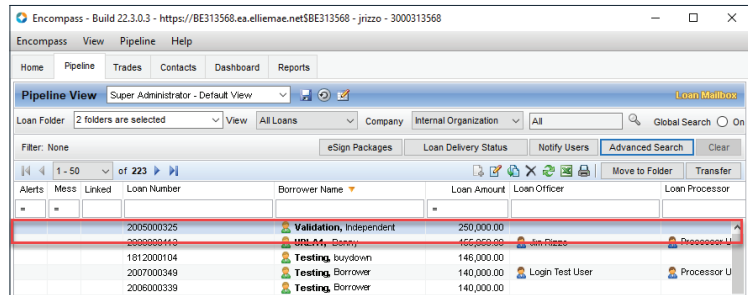




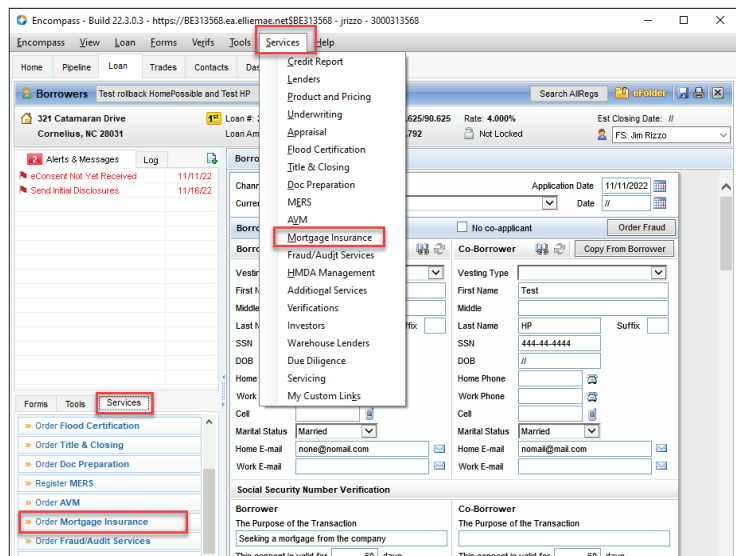
Select a Loan

1. Launch **Encompass®** on your computer.
2. Go to **Pipeline** and select the loan you are working on.



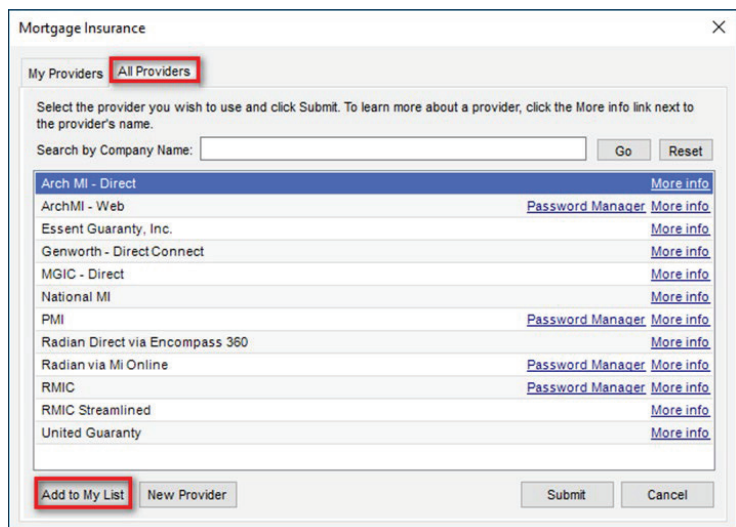
Choose Arch MI

3. Select and click **Mortgage Insurance** from the Services tab located on either the top menu or the tab on the middle left.

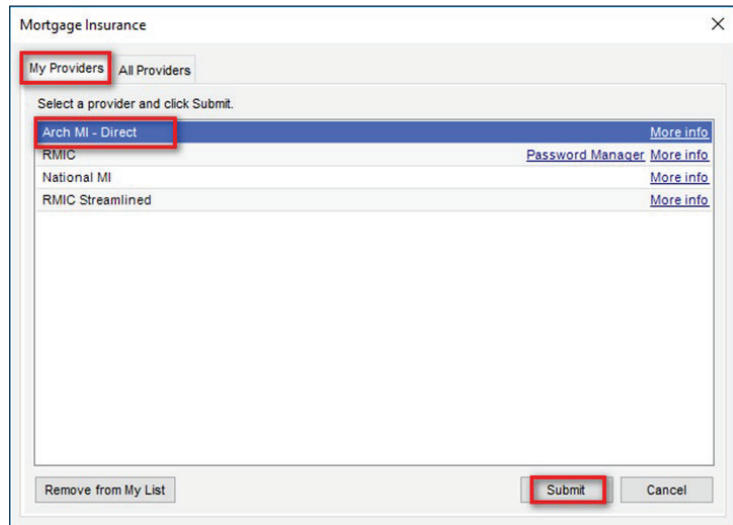


First-time users:

4. From the All Providers tab, select **Arch MI-Direct** and click the **Add to My List** button.



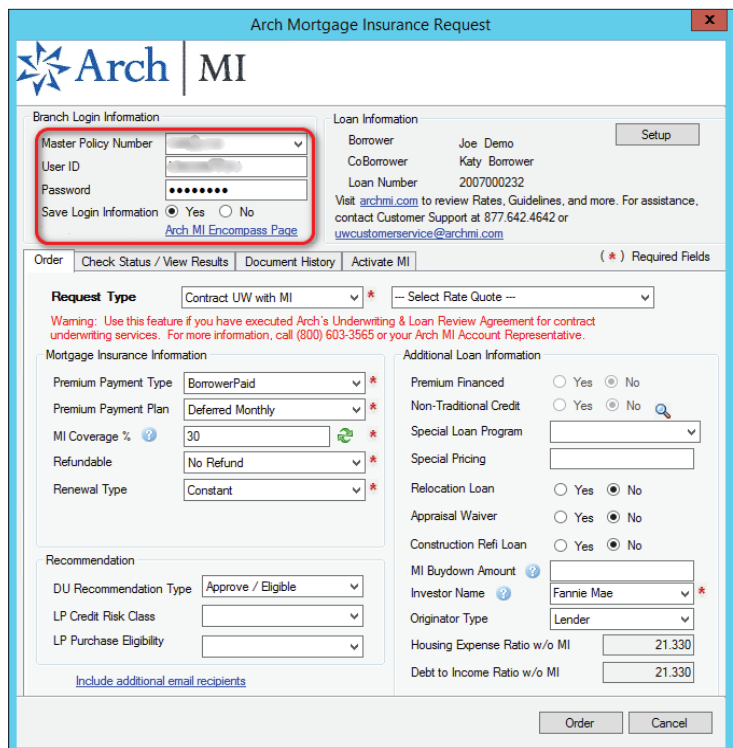
- Arch MI-Direct is now saved to the My Providers tab. To continue the order process, select **Arch MI-Direct** and click the **Submit** button.



The screenshot shows a window titled "Mortgage Insurance" with a close button (X) in the top right. It has two tabs: "My Providers" (selected) and "All Providers". Below the tabs, it says "Select a provider and click Submit." A list of providers is shown: "Arch MI - Direct" (highlighted with a red box), "RMIC", "National MI", and "RMIC Streamlined". Each provider has a "More info" link. At the bottom, there are three buttons: "Remove from My List", "Submit" (highlighted with a red box), and "Cancel".


- The Arch Mortgage Insurance Request page will open.
- Your Master Policy Number, User ID and Password are auto-populated.

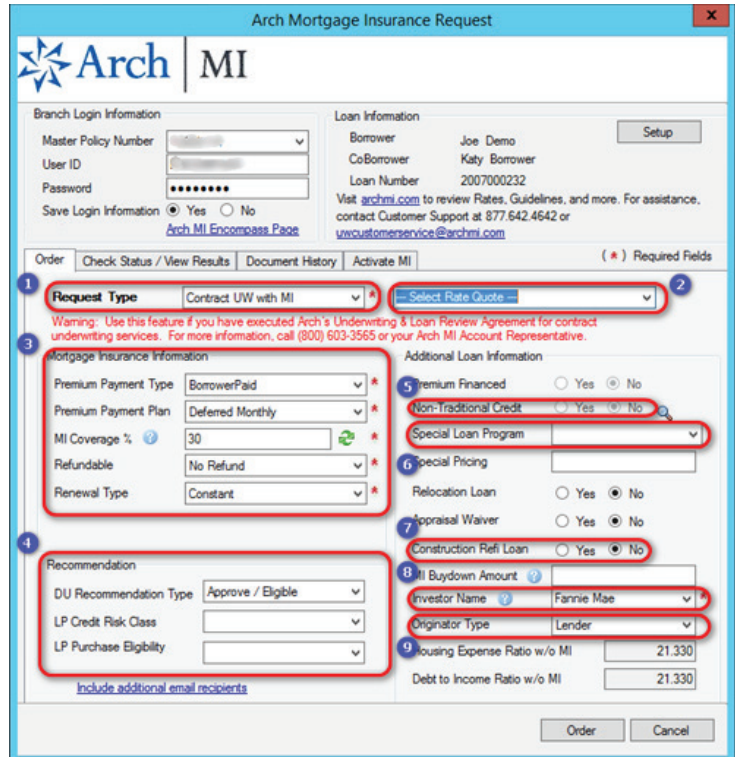
Note: Contact your administrator if any of the above information is missing.



The screenshot shows the "Arch Mortgage Insurance Request" page. It has a header with the Arch MI logo. Below the header, there are two main sections: "Branch Login Information" and "Loan Information". The "Branch Login Information" section has fields for "Master Policy Number", "User ID", and "Password", all of which are auto-populated. There is a "Save Login Information" checkbox (checked) and a link to "Arch MI Encompass Page". The "Loan Information" section has fields for "Borrower", "CoBorrower", and "Loan Number". Below these sections, there are tabs: "Order", "Check Status / View Results", "Document History", and "Activate MI". The "Order" tab is selected. It shows a "Request Type" dropdown set to "Contract UW with MI" and a "Select Rate Quote" dropdown. Below this, there are two columns of fields: "Mortgage Insurance Information" and "Additional Loan Information". The "Mortgage Insurance Information" section includes "Premium Payment Type", "Premium Payment Plan", "MI Coverage %", "Refundable", and "Renewal Type". The "Additional Loan Information" section includes "Premium Financed", "Non-Traditional Credit", "Special Loan Program", "Special Pricing", "Relocation Loan", "Appraisal Waiver", "Construction Refi Loan", "MI Buydown Amount", "Investor Name", "Originator Type", "Housing Expense Ratio w/o MI", and "Debt to Income Ratio w/o MI". At the bottom, there are "Order" and "Cancel" buttons.

Order Contract Underwriting

1. On the Order tab, select **Contract UW No MI** if no MI is required or **Contract UW with MI**.
2. If you are ordering Contract UW with MI and have previously received an Arch MI rate quote, you may reference the quote in your order. Choose the **Rate Quote** from the drop-down on the right or for orders made outside Encompass, enter the Rate Quote ID manually.
3. Update the Mortgage Insurance Information section or accept the default selections. The MI Coverage % automatically defaults to the standard GSE coverage percentage for the LTV, Loan Term and Special Loan Program, if applicable. Click  to view the GSE guidelines.
4. Provide the DU/LPA Recommendation Type, if applicable.
5. Verify the Additional Loan Information, including whether Non-Traditional Credit applies to the borrower(s).



The screenshot shows the 'Arch Mortgage Insurance Request' form. It includes sections for Branch Login Information, Loan Information, and Mortgage Insurance Information. Numbered callouts highlight the following areas:

- 1. Request Type dropdown (set to 'Contract UW with MI')
- 2. Select Rate Quote dropdown
- 3. Mortgage Insurance Information section (including Premium Payment Type, Plan, Coverage %, Refundable, and Renewal Type)
- 4. Recommendation section (including DU Recommendation Type, LP Credit Risk Class, and LP Purchase Eligibility)
- 5. Premium Financed checkbox
- 6. Non-Traditional Credit checkbox
- 7. Special Loan Program dropdown
- 8. Construction Refi Loan checkbox
- 9. Buydown Amount, Investor Name, and Originator Type fields

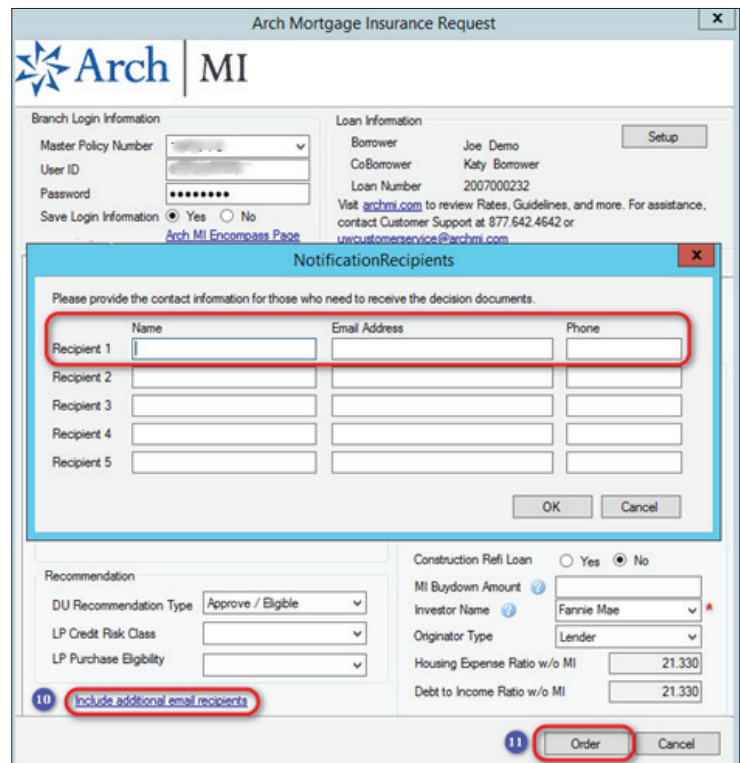
6. The Special Loan Program field will default to support GSE community lending products.* Click the drop-down and select a different value, if required.
7. Select **Yes** if the loan is a Construction Refi Loan.
8. Select the **Investor Name** from the drop-down list or enter the Investor Name. Ensure that the Investor is listed in AllRegs®.
9. Validate the Originator Type information.

If desired, you can add contacts who will also receive updates from the Arch Contract Underwriting Team.

10. Provide additional recipients for any communication from Arch MI's Contract Underwriting Team.
Click on **Include additional email recipients** and the Notification Recipients window will open. Fill in the Name (first and last), Email Address and Phone of additional contacts (up to five). Click **OK** when finished.

11. Click the **Order** button when finished.

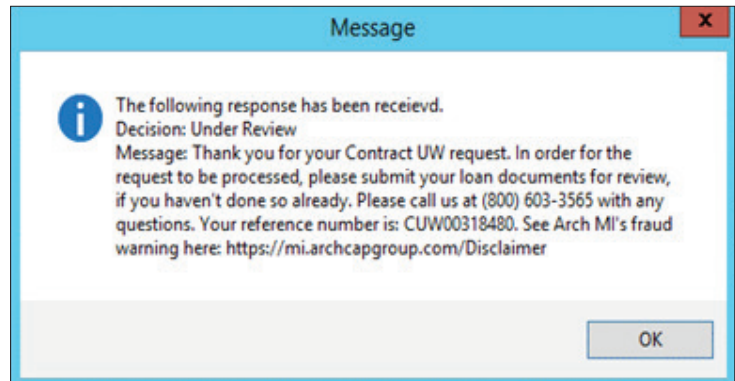
*Select appropriate GSE lending product names in Encompass form "Fannie Mae Additional Data" (Community Lending Product MORNET.X27) or "Offering Identifier" (CASASRN.X209) on the Freddie Mac Additional Data form.




The screenshot shows the "Arch Mortgage Insurance Request" form. The "NotificationRecipients" window is open, prompting the user to provide contact information for those who need to receive decision documents. The window contains a table with columns for Name, Email Address, and Phone, with rows for Recipient 1 through Recipient 5. The "Include additional email recipients" button is highlighted with a red circle and the number 10. The "Order" button is also highlighted with a red circle and the number 11. The main form shows fields for Branch Login Information (Master Policy Number, User ID, Password, Save Login Information), Loan Information (Borrower, CoBorrower, Loan Number), and Recommendation (DU Recommendation Type, LP Credit Risk Class, LP Purchase Eligibility). The "Construction Refi Loan" field is set to "No". The "MI Buydown Amount" field is empty. The "Investor Name" field is set to "Fannie Mae". The "Originator Type" field is set to "Lender". The "Housing Expense Ratio w/o MI" and "Debt to Income Ratio w/o MI" fields are both set to "21.330".

12. A Message box will pop up informing you that the Contract UW application was received. Documents must be uploaded in order for the Contract UW application to be processed.

Click **OK** to close the box.

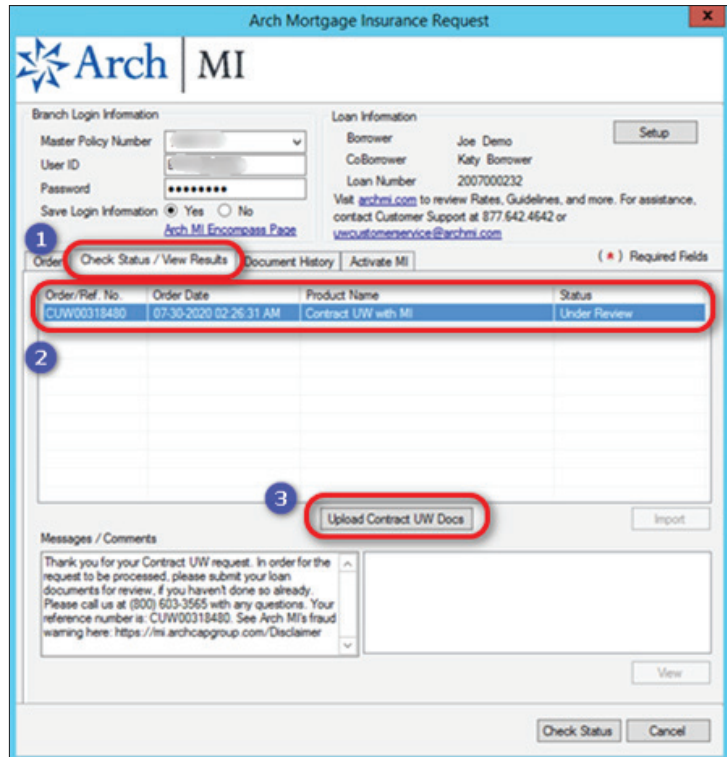
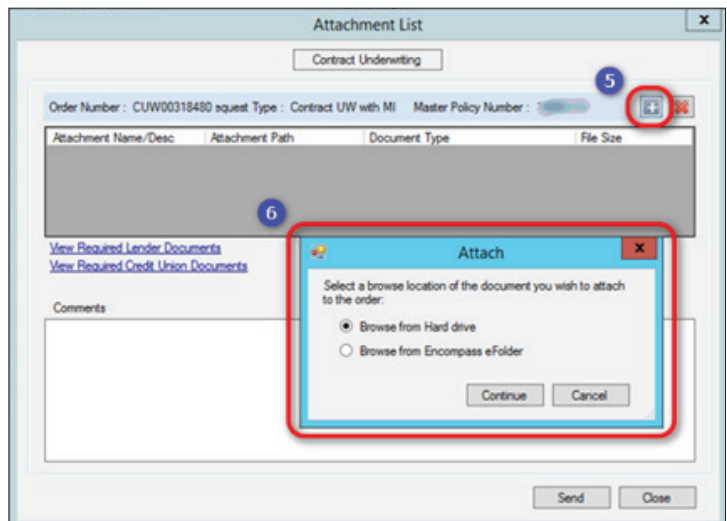


Uploading Documents

1. Go to the Check Status/View Results tab after placing your Contract UW order.
2. Select the Contract UW order from the list.
3. Click the **Upload Contract UW Docs** button to upload documents.
4. The Attachment List window will open.
5. Click the **Plus** icon  on the upper right corner.
6. The Attach box will open.

You can either:

1. Browse from Hard drive or
2. Browse from Encompass eFolder.
3. If you choose the second option (eFolder), the Select Documents window will open.

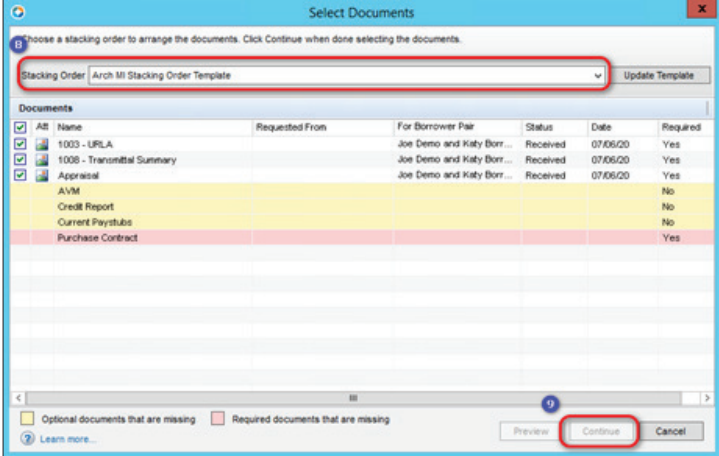
4. If you are using a Stacking Order Template you can select from the Stacking Order drop-down.

- Available documents will be selected (checked). Required documents that are missing will be highlighted in pink.

5. Click **Continue** after the required documents have been selected (checked).

6. Check the boxes next to the documents that you want to send to Arch MI.

7. When the required documents have been selected, you can click the **Preview** button to view the multi-document file.



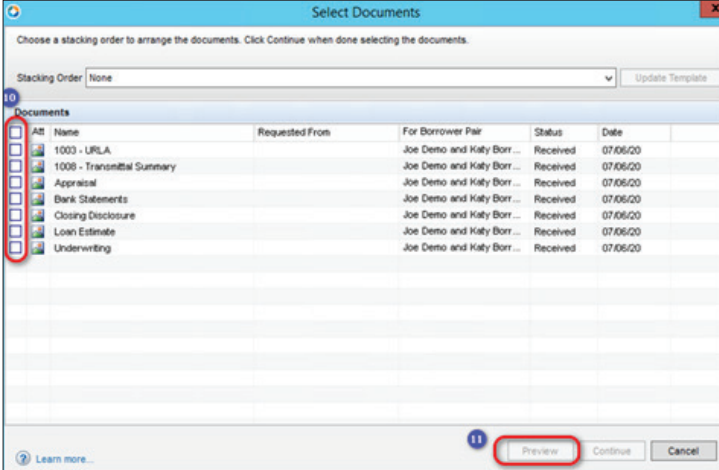
Choose a stacking order to arrange the documents. Click Continue when done selecting the documents.

Stacking Order: Arch MI Stacking Order Template Update Template

Alt	Name	Requested From	For Borrower Pair	Status	Date	Required
<input checked="" type="checkbox"/>	1003 - URLA		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	1008 - Transmittal Summary		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	Appraisal		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input type="checkbox"/>	AVM					No
<input type="checkbox"/>	Credit Report					No
<input type="checkbox"/>	Current Paystubs					No
<input type="checkbox"/>	Purchase Contract					Yes

Optional documents that are missing Required documents that are missing

Learn more... Preview Continue Cancel



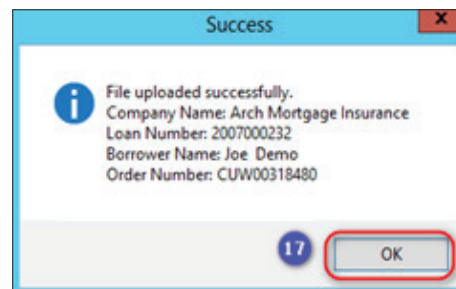
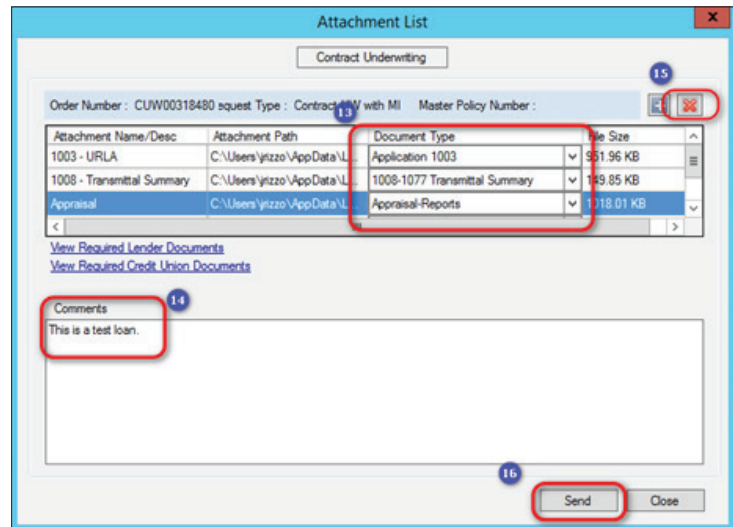
Choose a stacking order to arrange the documents. Click Continue when done selecting the documents.

Stacking Order: None Update Template

Alt	Name	Requested From	For Borrower Pair	Status	Date	Required
<input checked="" type="checkbox"/>	1003 - URLA		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	1008 - Transmittal Summary		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	Appraisal		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	Bank Statements		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	Closing Disclosure		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	Loan Estimate		Joe Demo and Katy Borr...	Received	07/06/20	Yes
<input checked="" type="checkbox"/>	Underwriting		Joe Demo and Katy Borr...	Received	07/06/20	Yes

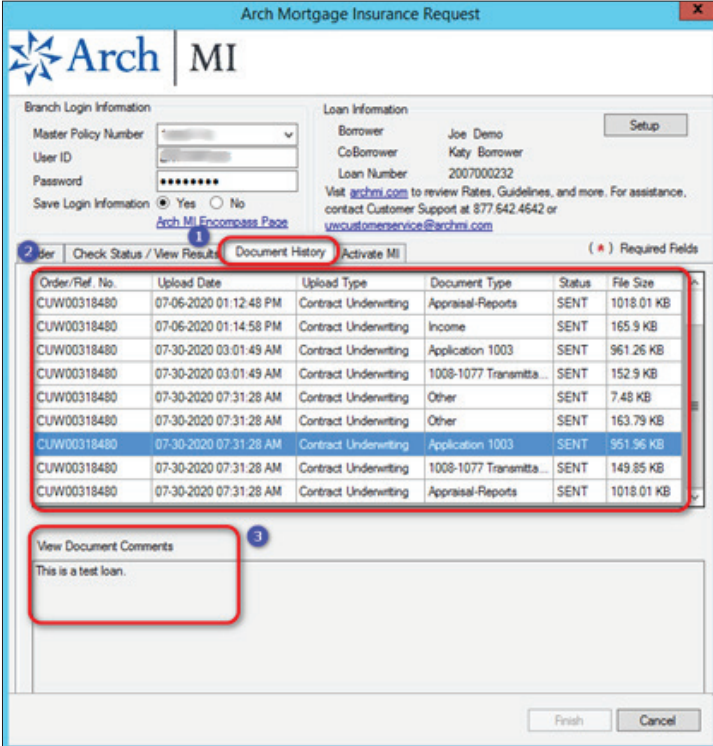
Learn more... Preview Continue Cancel

8. You will be returned to the Attachment List window, which will now display the selected documents.
9. Click the **Document Type** drop-down for each document to select the appropriate type.
10. Enter messages or instructions for Arch MI's underwriters in the Comments box.
11. To delete a document, click the **x** on the top right-hand corner, next to the +.
12. Click the **Send** button to deliver the selected documents to Arch MI.
13. A message will pop up indicating that the documents were successfully transmitted to Arch MI. Click **OK** to close.



View Document Upload History

1. Go to the Document History tab.
2. View documents uploaded for the Contract UW order.
3. Select a document to see associated comments.



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]
 User ID: [dropdown]
 Password: [password field]
 Save Login Information: ☒ Yes ☐ No

Loan Information

Borrower: Joe Demo
 CoBorrower: Katy Borrower
 Loan Number: 2007000232

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

Order: Check Status / View Results **Document History** Activate MI

Order/Ref. No.	Upload Date	Upload Type	Document Type	Status	File Size
CUW00318480	07-06-2020 01:12:48 PM	Contract Underwriting	Appraisal-Reports	SENT	1018.01 KB
CUW00318480	07-06-2020 01:14:58 PM	Contract Underwriting	Income	SENT	165.9 KB
CUW00318480	07-30-2020 03:01:49 AM	Contract Underwriting	Application 1003	SENT	961.26 KB
CUW00318480	07-30-2020 03:01:49 AM	Contract Underwriting	1008-1077 Transmitta...	SENT	152.9 KB
CUW00318480	07-30-2020 07:31:28 AM	Contract Underwriting	Other	SENT	7.48 KB
CUW00318480	07-30-2020 07:31:28 AM	Contract Underwriting	Other	SENT	163.79 KB
CUW00318480	07-30-2020 07:31:28 AM	Contract Underwriting	Application 1003	SENT	951.96 KB
CUW00318480	07-30-2020 07:31:28 AM	Contract Underwriting	1008-1077 Transmitta...	SENT	149.85 KB
CUW00318480	07-30-2020 07:31:28 AM	Contract Underwriting	Appraisal-Reports	SENT	1018.01 KB

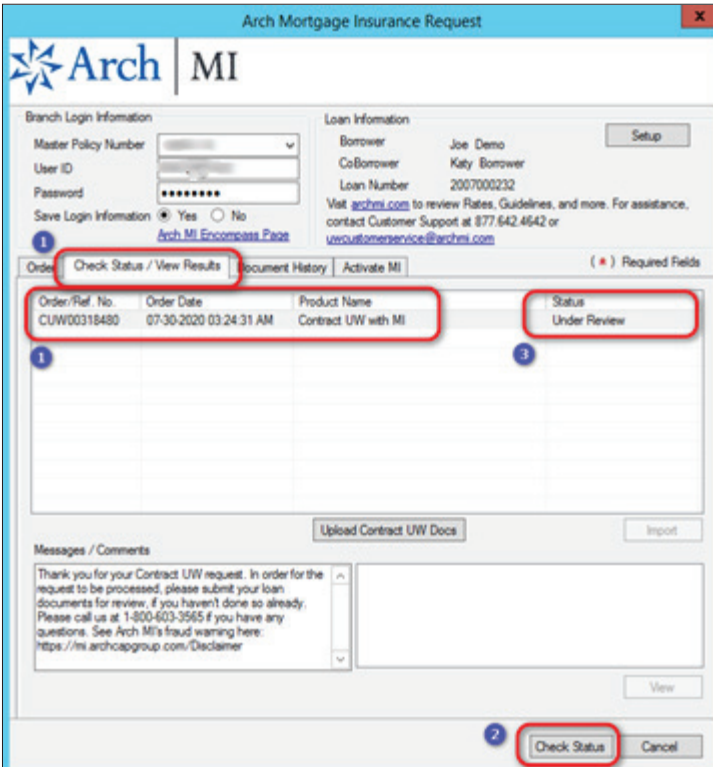
View Document Comments

This is a test loan.

Finish Cancel

Check CUW Application Status

1. Retrieve the Contract Underwriting (CUW) application status by clicking the **Check Status/View Results** tab on the Arch MI request screen.
2. Double-click the CUW Order or select the **Check Status** button on the lower right-hand corner of the screen.
3. The current CUW status will be displayed on the right-hand side of the CUW order entry.



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]
 User ID: [dropdown]
 Password: [password field]
 Save Login Information: ☒ Yes ☐ No

Loan Information

Borrower: Joe Demo
 CoBorrower: Katy Borrower
 Loan Number: 2007000232

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

Order: **Check Status / View Results** Document History Activate MI

Order/Ref. No.	Order Date	Product Name	Status
CUW00318480	07-30-2020 03:24:31 AM	Contract UW with MI	Under Review

Upload Contract UW Docs Import

Messages / Comments

Thank you for your Contract UW request. In order for the request to be processed, please submit your loan documents for review. If you haven't done so already, please call us at 1-800-603-3565 if you have any questions. See Arch MI's fraud warning here: <https://mi.archgroup.com/Disclaimer>

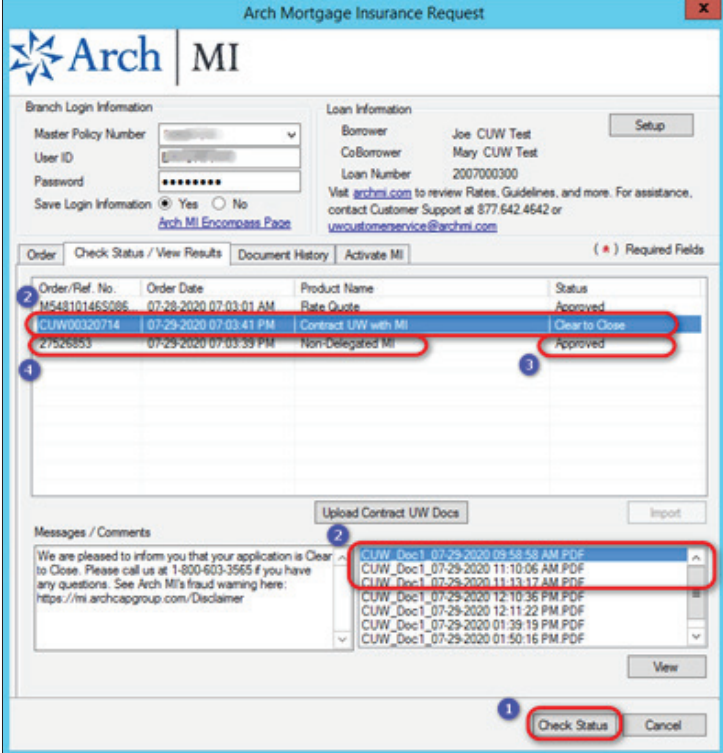
View

Check Status Cancel

Retrieve Decision and Docs

1. Click the **Check** Status feature to receive the CUW decision and documents.
2. Select the CUW order to see the Loan Decision Statement. The corresponding document will be highlighted at the bottom. Double-click the PDF file or click the **View** button to view your document.
3. If MI was requested, you will see the order result in the order history on the Check Status/View Results tab.
4. Select the MI order to view the Certificate of Insurance.
 - a. MI rates will be automatically imported into Encompass.

All documents returned by Arch MI will be saved in the eFolder.



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]
 User ID: [dropdown]
 Password: [password field]
 Save Login Information: ☒ Yes ☐ No
[Arch MI Encompass Page](#)

Loan Information

Borrower: Joe CUW Test
 CoBorrower: Mary CUW Test
 Loan Number: 2007000300
 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

Order/Ref. No.	Order Date	Product Name	Status
11548101455006	07-28-2020 07:03:01 AM	Rate Quote	Approved
CUW00320714	07-29-2020 07:03:41 PM	Contract UW with MI	Clear to Close
27526353	07-29-2020 07:03:33 PM	Non-Delegated MI	Approved

Upload Contract UW Docs

Messages / Comments

We are pleased to inform you that your application is Clear to Close. Please call us at 1-800-603-3565 if you have any questions. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>

CUW_Doc1_07-29-2020 09:58:58 AM PDF
 CUW_Doc1_07-29-2020 11:10:06 AM PDF
 CUW_Doc1_07-29-2020 11:13:17 AM PDF
 CUW_Doc1_07-29-2020 12:10:36 PM PDF
 CUW_Doc1_07-29-2020 12:11:22 PM PDF
 CUW_Doc1_07-29-2020 01:39:19 PM PDF
 CUW_Doc1_07-29-2020 01:50:16 PM PDF

Check Status Cancel

Validating MIP/PMI Information

1. Select **Forms > 1003**
Page 2 > Monthly Income and Combined Housing Expense Information.
2. Click the **Edit** icon next the Mtg. Ins. field.
3. Validate the MI rates on the MIP/PMI Guarantee Fee Calculation screen.
4. Click the **OK** button to automatically calculate the MI premium amount which will be displayed in the Mtg. Ins. (Proposed) field on the previous screen.

Reminder for Kentucky and West Virginia:

5. State/city/county tax rates are automatically included with the MI Premium rates.

1003 Page 2 1003 P1

V. Monthly Income and Combined Housing Expense Information

Gross Monthly Income			Monthly Housing Expenses	
	Borrower	Co-Borrower	Total	
Base	6,500.00		6,500.00	Rent
Overtime				First Mtg.
Bonuses	500.00		500.00	Other Fin.
Commissions				Haz. Ins.
Div. / Interest				RE Taxes
Net Rent Inc.				Mtg. Ins.
Other				HOA Dues
Other				Other
Total	7,000.00		7,000.00	Total

	Present	Proposed
Rent	1,250.00	
First Mtg.		1,062.20
Other Fin.		
Haz. Ins.		65.00
RE Taxes		475.00
Mtg. Ins.		34.19
HOA Dues		
Other		0.00
Total	1,250.00	1,636.39

MIP/PMI/Guarantee Fee Calculation

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount: 215,920.00

MIP / Funding / Guarantee: %

Amount Paid in Cash: ☐ Lock

Upfront MIP/Funding/Guarantee Fee Financed: ☐

Loan Amount with Upfront MIP/Funding Fee: 215,920.00

☐ Prepaid 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

1.	0.190000	%	120	Months
2.	0.190000	%	240	Months

Cancel At: %

☐ Calculate based on remaining balance

☐ Midpoint payment cancellation

☐ Declining Renewals

Number of Months MI being Collected: ☐ Prepaid 0

Prepaid Amount:

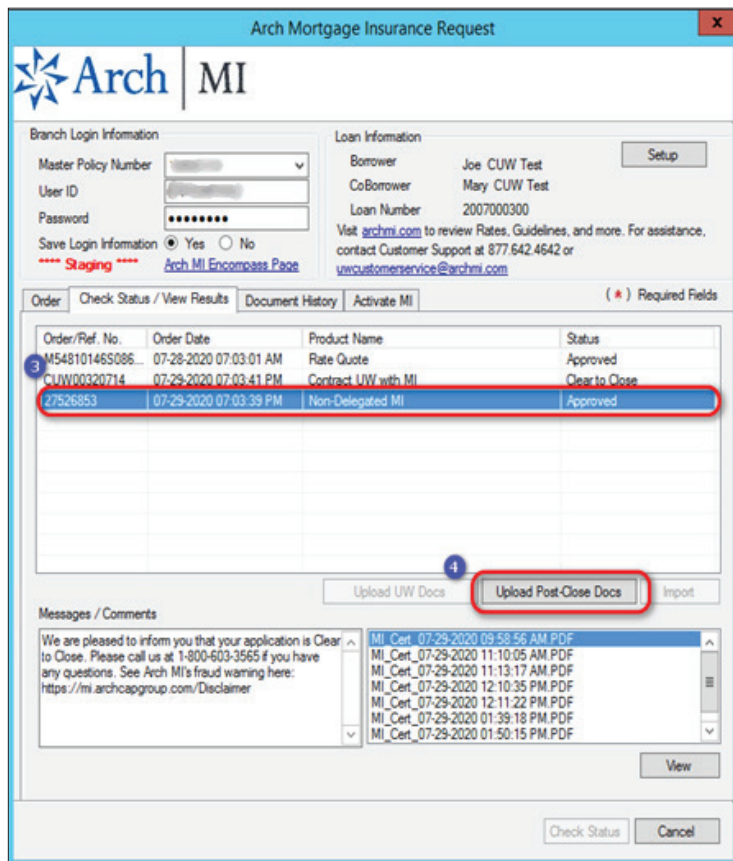
Mortgage Insurance (FHA and VA)

Type of Veteran:

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

Uploading Documents for the Independent Validation Program

1. Choose this option if you participate in Arch MI's Independent Validation Program, which offers 12 months rescission relief for qualified loans. Your Master Policy must include the appropriate Endorsement to participate in the Independent Validation Program. For more information, call 877-642-4642 or contact your Arch MI Account Manager.
2. Confirm that the loan has closed prior to sending the document package.
3. Select the MI Certificate from the Check Status/View Results tab on the Arch MI order screen.
4. Click **Upload Post-Close Docs**.
5. Follow Steps 4–15 under Uploading Documents.



Arch Mortgage Insurance Request

Branch Login Information

Master Policy Number: [dropdown]
 User ID: [dropdown]
 Password: [password field]
 Save Login Information: ☒ Yes ☐ No
 Staging Arch MI Encompass Page

Loan Information

Borrower: Joe CUW Test
 CoBorrower: Mary CUW Test
 Loan Number: 2007000300
 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

Order/Ref. No.	Order Date	Product Name	Status
M54810146S086...	07-28-2020 07:03:01 AM	Rate Quote	Approved
CUW00320714	07-29-2020 07:03:41 PM	Contract UW with MI	Clear to Close
27526853	07-29-2020 07:03:39 PM	Non-Delegated MI	Approved

Upload UW Docs Upload Post-Close Docs Import

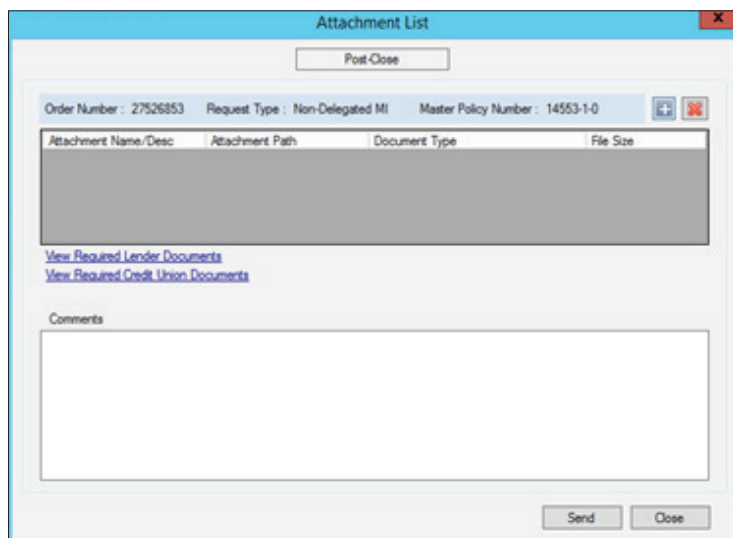
Messages / Comments

We are pleased to inform you that your application is Clear to Close. Please call us at 1-800-603-3565 if you have any questions. See Arch MI's fraud warning here: <https://mi.archcagroup.com/Disclaimer>

MI_Cert_07-29-2020 09:58:56 AM PDF
 MI_Cert_07-29-2020 11:10:05 AM PDF
 MI_Cert_07-29-2020 11:13:17 AM PDF
 MI_Cert_07-29-2020 12:10:35 PM PDF
 MI_Cert_07-29-2020 12:11:22 PM PDF
 MI_Cert_07-29-2020 01:39:18 PM PDF
 MI_Cert_07-29-2020 01:50:15 PM PDF

View

Check Status Cancel



Attachment List

Post-Close

Order Number : 27526853 Request Type : Non-Delegated MI Master Policy Number : 14553-1-0

Attachment Name/Desc	Attachment Path	Document Type	File Size
[Empty Table]			

[View Required Lender Documents](#)
[View Required Credit Union Documents](#)

Comments

[Empty Text Area]

Send Close

Addendum: Field Import Mapping

Encompass Field ID	Field Name
430	MI Coverage
748	Loan Closing Date
1107	UFMP
1198	Months per adjustment
1199	Periodic Factor
1200	Months per adjustment for second MI payment
1201	Periodic Factor for second MI payment
1765	Expenses Calc MIP/PMI Lock
2308	MI Ordered Date
2309	MI Received Date
3533	Lender-Paid Mortgage Insurance
CD1.X71	MIC #
L248	Mortgage Insurance Company Name (Arch MI)
ULDD.FNM.430	PMI Coverage
ULDD.X134 & ULDD.X136	MI Company Name Type
VEND.X167	File #
VEND.X177	Case #