X Arch MI



Ordering an Arch MI RateStar Buydown Quote

- 1. Add a buydown amount to the Arch Mortgage Insurance Request order screen and select Rate Quote as the request type. The quote must be for Borrower-Paid (BPMI) monthly coverage.
- 2. The Arch MI Encompass integration will pass the buydown amount to Arch MI and return an adjusted BPMI monthly premium to Encompass.
- The MI Buydown Amount will appear on the MI order screen and will also be printed at the bottom of the MI Commitment/Certificate PDF shown on Pages 2 and 3.

Ordering RateStar Buydown Quotes from Encompass

Encompass® users can now request RateStar BuydownSM quotes from within the Arch MI Encompass integration. This guide also lists four options for Encompass administrators to identify and track loans with RateStar Buydown MI to ensure upfront buydown funds are collected at loan closing.

| Branch Login Information Master Policy Number User ID Password Save Login Information Arc |) ~ 3 Yes () No | Col Loa Visit g conta | rowe Borro an Nu archrr ct Cu | r Test Delegated | ines, and m | | ssistance, |
|--|----------------------------|--------------------------------|---|-----------------------------|-------------|---------------|---------------|
| Order Check Status / View | w Results Document History | Ac | tivat | e MI | | (*) Re | quired Fields |
| Request Type | Rate Quote | ~ | * | | | | |
| Mortgage Insurance Inform | nation | | | Additional Loan Information | | | |
| Premium Payment Type | BorrowerPaid | ~ | * | Premium Financed | O Yes | No | |
| Premium Payment Plan | Deferred Monthly | ~ | * | Non-Traditional Credit | Yes | \bigcirc No | Q |
| MI Coverage % 😗 | 30 | 2 | * | Special Loan Program | | | ~ |
| Refundable | No Refund | ~ | * | Special Pricing | | | |
| Renewal Type | Constant | ~ | * | Relocation Loan | O Yes | No | |
| | | | | Appraisal Waiver | ⊖ Yes | No | |
| | | | | Construction Refi Loan | O Yes | ● No | |
| Recommendation | | | | MI Buydown Amount 😗 | 800 | | |
| DU Recommendation Typ | ре | \sim | | | - | - | |
| LP Credit Risk Class | | \sim | | Originator Type | Lender | | \sim |
| LP Purchase Eligibility | | ~ | | Housing Expense Ratio w | ∕o MI | | 26.298 |
| Include additional em | nail recipients | | | Debt to Income Ratio w/o | MI | | 34.742 |

Rate Quote Cancel



Ordering RateStar Buydown Quotes from Encompass

Example of Rate Quote



IMPORTANT INSTRUCTIONS FOR RATESTAR BUYDOWN: 1) Save the quote PDF with the loan file. 2) In CONNECT, assign this quote Ref # to the MI application. 3) From an LOS, enter this quote Ref # into the Special Loan Program Code field. If your LOS does not support a Special Loan Program Code field, submit your MI application via CONNECT. 4) Do not forget to pay your upfront amount.

QUOTE DETAILS

| LOAN | | | PROPERTY | | | |
|---------------------|---------------------------|---|-------------------------|------------------------------|--|--|
| Loan Purpose | Purchase | 1 | Property Value | \$200,000 | | |
| Loan Amount | \$180,000 | 1 | Address | | | |
| LTV | 90.00% | 1 | Property City, State | | | |
| Loan Type | Fixed Rate, Fixed Payment | 1 | ZIP Code | 85206 | | |
| Loan Term | 360 months | 1 | Property Type | SFD (Single Family Detached) | | |
| Amortization Type | Fully Amortized | 1 | Occupancy | Primary Residence | | |
| Amortization Term | 360 months | 1 | | | | |
| AUS Decision | None | 1 | BORROWERS | | | |
| Loan Program | None | 1 | Number of Borrowers | 1 | | |
| Buydown Percent | None | 1 | Borrower 1 Credit Score | 700 | | |
| MI Coverage | 25% | 1 | Housing Expense Ratio | 33.07% | | |
| Origination Channel | Retail | 1 | Pricing DTI | 33.07% | | |
| Premium Financed | No | 1 | Self-Employed | Vec | | |



Ordering RateStar Buydown Quotes from Encompass

| Commitment and Certificate of Insurance | Commitment and Certificate of Insurance Acts Morgage Insurance Company (Interim The Company) | | 3 | ☆Arch MI |
|--|--|---|--|--|
| ormsorance | Please deliver to | Jim Rizzo | MI Master Policy # Insured Loan # | 2207000537 |
| | Insured Customer | AMI DEFAULT RQ RBP BRANCH Do No Delete or Inactivate | Customer Address | Walnut Creek, CA 94597 |
| | Borrower Name(s) | Firsttimer joe | Property Address | Mesa, AZ 85208 |
| | Initial Premium Premium Due Nov Endorsements/Special Tex To activate this Certificate of Insurance, Insurance Company, P.O. Box 745451, J Loan Closing Date First Payment Date Insured Lean # | 4 Months 5180,000 NIA 5180,000 S200,000 S200,000 S200,000 NIA Delegated 3825% 90,00% S553 Coverage issued under First Lien Mast Delegated 5800,00 S Coverage issued under First Lien Mast Delegated Underwriting Endorsemet AR 300,03(0)200 "Lan Amount multiplied by Initial Pre Important: Provide Loan Cosing and F \$800,00 Ratestar Buydown uptront am please visit archmi.com or complete the in titanta, GA 30374-5451, email to policyte w Servicer | Cocupancy Propert Type Loan Type Loan Purpose Loan Representative Score Retundability Premium Paid By Initial Premium Rate Reneval 1 Reneval 1 Ren | 7/25/22 11/25/22 300 Mombs Owner Occupied SFU (Single Family Datached) Find Rate, Fixed Payment Purchase 700 Constant No Refund Borrower 0.800% 0. |
| | 198 60 64 199 199 199 199 199 199 199 199 199 19 | resering the frances loss by preson of non-expression of an original of the specific biastic Folge Theorem The Impact Motors is based under the above numeers biastic Folge is and conditions serent. All the end of the Centificate in end, By paying initial primitium, bit insured hereby confirms immunicates to the Company, and C bit information provide under, Laier transaction and the insurance is correct. | Wobs, interest and other sums agreed to be pa and the Company. Changes in the above figure , except as indicated on any endorsement noted , the renewal premium oiling will automatically to the Company (1) the Loan was duly closed on | H, all subject to all the Terms and s can only be made by the Company. This , and does not amend or ater any of the lies sent. Renewal Certificates are not the date set forth above or as otherwise. |

X Arch MI

For Encompass Admin Use with RateStar Buydowns

Identifying Loans with a RateStar Buydown Amount Due at Closing

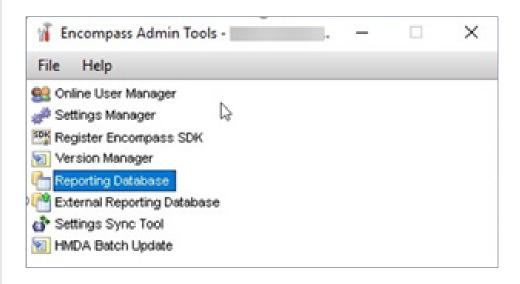
Option 1: Use the Custom Field Editor to create a Field Trigger Business Rule using the custom field CX.ARCH.MIBUYDOWN. AMOUNT.

The field trigger rule you create will automatically map RateStar Buydown dollars to the appropriate Encompass field. This example shows the amount being copied to line 902 (Borrower Amount) on the 2015 Itemization screen. Check with your compliance department to determine the appropriate field location for your organization.

Option 2: Use the Custom Data Field for reports. Open the Encompass Admin Tools app to access the Reporting Database.

| Loan Custom Fie | ld Editor | |
|-----------------------------------|--|----------------------------|
| Field ID Description Format | CX. ARCH MBUYDOWN AMOUNT Arch Mortgage Insurance buydown a DECIMAL_2 (x,xxx) | CX.ARCH.MIBUYDOWN.AMOUNT = |
| | | Validate OK Cancel |

| Seale a T | rigger Name | | | Notes/Comme | rda | |
|-------------|---------------------------------|-------------------|--------|---------------------------------|---|------|
| ney Arch B | underen Amount to Inte 202 | | | When an Arch I Borrower Amou | Rate Star Supdown amount is returned, copy it to line 9 vol. field 337 | 62 - |
| elect all C | harvels this rule applies to | | | | | |
| 2 Barked | Wholesale | | | | | |
| | condition for this trigger | | | | | |
| Yes - App | dy this rule only if | | | | | |
| | | | | | | |
| | | | | | | |
| Type / | pply field events Activation | Activation Source | Action | | dd | |
| | oply field events | | Action | | dd | |
| Type / | pply field events Activation | Activation Source | Action | | | |
| Type / | pply field events Activation | Activation Source | Action | | a | |
| Type / | pply field events Activation | Activation Source | Action | | a | |
| Type / | pply field events Activation | Activation Source | Action | | a | |
| Type / | pply field events Activation | Activation Source | Action | | a | |
| Type / | pply field events Activation | Activation Source | Action | | a | |



X Arch | MI

For Encompass Admin Use with RateStar Buydowns

Option 2 (cont.)

Add CX.ARCH.MIBUYDOWN. AMOUNT by highlighting it on the left side and clicking **Add**. The field can now be added to reports, pipelines and dashboards.

Option 3: Use the Custom Data Field to create a custom alert. You can also create a custom alert using this field to alert users that there is a RateStar Buydown. Create an alert using the condition CX.ARCH.MIBUYDOWN. AMOUNT > 0. Use the Select Milestones option in the drop-down menu to select the applicable event for your organization and save the condition.

TReporting Database

| Fields (22573) | | | Selected Fields | | | | 0.01 |
|-------------------------------|-----------------------------|--------|-----------------|------|--------------------------------------|---------|------|
| Felds Team Members Milestones | Documents Tasks Cor + + | | Field D 🔺 | Pair | Description | Type | Sk |
| | | | COMPLIANCE | | Mavent Compliance Review NML | String | 64 |
| Find | | | COMPLIANCE | | Mavent Compliance Review HMD | String | 64 |
| Field D 🔺 | Description | | COND DESCS | | Tracking All Conditions from Doc | String | 40 |
| CX AMB LXCODE | AMB Report - LXCode A | | COND.OPEN.D | | Tracking All Opened Conditions/D | String | 40 |
| CX AMB POSTDATE | AMB Report - Post Date | | COND.OPEN.P | | Tracking All Opnd Docs/File Start | String | 40 |
| CX AMB SECONDARYZP | AMB Report - Secondary Zip | | COND.OPEN.P | | Tracking All Opnd Docs/Docs Sign | String | 40 |
| CX AMB VOUCHERNLINEER | AMB Report - Voucher Numb | | COND.OPEN.T | | Tracking All Opened Doc Tracking | String | 40 |
| CX APPRAISAL CREDIT | Appraisal Credit | | COND PTD | | Tracking All Docs/File Start (not in | String | 40 |
| CX APPRAISAL DEBIT | Appraisal Debit | | COND PTF | | Tracking All Docs/Docs Signed (n | String | 40 |
| CX APPRAISAL DEF | Appraisal Difference | | COND.TITLES | | Tracking All Doc Tracking Title Na | String | 40 |
| CK ARCH MBUYDOWN AMOUNT | Arch Mortgage Insurance but | Add 💠 | CoreMiestone | | Current Core Miestone | String | 64 |
| CK AUTHORIZATION NO MIP | Authorization # MP Retund | - | CurrentTeamMe | | Current Loan Team Member | String | 64 |
| CX BORROWER COUNT | Number of Borrowers on a L | Remove | CKAROH BPJ | | Borrower Paid M indicator | String | 64 |
| CX BR EXCESS CC EXPECTED | BR Excess Consumer Credit I | | CKM BUYDO | | Arch RateStar buydown amount | Numeric | 12 |
| CX BR EXCESS CREDIT | BR Excess Credit | | CKM BUYDO | | Arch RateStar initial bought down | Numeric | 12 |
| CX BR EXCESS DEBIT | BR Excess Debt | | CKM.BUYD0 | | Arch RateStar party providing tun | String | 64 |
| CX BR EXCESS DFF | Branch Excess Diff | | CKM BUYDO | | Arch RateStar bought down premi | Numeric | 12 |
| CX.BRANCHMARGIN CREDIT | Branch Margin Credit | | CKM BUYDO | | Arch RateStar buydown renewal r | Numeric | 12 |
| CX BRANCH MARGIN DEBIT | Branch Margin Debit | | DENAL X69 | | Denial Date | Date | 4 |
| CORRANCHMARON DIFF | Branch Margin Difference | | Document Com | | Document Comments - APPRAIS | String | 64 |
| CX.BRANCHMARON EXPECTE | Branch Margin Expected | | Document.Com | | Document Comments - AVM | String | 64 |
| CKBROKER ADOR | Broker Lender Address for 2 | | Document Com | | Document Comments - CREDIT R | String | 64 |
| CX CASE NUMBER TRANS DATE | Case Number Transfer Date | | Document.Com | | Document Comments - DOCUME | String | 64 |
| CK CASH OREDIT | Cash Credit | | Document Com | | Document Comments - FLOOD C | String | 64 |
| CKCASHDEBT | Cash Debit | | Document.Com | | Document Comments - LENDER | String | 64 |
| CK COM ADDRESS 2 | Contractor Address 2 | | Document Com | | Document Comments - MORTGA | String | 64 |
| CALUM AUDRESS 2 | Contractor Address 2 V | | Document Com | | Document Comments - TITLE RE | String | 64 |
| < | > | | Document Com | | Document Comments - UNDERW | String | 64 |
| | | | Document.Com | | Document Company - APPRAISA | String | 64 |
| | | | From and Coale | | Processed Processes 1184 | China | 5 |

| rch RateStar Buydown | | | | | Select Milestones | 08 |
|----------------------------|----------------------|----------------------|----------------------|--|--------------------------|-------------------|
| essage | | | | | | |
| This loan has a RateStar b | uydown feature. Buyd | own amout needs to i | be collected through | ph closing. | Select the miestones to | enable the alert. |
| | | | | | Miestone | |
| | | | | | Started | |
| Trigger 🔿 Date Field | a contine () be | Fait & Condition | | | Processing | |
| ingger () uneren | | | | and and an owner of the second s | Submittel | |
| Conditions (1) | | Insert AND/O | R Parenthese | View Filter | Cond. Approval | |
| Field | Operator | Value |) | Joint | Repubnital | |
| Archbuydown | Greater than | 0 | | | Approval | |
| | | | | | Ready for Docs | |
| | | | | | Docs Out | |
| | | | | | Docs Signing Funding | |
| | | | | | Shipping | |
| | | | | | Purchasing | |
| Provide Clear Alert bu | tion | | | | C around | |
| Enable Alert? | W Yes Selec | Milestones | | | | |
| | O No | | | | | |
| | | | | | | |
| | | | Save | | | |

D X

X Arch | MI

For Encompass Admin Use with RateStar Buydowns

Option 4: Use Arch MI RateStar Buydown as a document header. When an Arch MI Certificate is returned with RateStar funds listed. Encompass automatically adds a document header to the eFolder named Arch MI RateStar Buydown. The document name in the eFolder can serve as a user reminder that the loan has a RateStar Buydown in place. You can also create a custom field to act as a flag on loans with a buydown. A field trigger can be set to flag when Encompass adds a document with the name Arch MI RateStar Buydown to the eFolder.

| Vert Name | | | | | |
|---|----------------------|----------------------|---------------------|-------------|--|
| Arch RateStar Buydown | | | | | Select Miestones |
| lessage | | | | | |
| This loan has a RateStar bu | ydown feature. Buydo | wn amout needs to be | e collected through | closing | Select the milestones to enable the alert. |
| | | | | | Mestore |
| | | | | - | V III Started |
| Trigger O Date Field | Condition C Date | Field & Condition | | | Processing |
| | | | | | 🗹 📕 Subrillal |
| Conditions(1) | BRXI | Insert AND/OR | Parentheses | View Filter | Cond. Approval |
| (Field | Operator | Value |) | Joint | Resubnitsi |
| Arch buydown | Greater than | 0 | | | Approval |
| | | | | | Ready for Docs |
| | | | | | Decs Cor |
| | | | | | E Funding |
| | | | | | 2 Stephy |
| | | | | | Purchasing |
| Provide Clear Alert but | ton | | | | - |
| Enable Alert? | Yes Select | Mestones | | | |
| | O No | | | | |
| | | | 1 | | |
| | | | Save | Cancel | - |
| 100100000000000000000000000000000000000 | 100 - 000,000 | | | | |

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