non-Delegated MI Order request.
2. **IMPORTANT:** Upload loan documents for Underwriting (UW) review from **Imaging Center** or Arch MI's online origination portal – **CONNECT** for document delivery (see Page 4 for details). Contact your Arch MI Sales Manager for credentials for Imaging Center.
3. Check **Auto Refresh** at the bottom of the screen to retrieve the latest Arch MI application status.
4. The **Status** will change to **Approved** once the UW review is completed and a Commitment is issued.
 - a. Click the PDF link to view the **Certificate of Insurance**.
 - b. Select **Submission Results** to view the Premium and Rate information on the **Order Status** screen.
5. Click **Reload Loan** to import fees. Close the **Order Services** screen.



a. Certificate of Insurance PDF



b. Order Status Screen



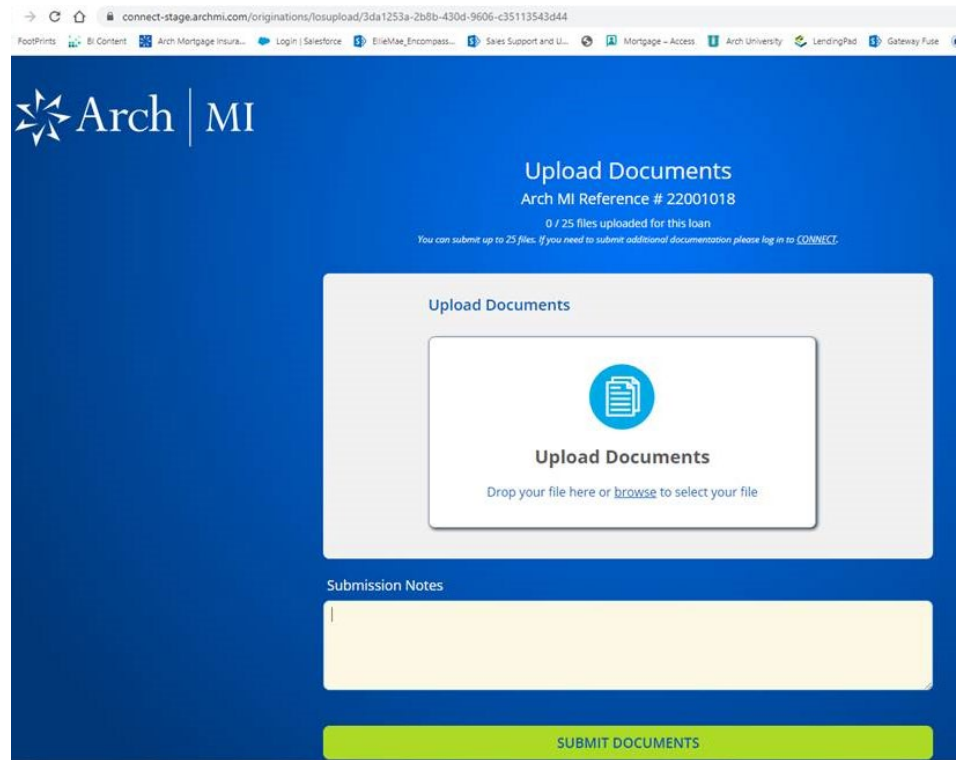
Document Upload via Secured URL Link

1. Select **Document Delivery** at the bottom of the screen.
2. The application will suspend pending underwriting review. A secure Doc link will be provided and will expire in 24 hours. The Secure link applies only to the specific loan that was submitted.
3. Copy and paste the Secured URL link from the message into a new browser: <https://connect-stage.archmi.com/originations/losupload/3da1253a-2b8b-430d-9606-c35113543d44>

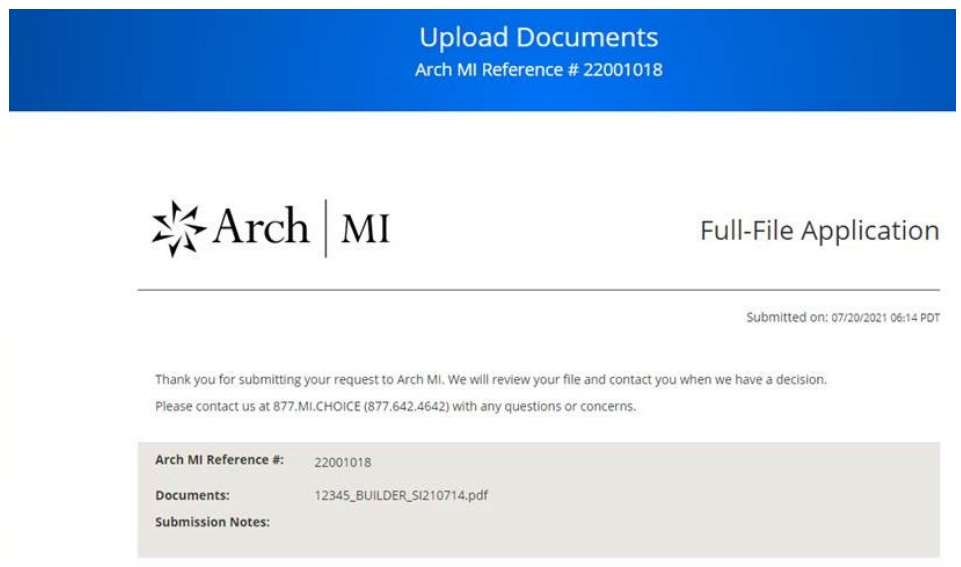
You may use this link to upload documents securely for this loan only: <https://connect-stage.archmi.com/originations/losupload/3da1253a-2b8b-430d-9606-c35113543d44>. Thank you for your Non-Delegated MI request. In order for the application to be processed, please submit your loan documents for review and underwriting. Please contact MI Operations at 1-877-642-4642 for further assistance. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>

Upload Docs

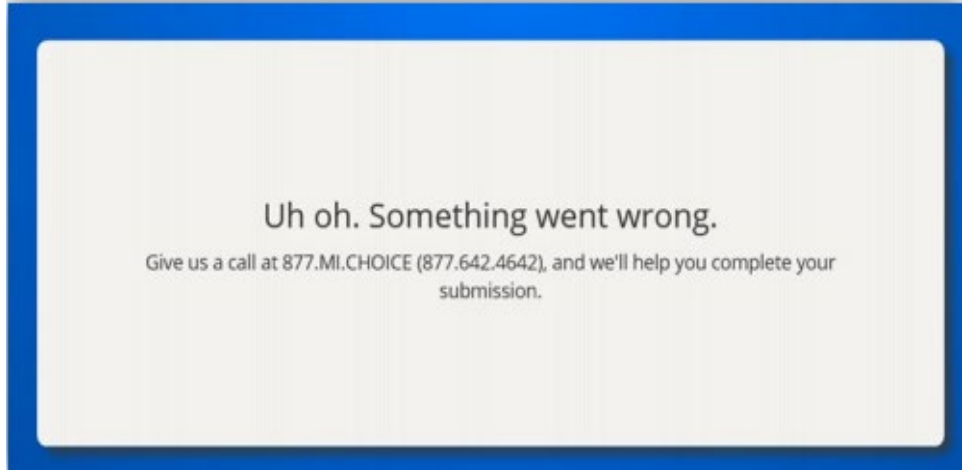
4. The webpage will open. Validate the Certificate # at the top of the screen in the Arch MI Reference # tag.
5. Select files from your computer through browsing or dragging and dropping them into the window. You may:
 - a. Upload up to 25 files.
 - b. Add comments for Arch MI underwriting in the **Submission Notes** section.



6. Once all the documents have been uploaded, the user will receive an acknowledgment.
7. The MI Certificate-specific link will remain active to upload additional underwriting documents for 24 hours from the date of the last MI Application submission. For security reasons, the URL will expire after 24 hours.



8. When the link expires, a message will be displayed that something went wrong.
9. To obtain a new secure link for uploading additional documents, resubmit your Non-Delegated MI application.
10. Once the Underwriting decision is made, an email with the PDF certificate will be sent to the contact.



Rates are displayed on the **Mortgage Insurance Wizard** screen.

IMPORTANT:

1. Ensure the **Refundable** option is **unchecked**.
2. Update the **MI Company** to **ARCH MI**.