

# Request Rates and Order MI with Fusion MortgagebotLOS™



## Select a Loan

To begin ordering MI, select a file from your **Loan Pipeline**.

From the left panel, click **Services**. Beneath it, click **Order MI**.



The screenshot shows the 'Order MI' interface. On the left, there is a navigation menu with 'Services' and 'Order MI' highlighted. The main area shows 'Loan Info' with fields for Product Type, LTV, Loan Amount, and Appraised Value. Below that, there are fields for Loan Level Indicative Credit Score and Automated Underwriting Recommendation.

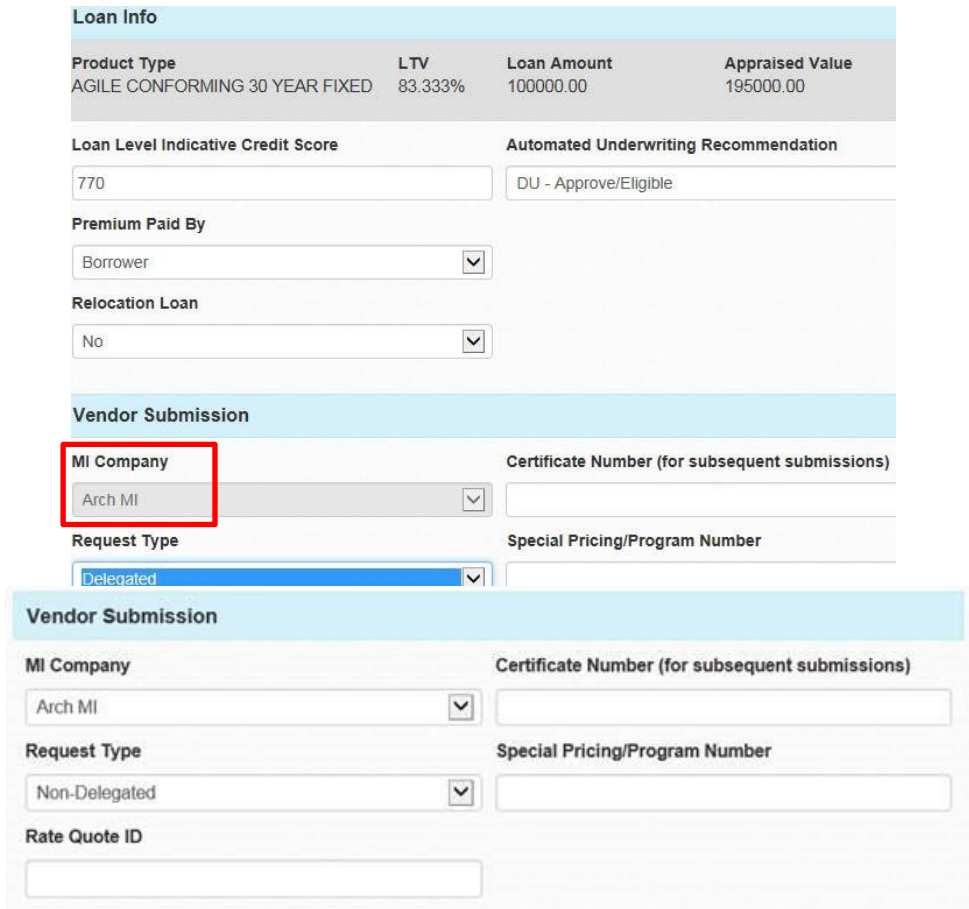
## Request MI

Complete all required fields on the **Order MI** form.

Select **Arch MI** for the **MI Company**.

Select the appropriate **Request Type** (Rate Quote, Delegated, Non-Delegated).

**Note:** After submitting a Non-Delegated MI Application, upload the necessary documents by following the instructions in the **Document Upload** section.



The screenshot shows the 'Order MI' form. The 'Loan Info' section is filled out with Product Type: AGILE CONFORMING 30 YEAR FIXED, LTV: 83.333%, Loan Amount: 100000.00, and Appraised Value: 195000.00. The 'Vendor Submission' section has 'MI Company' set to 'Arch MI' and 'Request Type' set to 'Delegated'. The 'MI Company' and 'Request Type' fields are highlighted with a red box.

Select the appropriate **Plan Type** (Annual, Monthly, Single).

When **Monthly** is chosen, the **First Month Premium Collection** field will display. Select **With First Payment** for Arch MI's EZ Monthly payment plan.

Click the **Submit** button at the bottom when finished. MortgagebotLOS will process your MI request.

**Note:** Ensure that the **Loan Origination Type** is accurate for your loan scenario.

- From the left panel, click **Forms & Docs**.
- Below it, click **Borrower Summary**.

Click **Configuration** to expand the section. Select the **Loan Origination Type**.

## View Results

To view your results, click back to **Services** from the left panel.

Click **Order MI** to view the Arch MI premiums and rates.

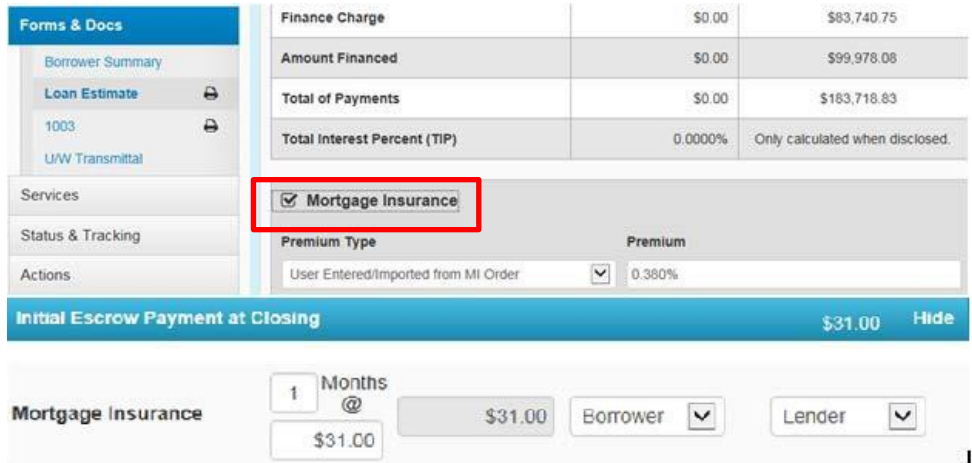
Click the icon next to the **Order MI** link or the **View Response** button to see your Rate Quote Summary or Certificate of Insurance.

Term	Premium %	Premium \$	Taxes	Total
1st Renewal Premium for 120 months	0.4500%	\$33.75		\$33.75
2nd Renewal Premium for 240 months	0.1700%	\$12.75		\$12.75

## Validate MI Premium

From the left panel, click **Forms & Docs**. Beneath this, click **Loan Estimate (LE)**. Check the **Mortgage Insurance** box. Validate MI payment plan, rates and premium in the **Mortgage Insurance** section on the LE.

The MI information is displayed on the **Fees** tab in the **Initial Escrow Payment at Closing** section. The MI Premium amount also flows to the **Mortgage Insurance** field located at **1003 > Income and Housing > Combined Monthly Housing Expense** or at **Lending Portal > Property Tab > View Combined Housing** for the redesigned URLA.



The screenshot shows the 'Forms & Docs' sidebar on the left with 'Loan Estimate' selected. The main content area displays a table of financial charges:

Finance Charge	\$0.00	\$83,740.75
Amount Financed	\$0.00	\$99,978.08
Total of Payments	\$0.00	\$183,718.83
Total Interest Percent (TIP)	0.0000%	Only calculated when disclosed.

Below the table, the 'Mortgage Insurance' checkbox is checked and highlighted with a red box. The 'Premium Type' is set to 'User Entered/Imported from MI Order' and the 'Premium' is 0.380%.

The 'Initial Escrow Payment at Closing' section shows a total of \$31.00. Below this, the 'Mortgage Insurance' section is configured with 1 month, a premium of \$31.00, and the borrower is responsible for the payment.

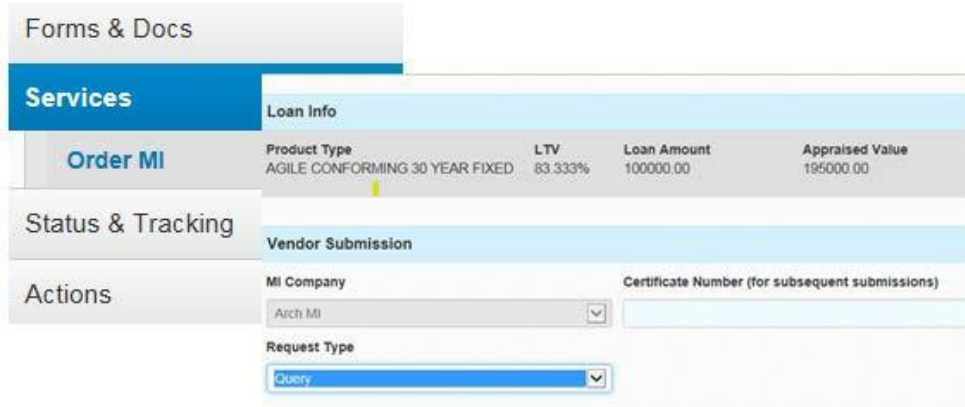
## Check Status

For Non-Delegated MI Orders or if your Delegated Order suspends, you may check the status of your order by selecting "Query" as the **Request Type** on the **Order MI** screen. The Certificate of Insurance, along with the premium and rate information, will be returned when your order is approved.

## Document Upload

A Non-Delegated request response will look like this.

Copy and paste the Secured URL link from the message into a new browser tab.



The screenshot shows the 'Order MI' screen with the 'Services' tab selected. The 'Loan Info' section displays:

Product Type	LTV	Loan Amount	Appraised Value
AGILE CONFORMING 30 YEAR FIXED	83.333%	100000.00	195000.00

The 'Status & Tracking' section shows 'Vendor Submission' and the 'Actions' section shows 'MI Company' set to 'Arch MI' and 'Request Type' set to 'Query'.

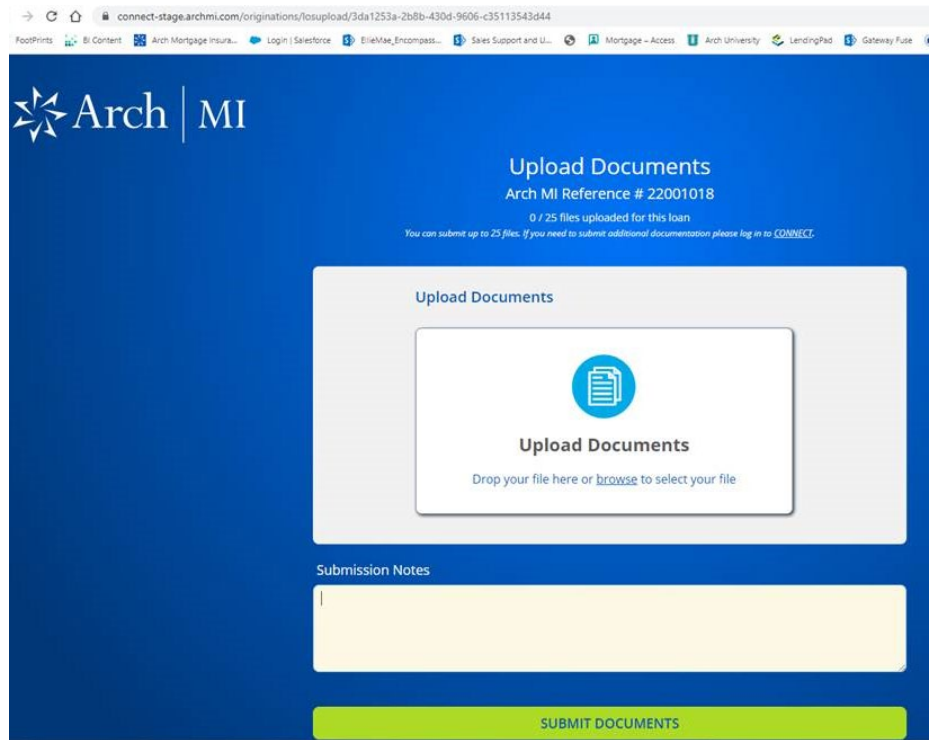
You may use this link to upload documents securely for this loan only: <https://connect-stage.archmi.com/originations/losupload/3da1253a-2b8b-430d-9606-c35113543d44>. Thank you for your Non-Delegated MI request. In order for the application to be processed, please submit your loan documents for review and underwriting. Please contact MI Operations at 1-877-642-4642 for further assistance. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer>

<https://connect-stage.archmi.com/originations/losupload/3da1253a-2b8b-430d-9606-c35113543d44>

The webpage will open. Validate the Certificate # at the top of the screen in the Arch MI Reference # tag.

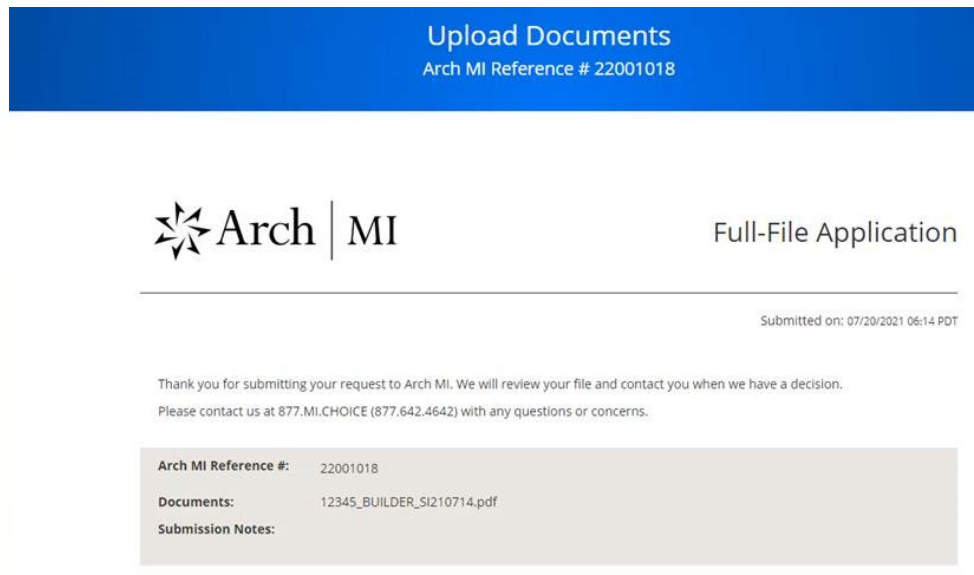
Select files from your computer through browsing or dragging and dropping them into the window. You may:

- a. Upload up to 25 files.
- b. Add comments for Arch MI underwriting in the **Submission Notes** section.



Once all the documents have been uploaded, you will receive an acknowledgment.

The MI Certificate-specific link will remain active to upload additional underwriting documents for 24 hours from the date of the last MI Application submission. For security reasons, the URL will expire after 24 hours.



When the link expires, a message will be displayed that something went wrong.

To obtain a new secure link for uploading additional documents, resubmit your Non-Delegated MI Application.

Once the underwriting decision is made, an email with the PDF certificate will be sent to the contact. You can also follow the instructions on page 3 to perform an MI Query transaction to receive order results back in Fusion MortgagebotLOS.

