

BESTX™ MORTGAGE INSURANCE
ORIGINATOR USER GUIDE






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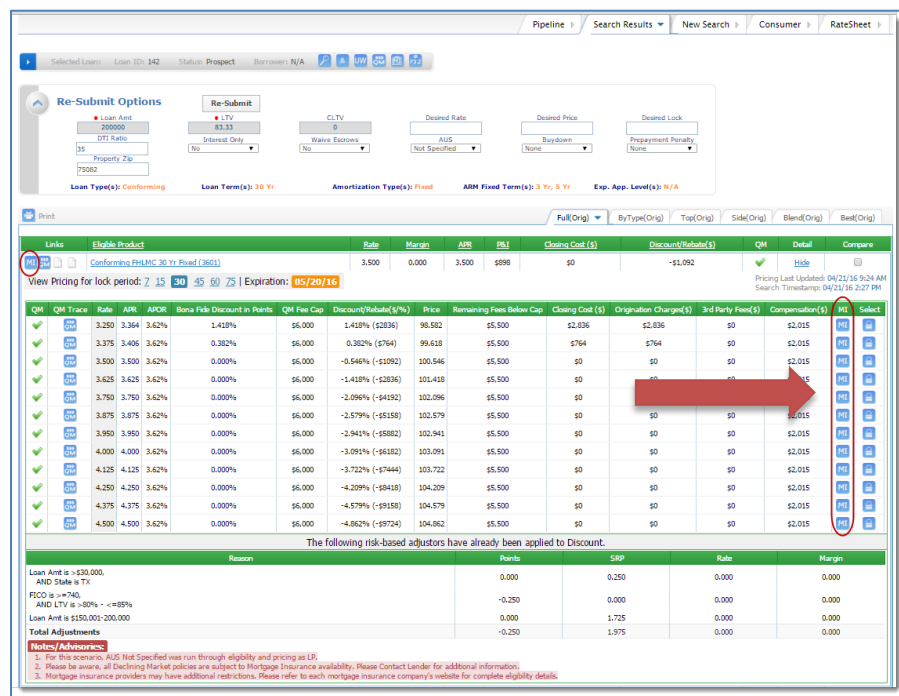
BESTX™ Mortgage Insurance Quotes in Optimal Blue

Optimal Blue has partnered with all six mortgage insurance (MI) companies to create an easy way to compare MI provider premium quotes for the most common MI types in one step. Optimal Blue's BESTX™ MI is the most efficient way for loan officers to find the mortgage insurance option that best meets their borrowers' needs. We recommend that all loan officers obtain MI quotes within Optimal Blue and use the provided Quote ID for the option they select to order mortgage insurance coverage in the loan origination system.

If the Mortgage Insurance or "MI"  icon is not in the search results, contact your internal Admin/Secondary representative to have the MI feature turned on.

Mortgage Insurance Icon in Search Results

The Mortgage Insurance (MI) icon appears on the Search Results page when an eligible conforming product returns and the loan-to-value ratio (LTV) is greater than or equal to 80%, except where the LTV is greater than 97% since MI will not be available at that level. In addition, the MI icon will not display when a credit score is entered as "0" or for interest only or balloon products.



Re-Submit Options

Loan Amt: 200,000 | LTV: 83.33 | Desired Rate: 3.500 | Desired Price: \$0 | Desired Lock: None

Loan Type(s): Conforming | Loan Term(s): 30 Yr | Amortization Type(s): Fixed | ARM Fixed Term(s): 3 Yr, 5 Yr | Exp. App. Level(s): N/A

Links	Eligible Product	Rate	Margin	APR	MI	Closing Cost (\$)	Discount/Rebate (\$)	QM	Detail	Compare
View Pricing for lock period: 7 15 30 45 60 75 Expiration: 05/20/16	Conforming FHLMC 30 Yr Fixed (360)	3.500	0.000	3.500	\$898	\$0	-\$1,092			

QM	Trace	Rate	APR	APCR	Base Fee Discount in Points	QM Fee Cap	Discount/Rebate (\$/%)	Price	Remaining Fees Below Cap	Closing Cost (\$)	Origination Charge (\$)	3rd Party Fee (\$)	Compensation (\$)	MI	Select
✓	MI	3.250	3.364	3.62%	1.418%	\$6,000	1.418% (\$2836)	96,582	\$5,500	\$2,836	\$2,836	\$0	\$2,015	MI	
✓	MI	3.375	3.406	3.62%	0.382%	\$6,000	0.382% (\$764)	99,618	\$5,500	\$764	\$0	\$0	\$2,015	MI	
✓	MI	3.500	3.500	3.62%	0.000%	\$6,000	-0.548% (-\$1092)	100,546	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	3.625	3.625	3.62%	0.000%	\$6,000	-1.418% (-\$2836)	101,418	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	3.750	3.750	3.62%	0.000%	\$6,000	-2.096% (-\$4192)	102,096	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	3.875	3.875	3.62%	0.000%	\$6,000	-2.579% (-\$5158)	102,579	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	3.950	3.950	3.62%	0.000%	\$6,000	-2.941% (-\$5882)	102,941	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	4.000	4.000	3.62%	0.000%	\$6,000	-3.091% (-\$6182)	103,091	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	4.125	4.125	3.62%	0.000%	\$6,000	-3.722% (-\$7444)	103,722	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	4.250	4.250	3.62%	0.000%	\$6,000	-4.209% (-\$8418)	104,209	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	4.375	4.375	3.62%	0.000%	\$6,000	-4.579% (-\$9158)	104,579	\$5,500	\$0	\$0	\$0	\$2,015	MI	
✓	MI	4.500	4.500	3.62%	0.000%	\$6,000	-4.862% (-\$9724)	104,862	\$5,500	\$0	\$0	\$0	\$2,015	MI	

The following risk-based adjusters have already been applied to Discount:

Reason	Points	SAP	Rate	Margin
Loan Amt is <\$30,000 AND State is TX	0.000	0.250	0.000	0.000
FICO is >=740 AND LTV is >=80% - <=85%	-0.250	0.000	0.000	0.000
Loan Amt is \$150,001-200,000	0.000	1.725	0.000	0.000
Total Adjustments	-0.250	1.975	0.000	0.000

Notes/Advisories:

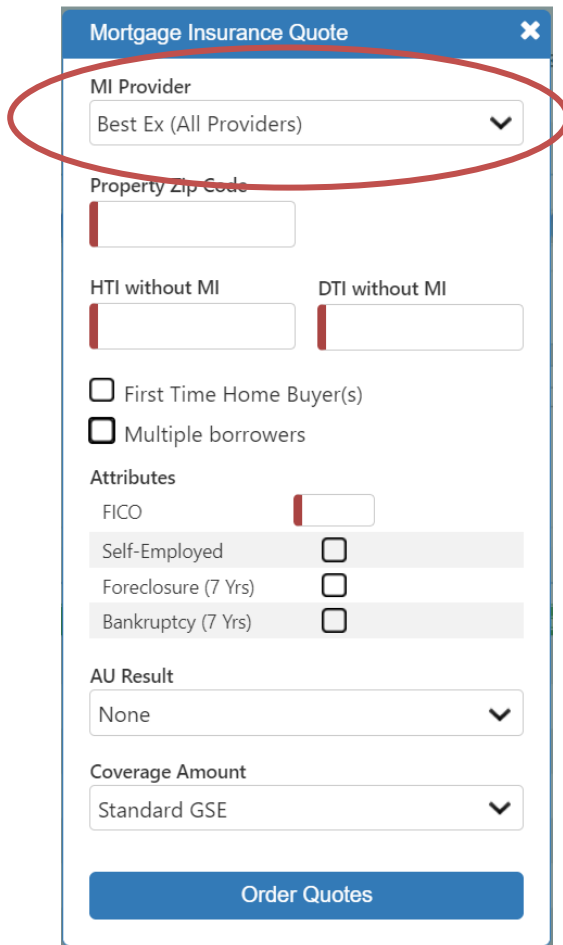
- For this scenario, AUS Not Specified user run through eligibility and pricing as LP.
- Please be aware, all Declining Market policies are subject to Mortgage Insurance availability. Please Contact Lender for additional information.
- Mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance company's website for complete eligibility details.

The MI icon appears both at the product summary level and at the product detail level. The detail level allows a user to order an MI quote at each available rate for the product.

Requesting a Mortgage Insurance Quote

When the MI icon is selected at either the product summary or detail level, Optimal Blue displays the screen shown below. The fields displayed here are fields that may not have been entered for the product search but are required to obtain an MI Quote. Required fields are indicated by a red bar.

To begin an MI quote search, select an option from the MI provider drop-down list. The default value for the list is Best Ex, which will return a comparison of all configured MI companies. The **MI Provider** menu also allows you to request a quote only from one or more specified providers.



Mortgage Insurance Quote [X]

MI Provider
Best Ex (All Providers) [v]

Property Zip Code
[Red bar]

HTI without MI [Red bar] DTI without MI [Red bar]

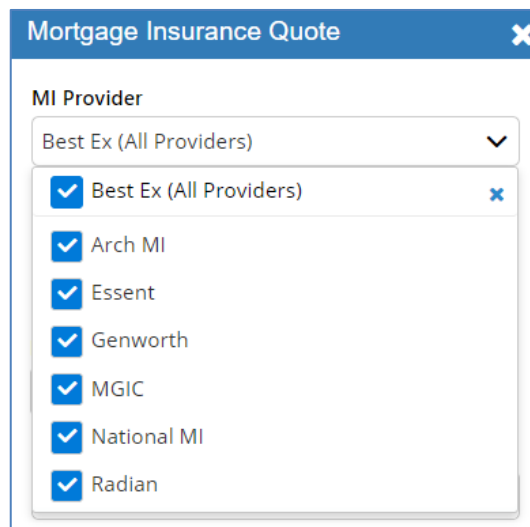
☐ First Time Home Buyer(s)
☐ Multiple borrowers

Attributes
FICO [Red bar]
Self-Employed ☐
Foreclosure (7 Yrs) ☐
Bankruptcy (7 Yrs) ☐

AU Result
None [v]

Coverage Amount
Standard GSE [v]

Order Quotes

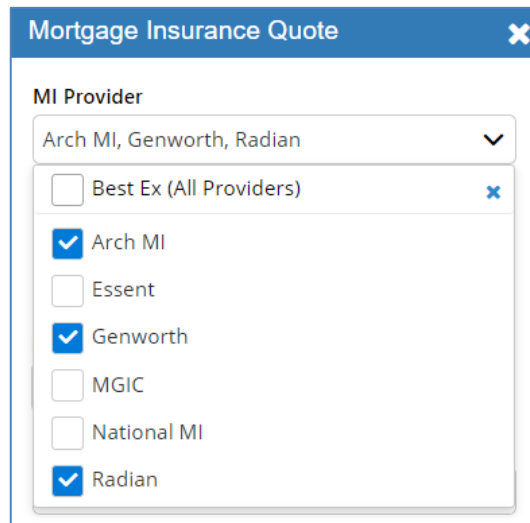


Mortgage Insurance Quote [X]

MI Provider
Best Ex (All Providers) [v]

- ☒ Best Ex (All Providers) [x]
- ☒ Arch MI
- ☒ Essent
- ☒ Genworth
- ☒ MGIC
- ☒ National MI
- ☒ Radian

You can limit your selection to one or multiple specified providers to return all premium type quotes for only the selected providers.



Mortgage Insurance Quote [X]

MI Provider
Arch MI, Genworth, Radian [v]

- ☐ Best Ex (All Providers) [x]
- ☒ Arch MI
- ☐ Essent
- ☒ Genworth
- ☐ MGIC
- ☐ National MI
- ☒ Radian

The **Property Zip Code** field is required; however, it will only display if the ZIP Code was not entered on the product search form or provided via the LOS integration.

The **HTI without MI** field should be filled with the borrower's housing expense to Income ratio excluding any associated cost of monthly mortgage insurance. For Encompass integrated clients, the HTI is mapped to Optimal Blue from Encompass. However, the value coming from Encompass may include a value for monthly mortgage insurance expense. Since the new field is HTI without MI, the user may need to update the value before submitting the quote.

The **DTI Without MI** is editable. If a DTI ratio was provided on the Product Search form or via an LOS Integration, that ratio will be displayed for edit in the **DTI without MI** field. It is important to note that the DTI provided for the product search is, and should be, the DTI that includes an estimated MI premium in order to ensure accurate eligibility checks. We are displaying that DTI here as a starting point, but it is important for you to update the ratio so that it does not include any MI Premium to obtain the most accurate MI quote possible.

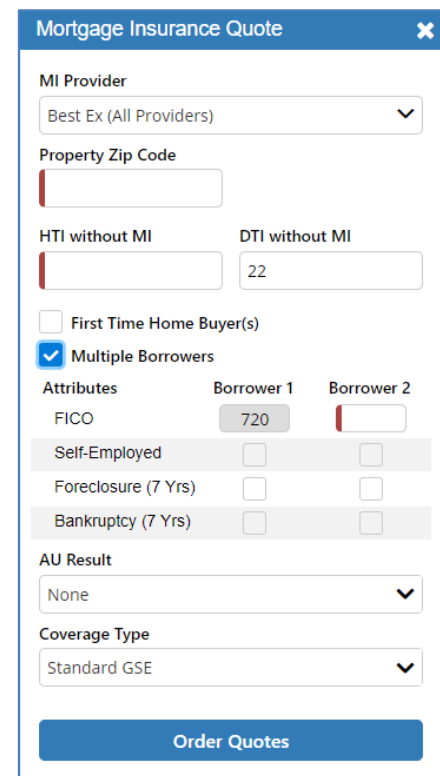
The **First Time Home Buyer** field should be used to indicate if any borrower on the loan is a first-time homebuyer using the standard GSE guidelines.

The **Foreclosure (7 Yrs)** and **Bankruptcy (7 Yrs)** fields are available for both the borrower and co-borrower and should be used to identify borrowers who have had a foreclosure or bankruptcy in the last 7 years.

The **FICO 1** one field is automatically populated with the Representative FICO from the Product Search form. When the Borrower FICO and the Co-Borrower FICO is entered on the Product Search form, the lower of the two is used as the Representative FICO. The higher score is displayed in the **FICO 2** field and the **Multiple Borrowers** field will be checked.

The **FICO 2** field will also be available for input when **Multiple Borrowers** is manually checked on the Mortgage Insurance Quote form. If there is more than one borrower on the loan application, the FICO 2 should be completed with the credit score for the borrower whose score was not used as the Representative credit score. Note that FICO 2 is only used for quoting mortgage insurance and does not impact Optimal Blue's pricing and eligibility results. The existence of multiple borrowers on an application does reduce the MI premium cost in many cases.

If the **Self-Employed** checkbox is selected on the search form it will be automatically selected, or you can select the field before ordering the quote.



The screenshot shows the 'Mortgage Insurance Quote' form. It includes a dropdown for 'MI Provider' set to 'Best Ex (All Providers)'. There is a 'Property Zip Code' field. Below that are 'HTI without MI' and 'DTI without MI' fields, with 'DTI without MI' containing the value '22'. There are checkboxes for 'First Time Home Buyer(s)' and 'Multiple Borrowers' (which is checked). Below these is a table for borrower attributes:

Attributes	Borrower 1	Borrower 2
FICO	720	
Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>
Foreclosure (7 Yrs)	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy (7 Yrs)	<input type="checkbox"/>	<input type="checkbox"/>

Below the table are dropdowns for 'AU Result' (set to 'None') and 'Coverage Type' (set to 'Standard GSE'). At the bottom is a blue 'Order Quotes' button.

AUS Recommendation – This field will default to None but should be updated if an automated underwriting decision has been obtained. It is important to note that some MI vendors will only insure loans that have an acceptable finding. Others will require additional documentation in that scenario. Please contact your MI provider(s) for details.

Coverage Type

One of the items that impacts the cost of mortgage insurance is the level of coverage requested. These coverage requirements can vary depending on whether the product type is Standard GSE, Affordable or HFA. The system will automatically set the coverage type based on these characteristics.

In rare instances, non-conforming or portfolio products may have different coverage requirements. In those cases, selecting **Non-Standard** will open another field where the coverage amount can be selected from a list of coverage amounts available at the LTV of the quote request.

There are some HFA products that require standard coverage to be obtained if the borrower's income exceeds 80% of the county's AMI. To assist users in remembering to change the coverage type for these requests, the HFA option is labeled **HFA - unless Standard Coverage Required**.

In product searches with the **Reduced MI** field set to Yes on the Search form, the coverage type will default to the applicable option based on the product selected when the MI quote icon is selected.

- Affordable products will default to Affordable Reduced Coverage
- Standard products will default to Standard GSE Reduced Coverage

Coverage Type
Non-Standard
Standard GSE
Standard GSE Reduced Coverage
Affordable
Affordable Reduced Coverage
HFA - unless Standard Coverage Required
Non-Standard

Coverage Type
Non-Standard
Coverage Amount
35%
35%
25%
18%

Coverage Type
Affordable Reduced Coverage
Standard GSE
Standard GSE Reduced Coverage
Affordable
Affordable Reduced Coverage
HFA - unless Standard Coverage Required
Non-Standard

The tables below provide the coverage percentage amount based on the product characteristics.

Standard GSE

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	35%
90.01 – 95%	> 20 years	30%
85.01 – 90.00%	> 20 years	25%
80.01 – 85.00%	> 20 years	12%
95.01 – 97%	<=20 years	35%
90.01 – 95%	<=20 years	25%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

Standard GSE Reduced Coverage

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	18%
90.01 – 95%	> 20 years	16%
85.01 – 90.00%	> 20 years	12%
80.01 – 85.00%	> 20 years	6%
95.01 – 97%	<=20 years	18%
90.01 – 95%	<=20 years	16%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

Affordable

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	25%
90.01 – 95%	> 20 years	25%
85.01 – 90.00%	> 20 years	25%
80.01 – 85.00%	> 20 years	12%
95.01 – 97%	<=20 years	25%
90.01 – 95%	<=20 years	25%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

Affordable Reduced Coverage

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	18%
90.01 – 95%	> 20 years	16%
85.01 – 90.00%	> 20 years	12%
80.01 – 85.00%	> 20 years	6%
95.01 – 97%	<=20 years	18%
90.01 – 95%	<=20 years	16%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

HFA

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	18%
90.01 – 95%	> 20 years	16%
85.01 – 90.00%	> 20 years	12%
80.01 – 85.00%	> 20 years	6%
95.01 – 97%	<=20 years	18%
90.01 – 95%	<=20 years	16%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

Non-Standard

LTV Range	Coverage Percentage
95.01 – 97%	35%
	25%
	18%
90.01 – 95%	30%
	25%
	16%
85.01 – 90.00%	25%
	12%
80.01 – 85.00%	12%
	6%

Data provided on the MI order screen does not transfer back to the loan in Optimal Blue. Information to be considered in the product and pricing search must be entered on the Search form.

When you have completed the form, select the **Order Quotes** button. An MI quote search is conducted, and the results displayed as explained in the following sections.

It is also important to become familiar with the disclosure text at the bottom of each of the results tab. It provides information about the detail of the quote itself, assumptions that may have been made when providing the quote, and information about the expiration of the quote.

If a search was requested for a single MI company only, the Single Company page will include all premium results for that company. The Premium Type specific tabs will not be available. Additionally, there is a Quote Details tab that includes all relevant loan data that was used to obtain the MI quote.

Results Specific Data

The following data is available within the quote result tabs where applicable:

- **Upfront Premium:** The upfront premium dollar amount returned by the MI company.
- **Upfront Tax:** The upfront tax dollar amount returned by the MI company. (Fields containing tax values are for Kentucky and West Virginia only. See additional information above.)
- **Total Upfront:** The calculated total upfront returned by the MI company. This calculation includes upfront premium dollar amount plus the upfront tax dollar amount.
- **Upfront Premium Rate:** The upfront premium rate returned by the MI company.
- **Monthly Premium:** The monthly premium dollar amount returned by the MI company.
- **Monthly P&I:** The calculated monthly principal and interest payment amount.
- **Tax:** When applicable, the mortgage insurance tax dollar amount returned by the MI company.
- **P&I, MI + Tax:** The calculated principal and interest payment, monthly premium dollar amount and monthly mortgage insurance tax amount, if applicable.
- **Monthly Premium Rate:** The monthly premium rate returned by the MI company.
- **Quote ID:** The Quote ID for each scenario returned from the MI company.
- **Print Quote:** This link will display a print view for a specific MI company and premium type, see the print view section below for more details.
- **Provider Info:** Link to data provided by MI companies that they feel is important for users to have access to when making their mortgage insurance decisions.
- **Master Policy Number:** Your master policy number for each MI company as configured in Optimal Blue.

Best Ex Search Results Screen Tabs





Monthly

The monthly tab provides all relevant details for a borrower-paid monthly premium quote.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
					
Monthly Premium	\$147.00	\$154.00	\$154.00	\$154.00	\$154.00
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,217.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00
Monthly Premium Rate	0.63%	0.66%	0.66%	0.66%	0.66%
Quote ID	M555623515A6C5C	DDP3JLL	8293052	DC46DW3	M53CWRM
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View	View
Master Policy Number	16400-1-0	46-460-4-3301	46-460-4-3301	46-460-4-3301	46-460-4-3301




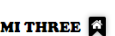


Split/Buydown

This tab provides details for a borrower-paid split quote. The calculations assume a one percent upfront premium. Please note: each provider may support different split premium plans.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
All Split/Buydown quotes assume a 1% upfront premium (\$2,800.00)					
			MI Company 	MI THREE 	MI CORP
Monthly Premium	\$100.33	\$112.00	\$112.00	\$112.00	\$119.00
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,170.33	\$1,182.00	\$1,182.00	\$1,182.00	\$1,189.00
Monthly Premium Rate	0.43%	0.48%	0.48%	0.48%	0.51%
Quote ID	M55562543551158	8293075	DWRJ86V	OQ00CF927	3JBXWRB
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View	View
Master Policy Number	16400-1-0	46-460-4-3301	46-460-4-3301	46-460-4-3301	46-460-4-3301




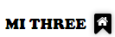


Single Premium

This tab provides all relevant details for a borrower-paid single premium quote.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
					
Upfront Premium	\$1,207.00	\$1,207.00	\$1,207.00	\$1,207.00	\$1,241.00
Upfront Rate	0.71%	0.71%	0.71%	0.71%	0.73%
Quote ID	7830111	OQ0096A13	7ZZ34FP	CCNQRET	M32965096553236
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number	16400-1-0	46-460-4-3301	46-460-4-3301	46-460-4-3301	46-460-4-3301

Lender Paid

This tab provides all relevant details for a lender paid single premium quote.

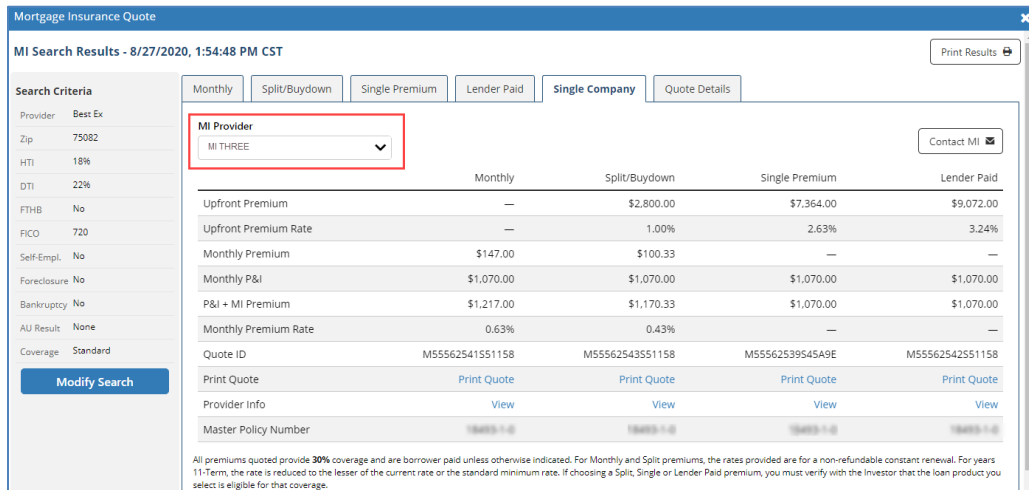
Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
					
Upfront Premium	\$1,564.00	\$1,887.00	\$1,989.00	\$1,989.00	\$1,989.00
Upfront Rate	0.92%	1.11%	1.17%	1.17%	1.17%
Quote ID	M329650955484DF	SMJBLG3	7830111	OQ0096A15	S9VBT5Z
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number	16400-1-0	46-460-4-3301	46-460-4-3301	46-460-4-3301	46-460-4-3301

MI Search Results - 9/3/2019, 9:49:52 AM CST

This quote is for a lender paid, non-refundable premium and provides 12% coverage. Verify with the Investor that the loan product you select is eligible for Lender Paid Mortgage Insurance coverage. This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Changes to your Master Policy Number or to applicable laws may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in West Virginia and Kentucky may be subject to state and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Mortgage Insurance provider for more details.

Single Company

The Single Company tab will display all applicable premium types returned for a single MI company when that provider is selected from the **MI Provider** drop down menu on this screen. The MI providers listed represent configured providers that were used in the MI quote search. You do not need to resubmit the search to view results in this tab.



Mortgage Insurance Quote
MI Search Results - 8/27/2020, 1:54:48 PM CST

Search Criteria: Provider: Best Ex, Zip: 75082, HTI: 18%, DTI: 22%, FTHB: No, FICO: 720, Self-Emp.: No, Foreclosure: No, Bankruptcy: No, AU Result: None, Coverage: Standard. [Modify Search](#)

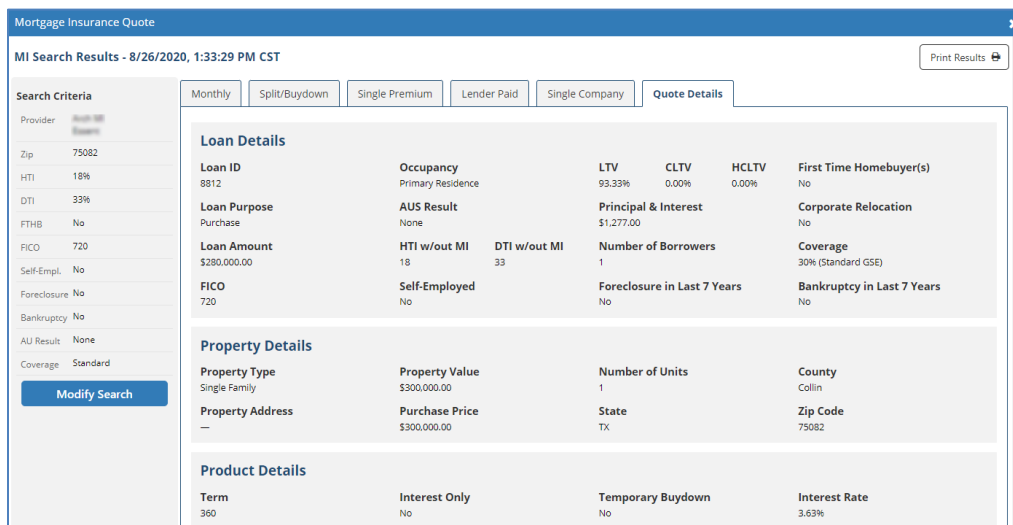
MI Provider: MI THREE

	Monthly	Split/Buydown	Single Premium	Lender Paid
Upfront Premium	—	\$2,800.00	\$7,364.00	\$9,072.00
Upfront Premium Rate	—	1.00%	2.63%	3.24%
Monthly Premium	\$147.00	\$100.33	—	—
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,217.00	\$1,170.33	\$1,070.00	\$1,070.00
Monthly Premium Rate	0.63%	0.43%	—	—
Quote ID	M55562541551158	M55562543551158	M55562539545A9E	M55562542551158
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View
Master Policy Number	19493-1-0	19493-1-0	19493-1-0	19493-1-0

All premiums quoted provide 30% coverage and are borrower paid unless otherwise indicated. For Monthly and Split premiums, the rates provided are for a non-refundable constant renewal. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate. If choosing a Split, Single or Lender Paid premium, you must verify with the Investor that the loan product you select is eligible for that coverage.

Quote Details

This tab provides all relevant loan, property and product details used in the MI quote search.



Mortgage Insurance Quote
MI Search Results - 8/26/2020, 1:33:29 PM CST

Search Criteria: Provider: Best Ex, Zip: 75082, HTI: 18%, DTI: 33%, FTHB: No, FICO: 720, Self-Emp.: No, Foreclosure: No, Bankruptcy: No, AU Result: None, Coverage: Standard. [Modify Search](#)

Quote Details

Loan Details		Property Details		Product Details	
Loan ID 8812	Occupancy Primary Residence	LTV 93.33%	CLTV 0.00%	HCLTV 0.00%	First Time Homebuyer(s) No
Loan Purpose Purchase	AUS Result None	Principal & Interest \$1,277.00		Corporate Relocation No	
Loan Amount \$280,000.00	HTI w/out MI 18	DTI w/out MI 33	Number of Borrowers 1	Coverage 30% (Standard GSE)	
FICO 720	Self-Employed No	Foreclosure in Last 7 Years No		Bankruptcy in Last 7 Years No	
Property Type Single Family	Property Value \$300,000.00	Number of Units 1	County Collin		
Property Address —	Purchase Price \$300,000.00	State TX	Zip Code 75082		
Term 360	Interest Only No	Temporary Buydown No	Interest Rate 3.63%		

Single Company Search Results

Single Company MI provider search results will display on two tabs: MI Quotes and Quote Details.

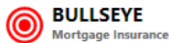
- **MI Quotes:** The MI Quotes tab will include all applicable quote types for a single MI provider.
- **Quote Details:** The Quote Details tab will include all relevant loan, property, and product details.

MI Search Results - 9/4/2019, 8:29:52 AM CST

Print Results

MI Quotes

Quote Details



Contact MI

	Monthly	Split/Buydown	Single Premium	Lender Paid
Upfront Premium	—	\$900.00	\$1,674.00	\$2,250.00
Upfront Premium Rate	—	1.00%	1.86%	2.50%
Monthly Premium	\$36.00	\$17.25	—	—
Monthly P&I	\$392.00	\$392.00	\$392.00	\$392.00
P&I + MI Premium	\$428.00	\$409.25	\$392.00	\$392.00
Monthly Premium Rate	0.48%	0.23%	—	—
Quote ID	M329664565040FE	M3296645850A6D2	M3296646050E7D0	M329664575081FD
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number				

All premiums quoted provide 25% coverage and are borrower paid unless otherwise indicated. For Monthly and Split premiums, the rates provided are for a non-refundable constant renewal. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate. If choosing a Split, Single or Lender Paid premium, you must verify with the Investor that the loan product you select is eligible for that coverage.

This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from the Mortgage Insurance provider listed. All applicable guidelines and

Mortgage Insurance Quote

MI Search Results - 8/28/2020, 1:04:28 PM CST

Print Results

Search Criteria

MI Quotes

Quote Details

Provider: BULLSEYE

Zip: 75082

HTI: 18%

DTI: 33%

FTHB: No

FICO: 720

Self-Emp: No

Foreclosure: No

Bankruptcy: No

AU Result: None

Coverage: Standard

Modify Search

Loan Details

Loan ID: 1440	Occupancy: Primary Residence	LTV: 93.33%	CLTV: 0.00%	HCLTV: 0.00%	First Time Homebuyer(s): No
Loan Purpose: Purchase	AUS Result: None	Principal & Interest: \$0.00	Corporate Relocation: No		
Loan Amount: \$280,000.00	HTI w/out MI: 18	DTI w/out MI: 33	Number of Borrowers: 1	Coverage: 30% (Standard GSE)	
FICO: 720	Self-Employed: No	Foreclosure in Last 7 Years: No	Bankruptcy in Last 7 Years: No		

Property Details

Property Type: Single Family	Property Value: \$300,000.00	Number of Units: 1	County: Collin
Property Address: —	Purchase Price: \$300,000.00	State: TX	Zip Code: 75082

Product Details

Term: 360	Interest Only: No	Temporary Buydown: No	Interest Rate: 3.63%
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Mortgage Insurance Quote Print Views

Mortgage Insurance Quote

MI Search Results - 8/24/2020, 4:23:34 PM EST

Print Results

Search Criteria

Provider

Best Ex

Zip

75082

HTI

20%

DTI

22%

FTHB

No

FICO

720/800

Self-Emp.

No/No

Foreclosure

No/No

Bankruptcy

No/No

AU Result

None

Coverage

Standard

Modify Search

Monthly

Split/Buydown

Single Premium

Lender Paid

Single Company

Quote Details

First MORTGAGE INSURANCE

MI Company

SECOND INSURANCE

MI THREE

MI CORP

BULLSEYE Mortgage Insurance

Monthly Premium	\$147.00	\$154.00	\$154.00	\$154.00	\$154.00	\$154.00
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,217.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00
Monthly Premium Rate	0.63%	0.66%	0.66%	0.66%	0.66%	0.66%
Quote ID	M55562351SA6C5C	DDP3JLL	8293052	DC46DW3	M53CWRM	OQ00CF8F2
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View	View	View
Master Policy Number	10805-1-18	40-400-4-1201	40-400-4-1201	40-400-4-1201	40-400-4-1201	40-400-4-1201

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 30% coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate.

This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Changes to your Master Policy Number or to applicable laws may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in West Virginia and Kentucky may be subject to state and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Mortgage Insurance provider for more details.

There are several different print views available of the MI Search Results that can be viewed, printed or saved for later reference. You can share it with borrowers or team members or save it directly to the LOS. For Encompass integrated clients, the print results can be saved to an Encompass efolder.

Please note: If you create a print view that you do not print, choose the cancel button to close the print view instead of using the "X" at the top of the screen. Using the "X" will close your Optimal Blue session and you will have to log in again.

Selecting the **Print Quote** button in any result column will create a print view of that specific result alone.

Selecting the **Print Results** button at the top of MI Search Results screen allows you to create a print-friendly view of any or all of the results.

Selecting the **Print Results** button from the Single Company view will create a print view of all the premium types returned by that company.

Print Results

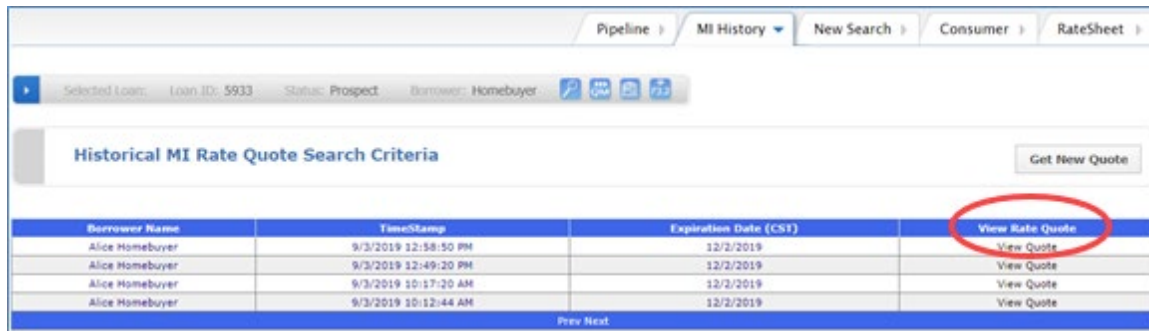
Select quotes to print:

☒ All
 ☒ Monthly
 ☒ Split/Buydown
 ☒ Single Premium
 ☒ Lender Paid

Print Selected

MI History

As MI quotes are generated, they are saved in Optimal Blue and subsequently available on the MI History page. This page is accessed by selecting the **MI History** icon.



Borrower Name	TimeStamp	Expiration Date (CST)	View Rate Quote
Alice Homebuyer	9/3/2019 12:58:50 PM	12/2/2019	View Quote
Alice Homebuyer	9/3/2019 12:49:20 PM	12/2/2019	View Quote
Alice Homebuyer	9/3/2019 10:17:20 AM	12/2/2019	View Quote
Alice Homebuyer	9/3/2019 10:12:44 AM	12/2/2019	View Quote

Select the **View Quote** link to see details for the corresponding quote.

Each previously generated quote will be listed and can be viewed by selecting the **View Quote** link. The details for each quote will be provided based upon the type of quote requested (best execution vs single provider). Quotes will be listed indefinitely on this screen but may expire based on the providers criteria.

Selecting the **Get New Quote** button on this page will open the MI Search window where you can enter the scenario details to generate a new MI quote.



The Get New Quote button on the MI History page can also be used to generate an MI quote search for a loan even if a quote was not initially obtained before the loan was locked.