



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.

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.
3. 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.

Branch Login Information

Master Policy Number:

User ID:

Password:

Save Login Information: Yes No

[Arch MI Encompass Page](#)

Loan Information

Borrower: Test Delegated

CoBorrower: Test NDMI

Loan Number: 2208000564

Visit archmi.com to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or uwcustomerservice@archmi.com

Order | [Check Status / View Results](#) | [Document History](#) | [Activate MI](#) | (*) Required Fields

Request Type: Rate Quote *

Mortgage Insurance Information

Premium Payment Type: BorrowerPaid *

Premium Payment Plan: Deferred Monthly *

MI Coverage %: 30 *

Refundable: No Refund *

Renewal Type: Constant *

Additional Loan Information

Premium Financed: Yes No

Non-Traditional Credit: Yes No

Special Loan Program:

Special Pricing:

Relocation Loan: Yes No

Appraisal Waiver: Yes No

Construction Refi Loan: Yes No

MI Buydown Amount:

Originator Type: Lender

Housing Expense Ratio w/o MI: 26.298

Debt to Income Ratio w/o MI: 34.742

Recommendation

DU Recommendation Type:

LP Credit Risk Class:

LP Purchase Eligibility:

Include additional email recipients

Example of Rate Quote



TEST RATE QUOTE
Cannot be used for Pricing

RATESTAR

2207000537
Ref #:

No Master Policy Number Entered
Our 90 day promise may not apply to your Rate Quote

Issued: 07/25/2022
Expires: 10/23/2022

**BORROWER PAID
MONTHLY BUYDOWN
CONSTANT | NON-REFUNDABLE | RATESTAR**

\$800.00 Upfront

0.4444%

\$133.50 Monthly

Initial Rate: 0.89%

1st Renewal Rate
0.89%

2nd Renewal Rate
0.20%

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

Commitment and Certificate of Insurance

Commitment and Certificate of Insurance

Arch Mortgage Insurance Company
(herein "the Company")

Please deliver to Jim Rizzo

MI Master Policy #

Insured Customer AMI DEFAULT RQ RBP BRANCH
Do No Delete or Inactivate

Insured Loan # 2207000537

Customer Address Walnut Creek, CA 94597

Borrower Name(s) Firsttmer joe

Property Address
Mesa, AZ 85208

| | | | |
|-------------------------------------|-----------------------------|----------------------------------|------------------------------|
| Certificate # | 4 Months | Commitment Effective | 7/25/22 |
| Commitment Term | \$180,000 | Commitment Expiration | 11/25/22 |
| Base Loan Amount | Financed Premium Amount N/A | Loan Term | 360 Months |
| Total Loan Amount | \$180,000 | Occupancy | Owner Occupied |
| Sales Price | \$200,000 | Property Type | SFD (Single Family Detached) |
| Appraised Value | \$200,000 | Loan Type | Fixed Rate, Fixed Payment |
| Subordinate Financing Amount | N/A | Loan Purpose | Purchase |
| Submission Type | Delegated | Loan Representative Score | 700 |
| Fannie Mae DUB Response | | Renewal Type | Constant |
| Freddie Mac LPA# Response | | Refundability | No Refund |
| Qualifying Debt Ratio | 36.25% | Premium Paid By | Borrower |
| Calculated LTV/CLTV | 90.00% | Initial Premium Rate | 0.690% |
| Plan LTV | 85.01% - 90.00% | Renewal 1 | 0.690% Through year 10 |
| Coverage % | 25% | Renewal 2 | 0.200% Through term |
| Payment Plan | EZ Monthly SM | | |
| Initial Premium | \$133.50 ** | | |

Premium Due Now **\$800.00**

Endorsements/Special Text Coverage issued under First Lien Master Policy ARCH 3800.00 (03/20), Delegated Underwriting Endorsement ARCH 3800.01 (03/20), Independent Validation Endorsement ARCH 3800.03 (03/20).
**Loan Amount multiplied by Initial Premium % divided by 12 equals Monthly Premium
Important: Provide Loan Closing and First Payment Dates below to Effect Coverage \$800.00 Ratestar Buydown upfront amount due.



To activate this Certificate of Insurance, please visit archmi.com or complete the information below and forward a copy to Arch Mortgage Insurance Company, P.O. Box 745451, Atlanta, GA 30374-5451, email to polycyservicing@archmi.com or fax to 1-800-490-6757.

Loan Closing Date _____
 First Payment Date _____
 Insured Loan # _____
 Name _____
 Address _____
 MI Master Policy # _____

Thank you for choosing
Arch Mortgage Insurance Company.
For Arch MI Certificate Assistance,
please call 1-877-642-4642.

New Servicer / New Insured

Current Servicer
Arch MI - Servicer TBD
3003 Oak Road
Walnut Creek, CA 94597

In consideration of the payment of premium set forth above, the Company hereby agrees to pay the insured, as their interest may appear, sums representing the financial loss by reason of non-payment of principal, interest and other sums agreed to be paid, all subject to all the Terms and Conditions of the specified Master Policy between the insured and the Company. Changes in the above figures can only be made by the Company. This Certificate is issued under the above numbered Master Policy, except as indicated on any endorsement notes, and does not amend or alter any of the terms and conditions thereof. At the end of the Certificate term, the renewal premium billing will automatically be sent. Renewal Certificates are not issued. By paying initial premium, the insured hereby certifies to the Company (1) the loan was duly closed on the date set forth above or as otherwise communicated to the Company, and (2) the information provided to the Company, including but not limited to the information listed above pertaining to insured, loan transaction and the insurance is correct.

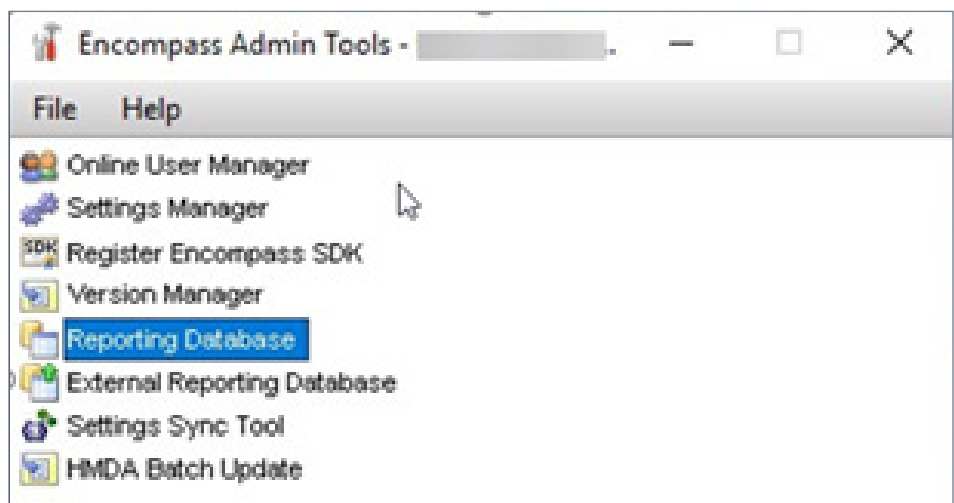
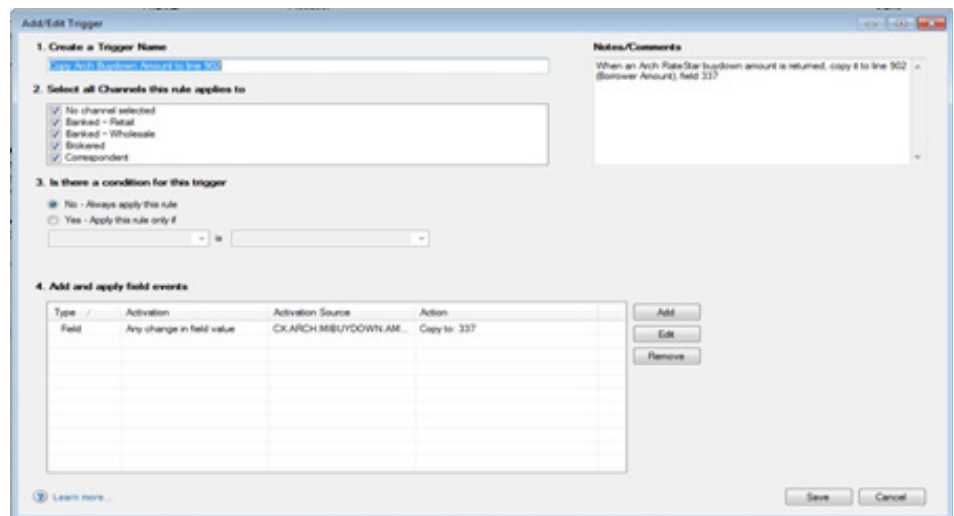
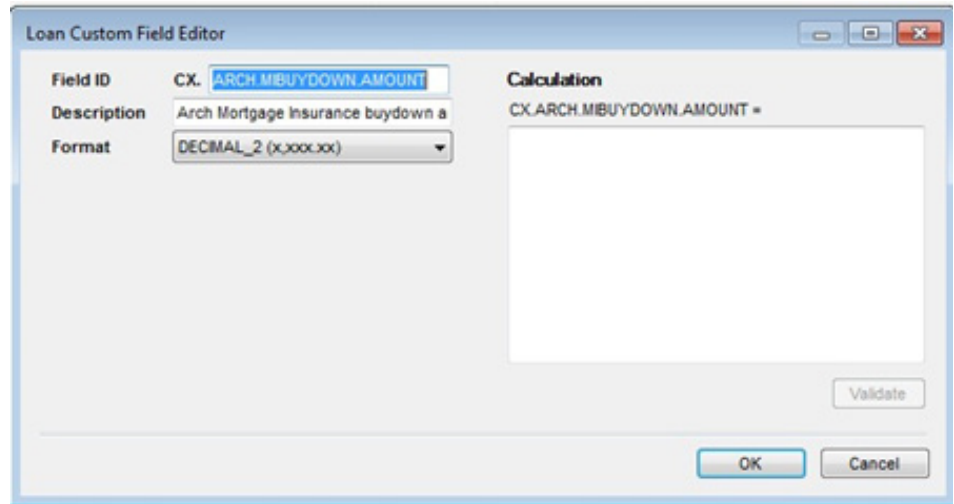
ARCH 3800.07-Rev (04/20)

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.

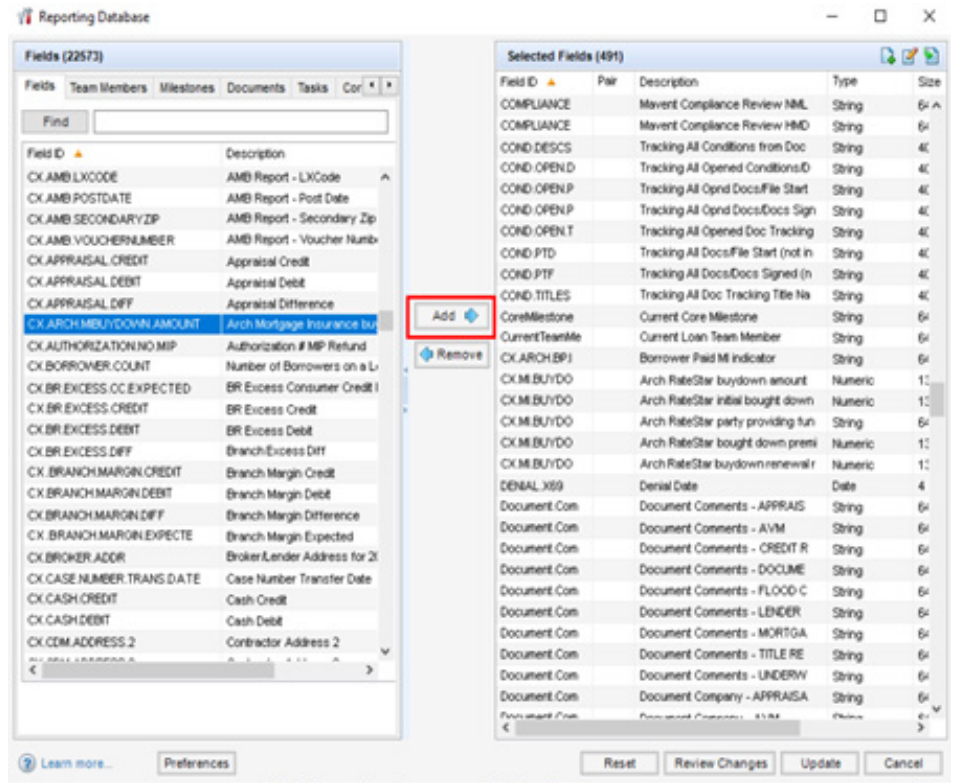
The field trigger rule you create will automatically map RateStar Buydown dollars to the appropriate Encompass field. This example shows the amount being copied to line 902 (Borrower Amount) on the 2015 Itemization screen. Check with your compliance department to determine the appropriate field location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

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

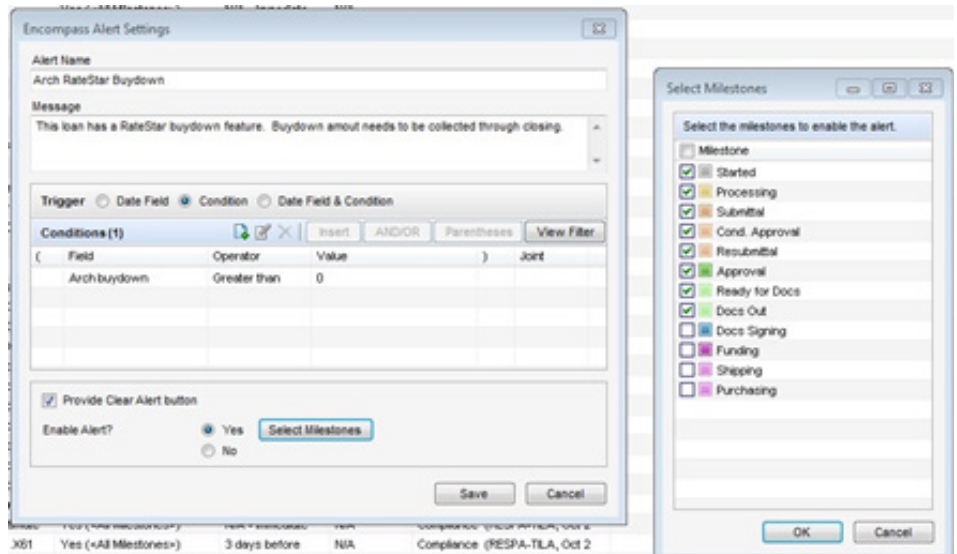


Option 2 (cont.)

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.



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.

