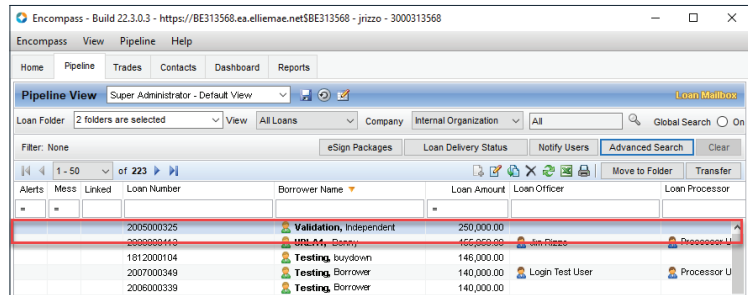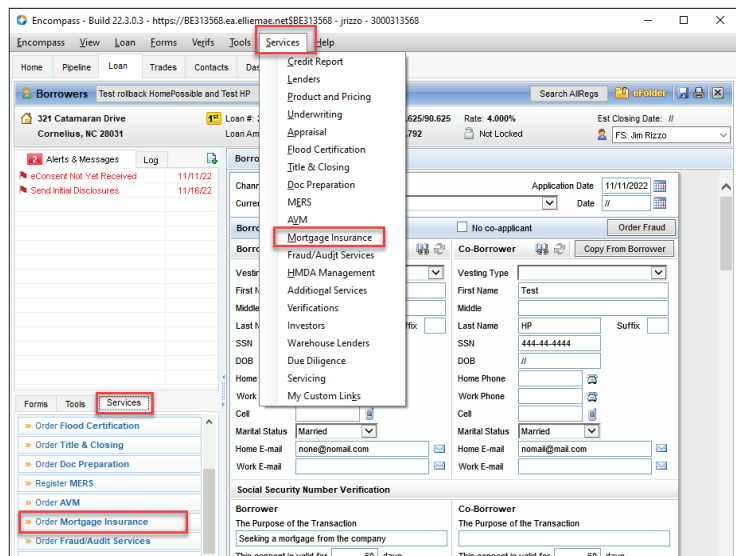**Mortgage Technology** ICE™

Select a Loan

1. Launch **Encompass®** on your computer.

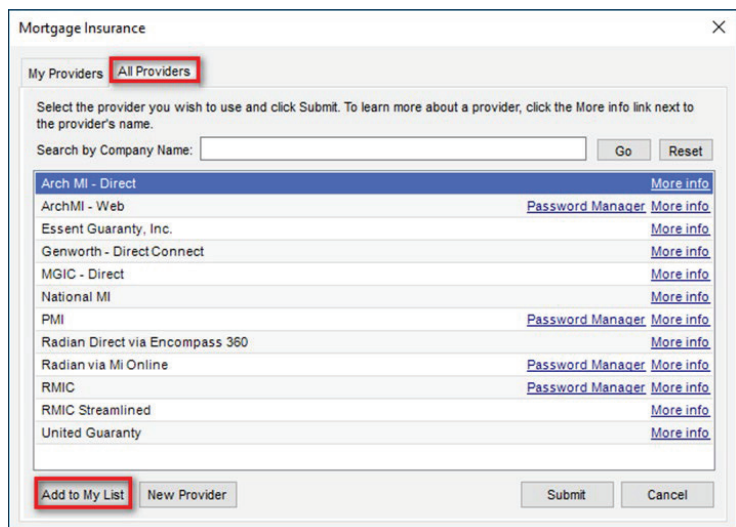2. Go to **Pipeline** and select the loan you are working on.

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.
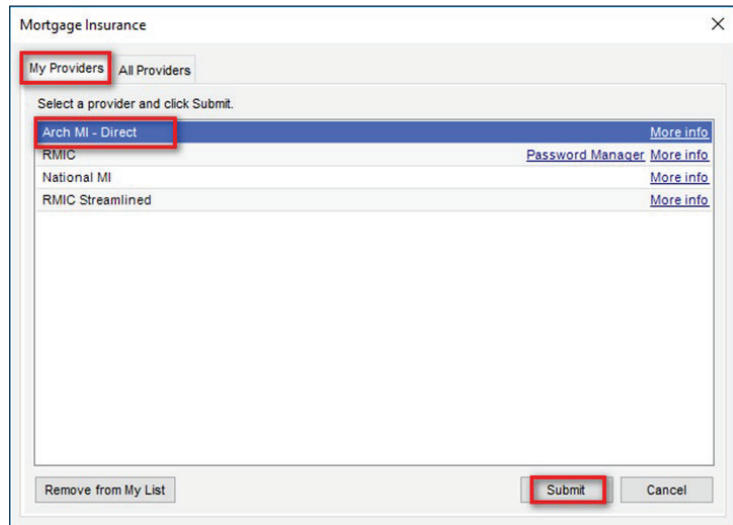
First-time users:

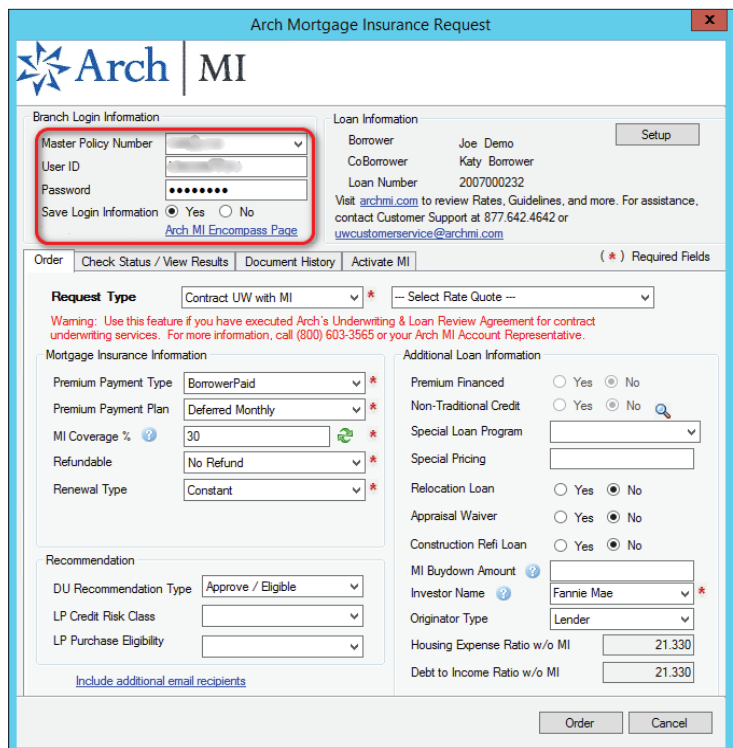4. From the All Providers tab, select **Arch MI-Direct** and click the **Add to My List** button.

5. 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.


6. The Arch Mortgage Insurance Request page will open.

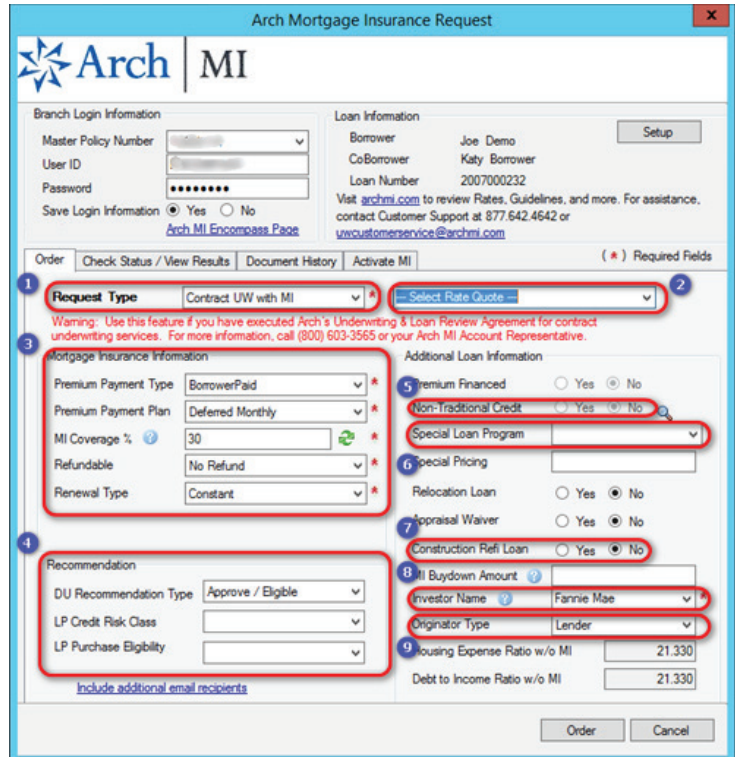**7.** Your Master Policy Number, User ID and Password are auto-populated.

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

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).
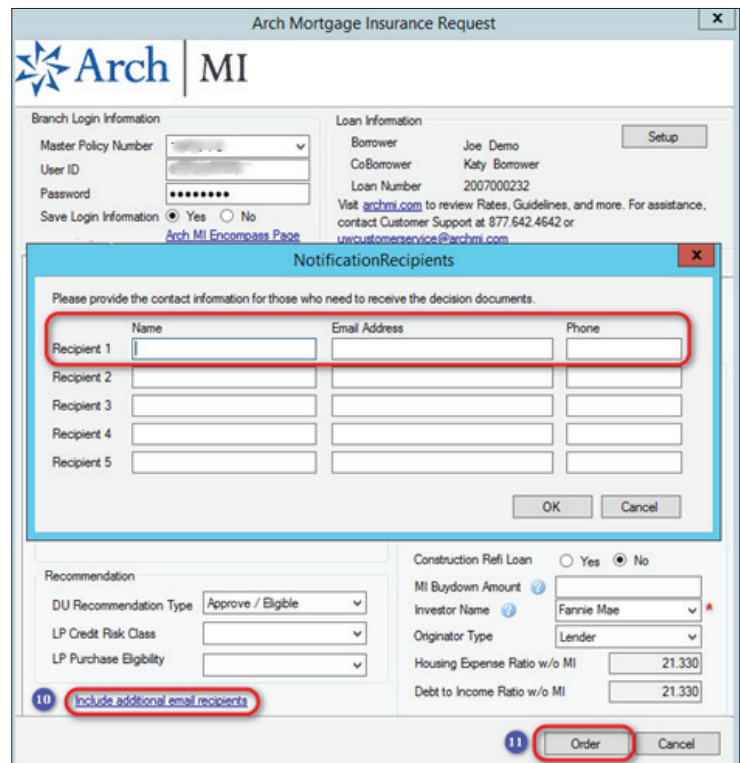
6. The Special Loan Program field will default to support GSE community lending products.* Click the drop-down and select a different value, if required.

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.

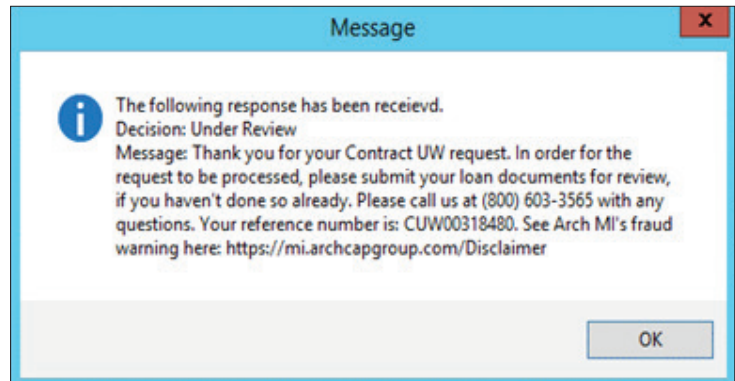11. Click the **Order** button when finished.

*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.

Arch | MI

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.
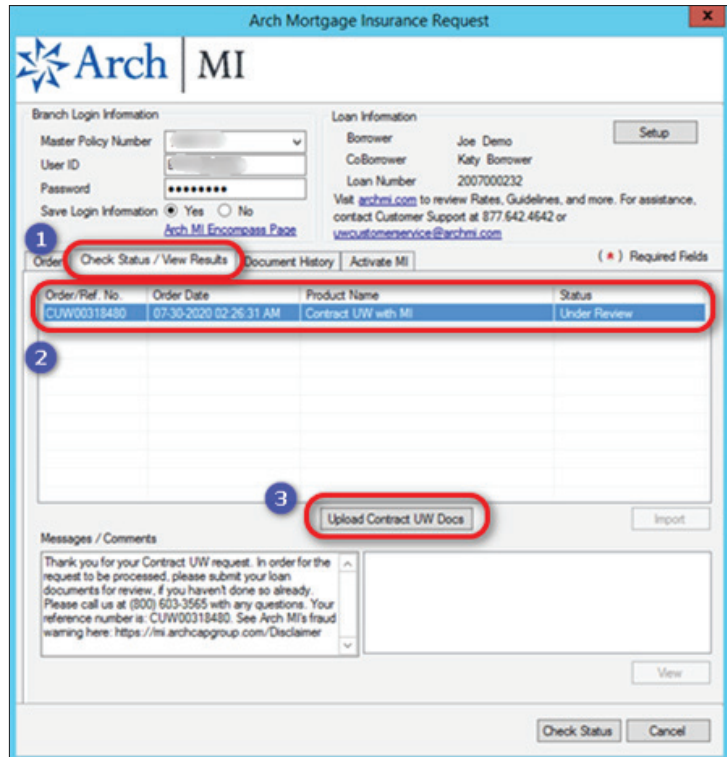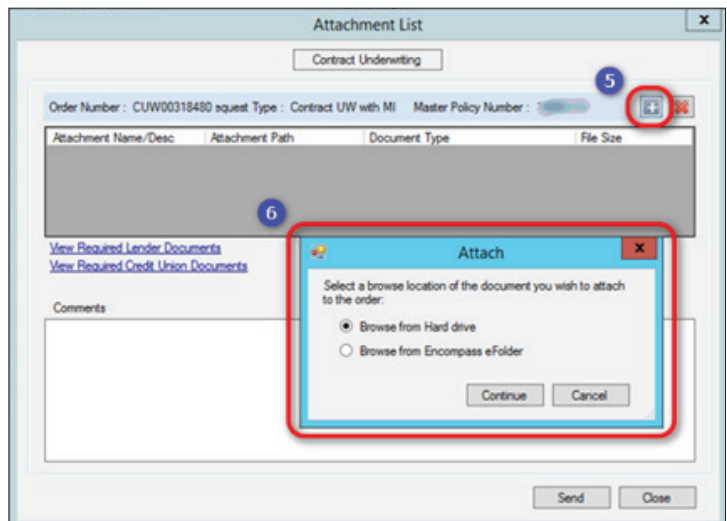
Click **OK** to close the box.

Message

The following response has been receievd.
Decision: Under Review
Message: 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 (800) 603-3565 with any questions. Your reference number is: CUW00318480. See Arch MI's fraud warning here: https://mi.archcapgroup.com/Disclaimer

OK

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.
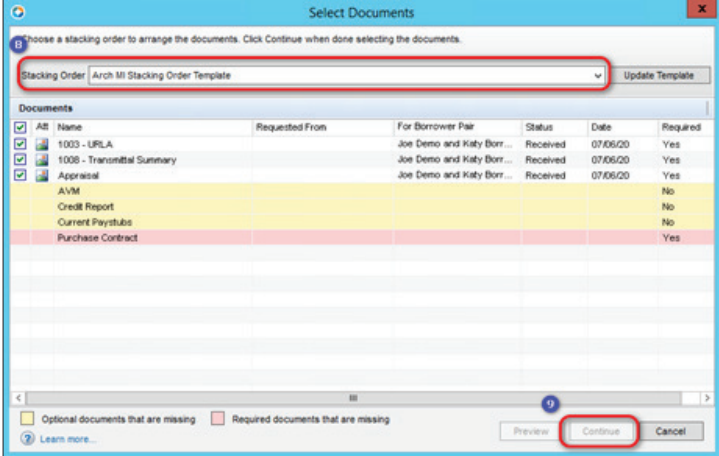
3. If you choose the second option (eFolder), the Select Documents window will open.

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.

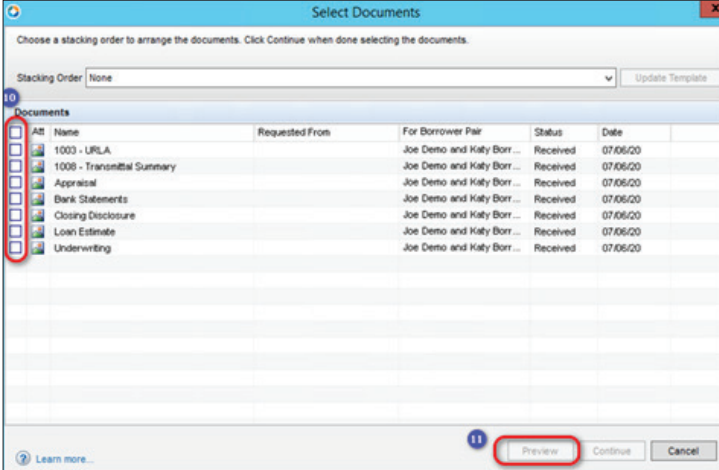7. When the required documents have been selected, you can click the **Preview** button to view the multi-document file.
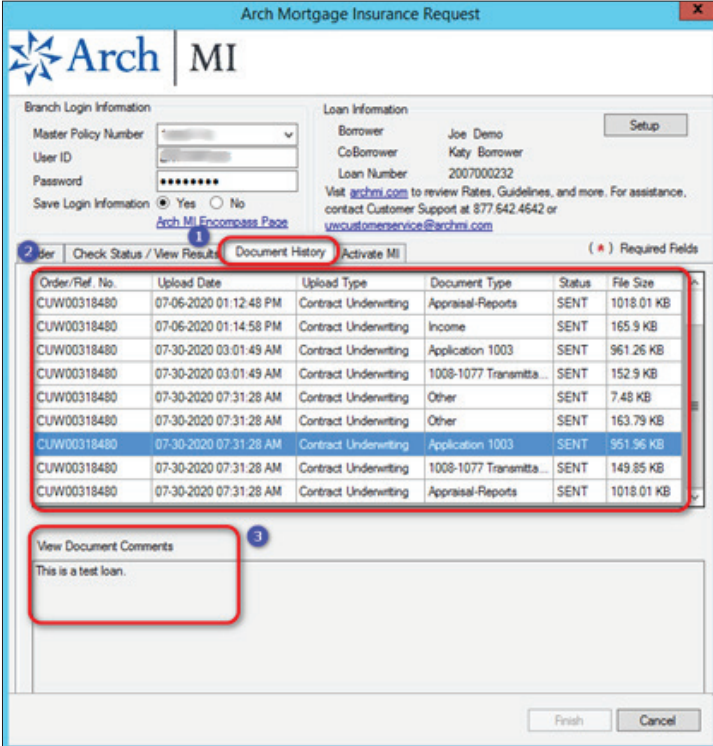
8. You will be returned to the Attachment List window, which will now display the selected documents.

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.
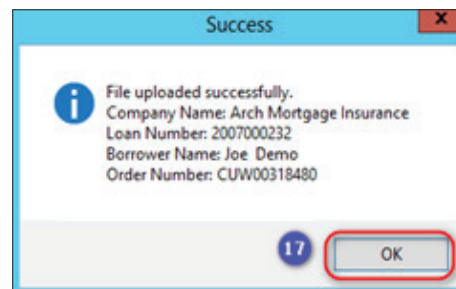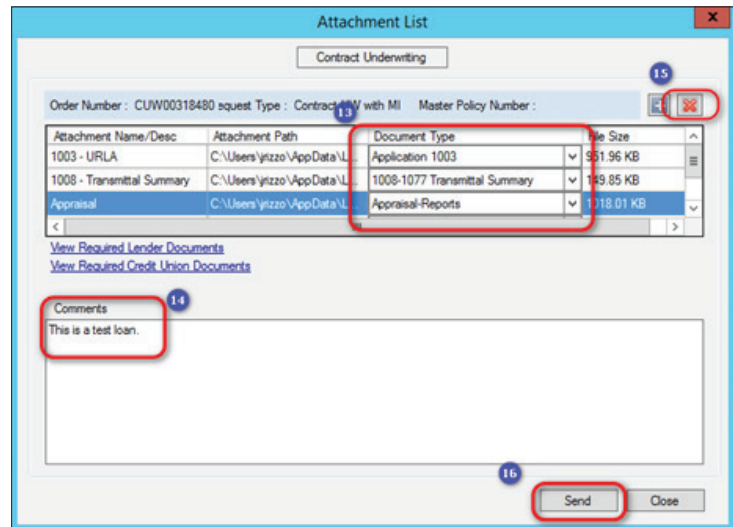
View Document Upload History

1. Go to the Document History tab.

2. View documents uploaded for the Contract UW order.

3. Select a document to see associated comments.

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.

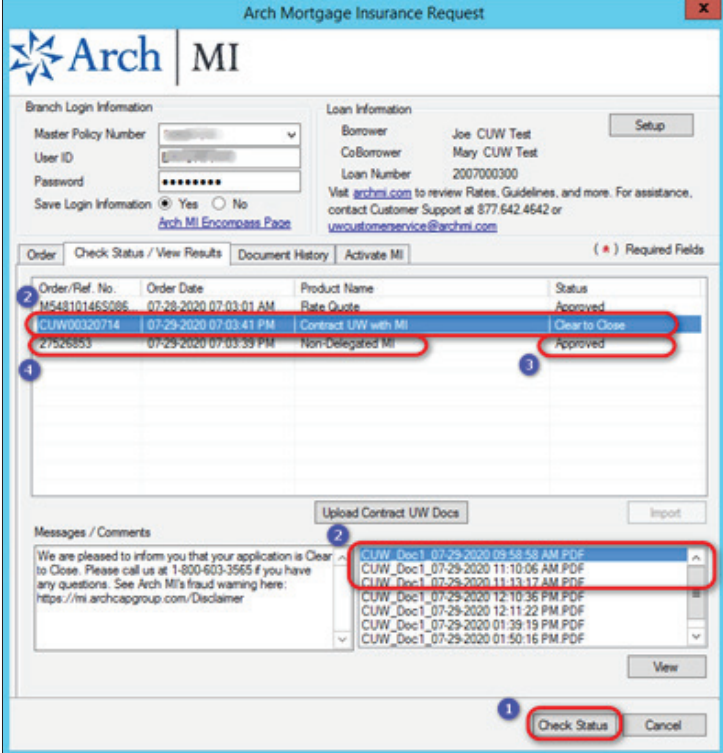3. The current CUW status will be displayed on the right-hand side of the CUW order entry.

![Arch MI logo]

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 auto-matically imported into Encompass.

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

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.

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 | MI

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 #