

This document is intended for current users of the Arch MI Contract Underwriting (Contract UW) integration in Encompass®. It highlights the new features contained in the latest (early August 2020) release. For complete documentation of the Contract UW interface, refer to our [Encompass Contract Underwriting User Guide](#) on our website.



Investor Name

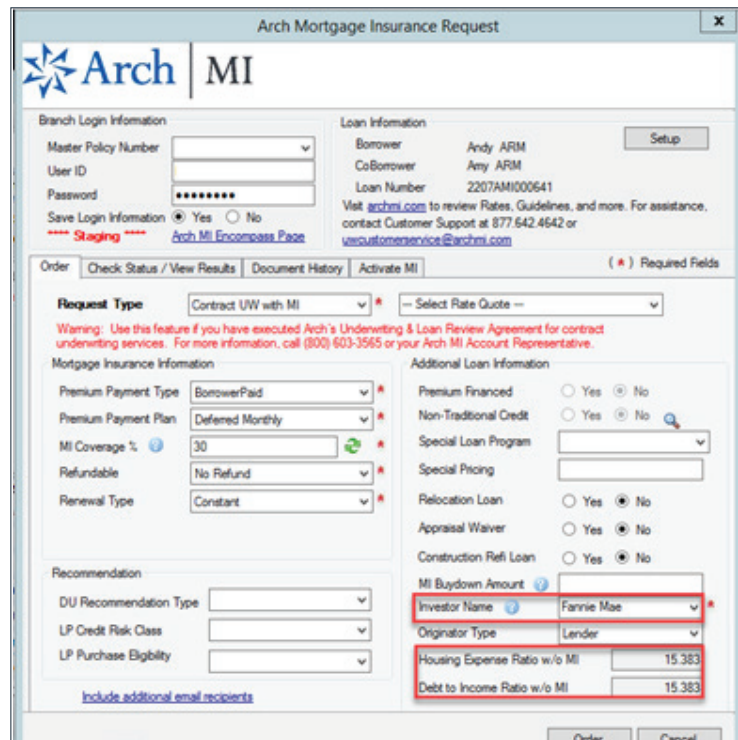
- Investor Name is a new, required field for Contract UW. Choose from the drop-down or key in the investor name. Note that the investor must be listed in AllRegs®.

HDI and DTI without MI

- Encompass now calculates and sends DTI and HDTI ratios **without MI** for MI pricing accuracy when applicable.

Include Additional Email Recipients

- If desired, you can add up to five additional team members to receive copies of the Contract UW decision and documents from Arch MI. Just click the link to open the Notification Recipients window. Include the first and last name, valid email address and phone for each contact.



Arch Mortgage Insurance Request

Branch Login Information: Master Policy Number, User ID, Password, Save Login Information (Yes/No), **** Staging ****, Arch MI Encompass Page

Loan Information: Borrower (Andy ARM), CoBorrower (Amy ARM), Loan Number (2207AMI000641), Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or [webcustomerservice@archmi.com](#)

Order: Check Status / View Results | Document History | Activate MI (Required Fields)

Request Type: Contract UW with MI (Required), -- Select Rate Quote --

Warning: Use this feature if you have executed Arch's Underwriting & Loan Review Agreement for contract underwriting services. For more information, call (800) 603-3565 or your Arch MI Account Representative.

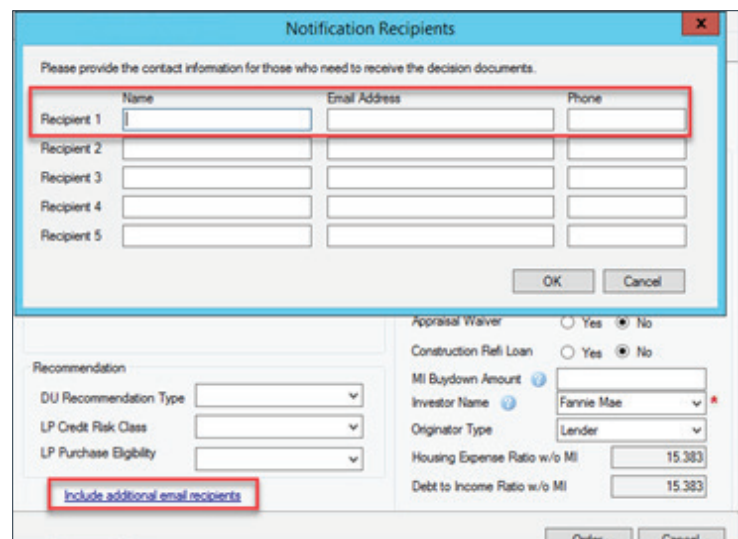
Mortgage Insurance Information: Premium Payment Type (BorrowerPaid), Premium Payment Plan (Deferred Monthly), MI Coverage % (30), Refundable (No Refund), Renewal Type (Constant)

Additional Loan Information: Premium Financed (No), Non-Traditional Credit (No), Special Loan Program, Relocation Loan (No), Appraisal Waiver (No), Construction Refi Loan (No)

Recommendation: DU Recommendation Type, LP Credit Risk Class, LP Purchase Eligibility

MI Buydown Amount, Investor Name (Fannie Mae), Originator Type (Lender), Housing Expense Ratio w/o MI (15.383), Debt to Income Ratio w/o MI (15.383)

Include additional email recipients



Notification Recipients

Please provide the contact information for those who need to receive the decision documents.

Recipient	Name	Email Address	Phone
Recipient 1			
Recipient 2			
Recipient 3			
Recipient 4			
Recipient 5			

OK Cancel

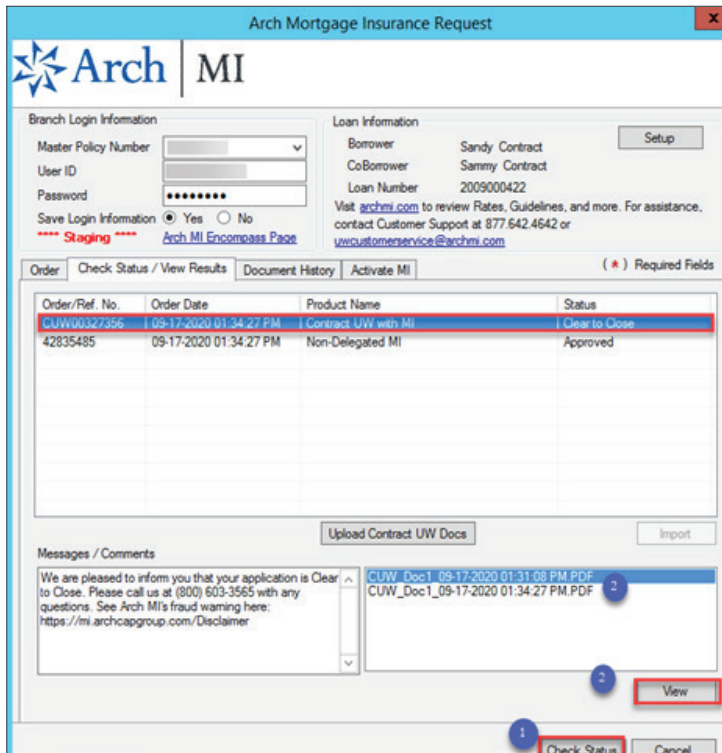
Recommendation: DU Recommendation Type, LP Credit Risk Class, LP Purchase Eligibility

Appraisal Waiver (No), Construction Refi Loan (No), MI Buydown Amount, Investor Name (Fannie Mae), Originator Type (Lender), Housing Expense Ratio w/o MI (15.383), Debt to Income Ratio w/o MI (15.383)

Include additional email recipients

Check Status/View Results Tab

1. The Check Status/View Results tab has been enhanced. You can now click the Check Status button to receive updates on your Contract UW request. The Status column will be updated accordingly, with a corresponding Message/Comment. The Loan Detail Summary will be provided when available. This document will be sent when the Contract UW is “Suspended” or “Declined” — in addition to “Approved with Conditions” and “Clear to Close.”
 - a. When the Contract UW application is approved, the status column will change to “Clear to Close”. The Loan Detail Summary and MI Certificate of Insurance documents are automatically delivered to Encompass. In addition, the integration will:
 - i. Add all documents to the eFolder, and
 - ii. Import the MI rate to Encompass (when applicable).



Arch Mortgage Insurance Request

Arch MI

Branch Login Information

Master Policy Number: [Dropdown]
 User ID: [Text Field]
 Password: [Text Field]
 Save Login Information: Yes No
 **** Staging **** [Arch MI Encompass Page](#)

Loan Information

Borrower: Sandy Contract
 CoBorrower: Sammy Contract
 Loan Number: 2009000422
 Visit [archmi.com](#) to review Rates, Guidelines, and more. For assistance, contact Customer Support at 877.642.4642 or uycustomerservice@archmi.com

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

Order/Ref. No.	Order Date	Product Name	Status
CUW00322356	09-17-2020 01:34:27 PM	Contract UW with MI	Clear to Close
42835485	09-17-2020 01:34:27 PM	Non-Delegated MI	Approved

Upload Contract UW Docs Import

Messages / Comments

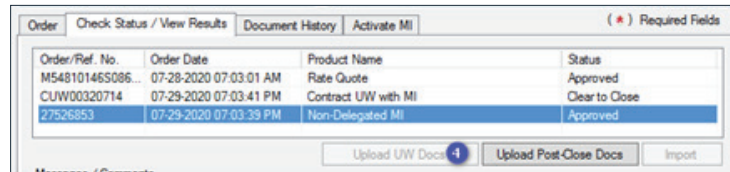
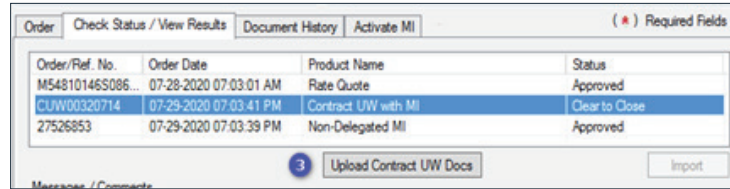
We are pleased to inform you that your application is Clear to Close. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: <https://mi.archcagroup.com/Disclaimer>

CUW_Doc1_09-17-2020 01:31:08 PM PDF
 CUW_Doc1_09-17-2020 01:34:27 PM PDF

View

Check Status Cancel

2. Returned documents can be viewed by double-clicking them in the lower right window or using the View button.
3. To upload additional Contract UW docs, click on the Contract UW order result row to enable the Upload Contract UW Docs button.
4. For lenders who participate in the optional Independent Validation program, click the MI order result row to enable the Upload Post-Close Docs button.



Document History Tab

1. The new Document History tab provides a record of all documents uploaded by the user to Arch MI.
 - a. All columns are sortable for ease of tracking.
2. Any comments associated with a document are displayed in the lower window when the document is selected.

