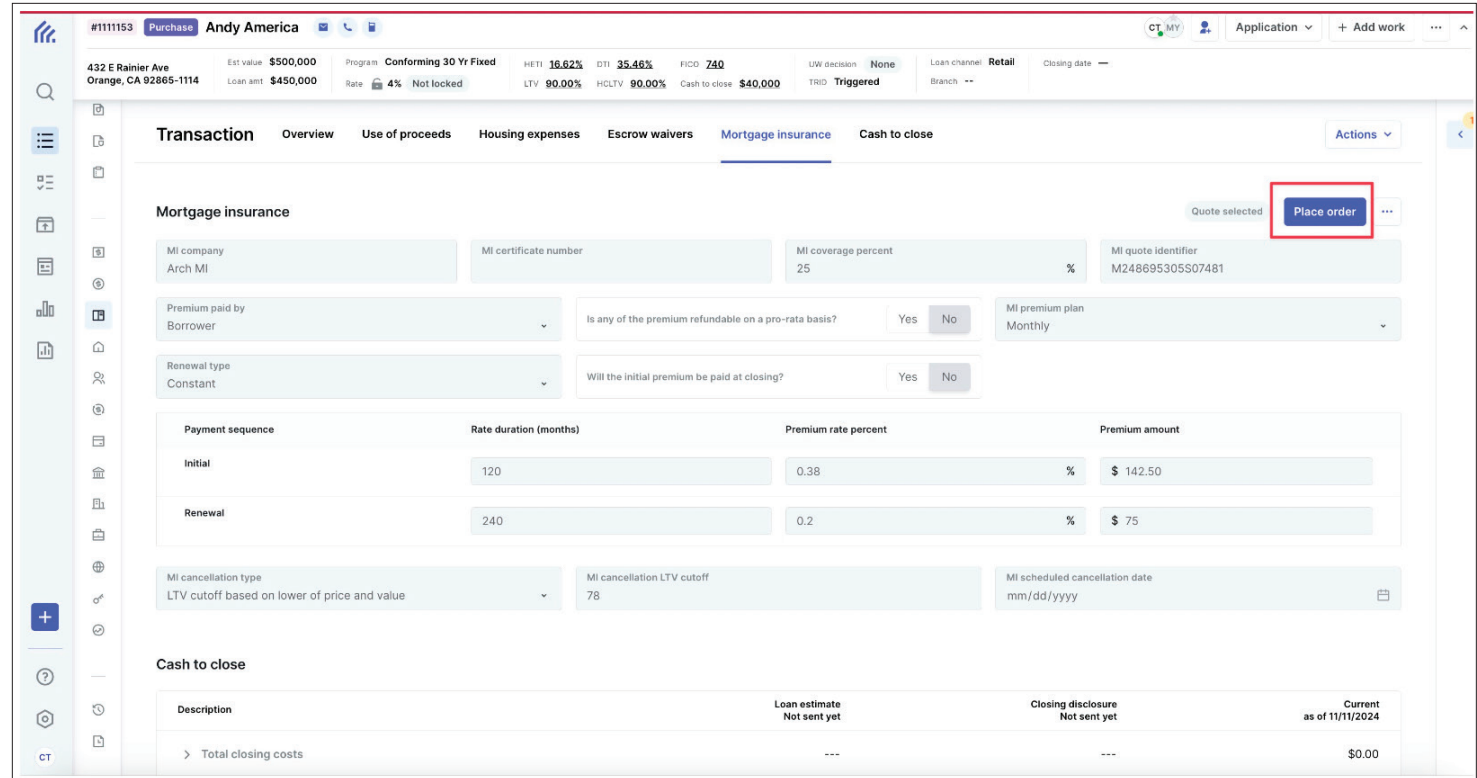




1. Select **Mortgage Insurance**.
2. Once a quote is selected in the MI quote identifier field, select the **Place order** button.



The screenshot shows the Vesta mortgage insurance interface for a purchase transaction. The 'Mortgage insurance' section is active, and the 'Place order' button is highlighted in red. The interface includes various fields for loan details, mortgage insurance terms, and a table for payment sequences.

Transaction Overview:

- Address: 432 E Rainier Ave, Orange, CA 92865-1114
- Est value: \$500,000
- Loan amt: \$450,000
- Program: Conforming 30 Yr Fixed
- Rate: 4% (Not locked)
- HETI: 16.62%
- DTI: 35.46%
- FICO: 740
- LTV: 90.00%
- HCLTV: 90.00%
- Cash to close: \$40,000
- UW decision: None
- TRID: Triggered
- Loan channel: Retail
- Branch: --

Mortgage insurance section:

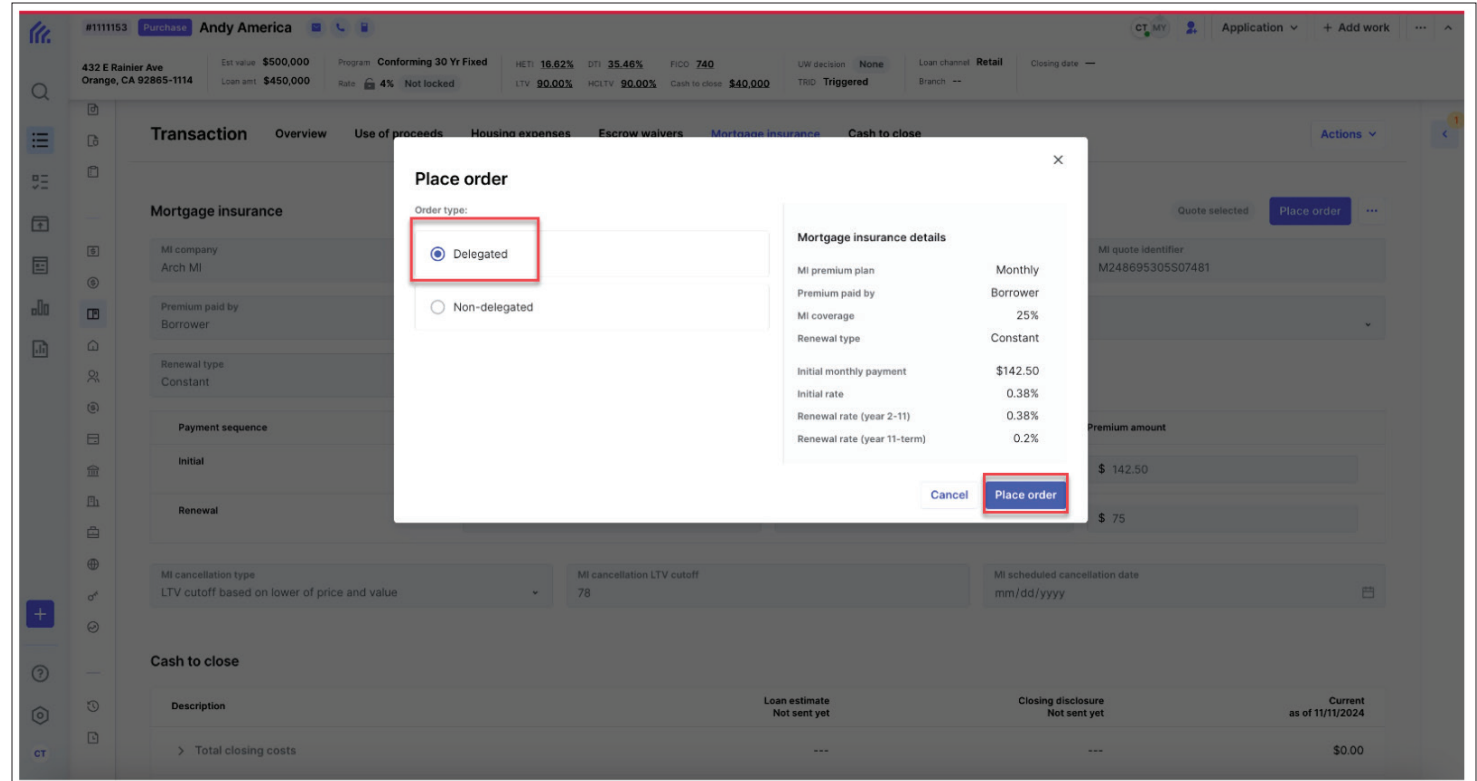
- MI company: Arch MI
- MI certificate number: [Field]
- MI coverage percent: 25%
- MI quote identifier: M248695305S07481
- Premium paid by: Borrower
- Is any of the premium refundable on a pro-rata basis? Yes/No
- MI premium plan: Monthly
- Renewal type: Constant
- Will the initial premium be paid at closing? Yes/No

Payment sequence	Rate duration (months)	Premium rate percent	Premium amount
Initial	120	0.38%	\$ 142.50
Renewal	240	0.2%	\$ 75

Cash to close section:

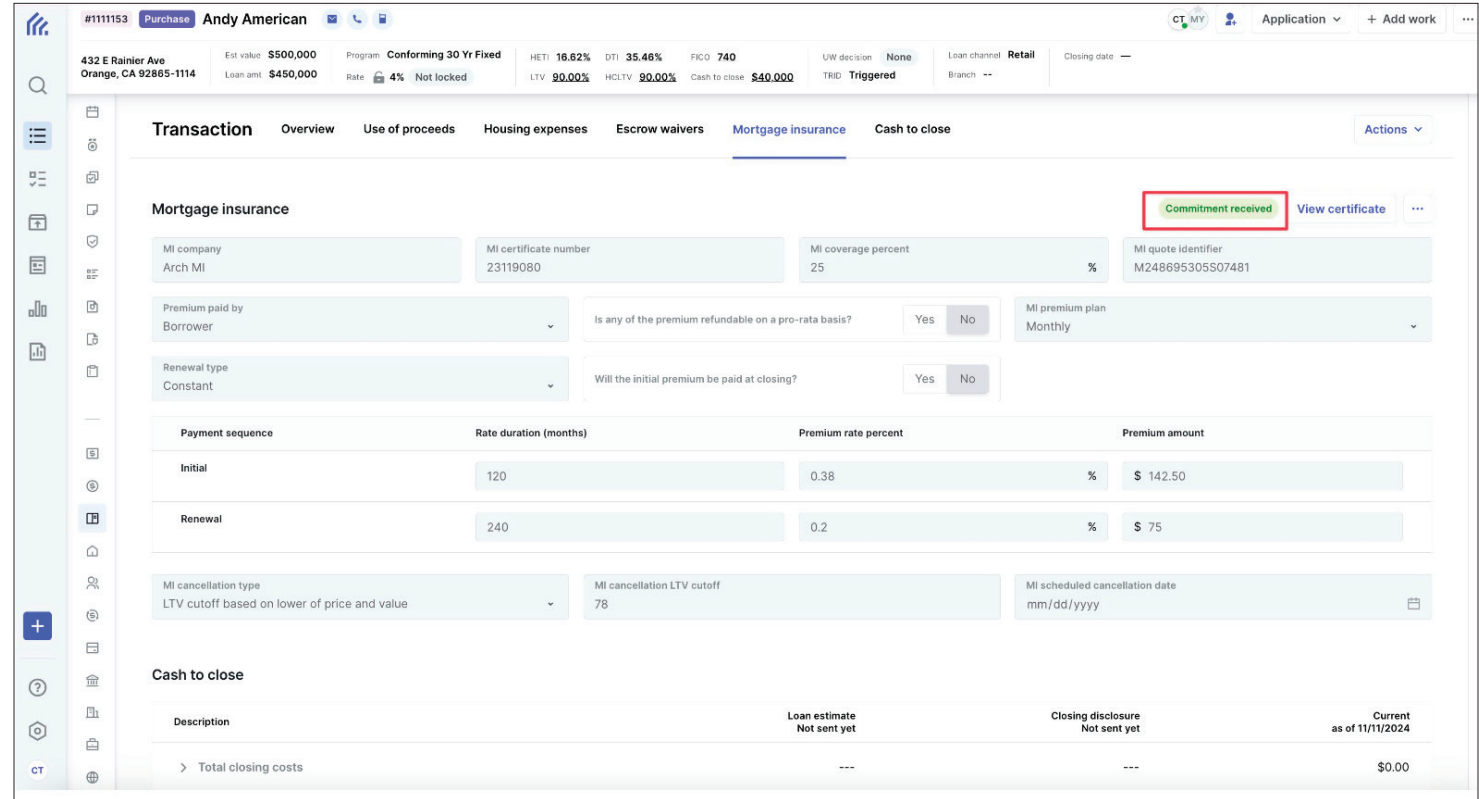
Description	Loan estimate Not sent yet	Closing disclosure Not sent yet	Current as of 11/11/2024
> Total closing costs	---	---	\$0.00

3. Select **Delegated** as the order type. Click **Place order**.



The screenshot shows a software interface for mortgage insurance. A 'Place order' dialog box is open, centered on the screen. The dialog box has a title bar with a close button. Below the title bar, there is a section for 'Order type:' with two radio button options: 'Delegated' (which is selected and highlighted with a red box) and 'Non-delegated'. To the right of the radio buttons is a 'Mortgage insurance details' section with a list of key-value pairs: MI premium plan (Monthly), Premium paid by (Borrower), MI coverage (25%), Renewal type (Constant), Initial monthly payment (\$142.50), Initial rate (0.38%), Renewal rate (year 2-11) (0.38%), and Renewal rate (year 11-term) (0.2%). At the bottom right of the dialog box, there are two buttons: 'Cancel' and 'Place order' (which is highlighted with a red box). The background interface shows a loan summary for 'Andy America' with details like 'Est value \$500,000', 'Program Conforming 30 Yr Fixed', and 'Mortgage insurance' section with 'MI company Arch MI' and 'Premium paid by Borrower'.

- A Pending status in yellow will be displayed until the order is returned with a **Commitment received** status in green.



The screenshot displays a mortgage loan management system interface for a loan with ID #1111153, purchased by Andy American. The loan details include an estimated value of \$500,000, a loan amount of \$450,000, a 4% interest rate, and a 30-year fixed program. Key metrics shown are HETI at 16.62%, DTI at 35.46%, FICO at 740, LTV at 90.00%, and HCLTV at 90.00%. The cash to close is \$40,000, and the TRID status is triggered.

The interface is divided into several tabs: Transaction, Overview, Use of proceeds, Housing expenses, Escrow waivers, Mortgage insurance, and Cash to close. The Mortgage insurance tab is currently selected, showing a status of "Commitment received" (highlighted in a red box). Other details include the MI company (Arch MI), MI certificate number (23119080), MI coverage percent (25%), and MI quote identifier (M248695305S07481).

Additional mortgage insurance details include:

- Premium paid by: Borrower
- Is any of the premium refundable on a pro-rata basis?: No
- MI premium plan: Monthly
- Renewal type: Constant
- Will the initial premium be paid at closing?: No

A table shows the payment sequence for the mortgage insurance:

Payment sequence	Rate duration (months)	Premium rate percent	Premium amount
Initial	120	0.38 %	\$ 142.50
Renewal	240	0.2 %	\$ 75

MI cancellation details include:

- MI cancellation type: LTV cutoff based on lower of price and value
- MI cancellation LTV cutoff: 78
- MI scheduled cancellation date: mm/dd/yyyy

The Cash to close section shows a total closing cost of \$0.00, with loan estimates and closing disclosures not yet sent.

5. Click **View certificate** to obtain a copy of the commitment.

The screenshot shows a software interface for a mortgage application. At the top, it displays the loan details for 'Andy American' at '432 E Rainier Ave, Orange, CA 92865-1114'. Key metrics include an estimated value of \$500,000, a loan amount of \$450,000, a 4% interest rate, and a 30-year fixed term. The interface is divided into several tabs: Transaction, Overview, Use of proceeds, Housing expenses, Escrow waivers, Mortgage insurance, and Cash to close. The 'Mortgage insurance' tab is active, showing a 'Commitment received' status and a 'View certificate' button highlighted with a red box. Below this, there are fields for MI company (Arch MI), MI certificate number (23119080), MI coverage percent (25%), and MI quote identifier (M248695305S07481). There are also dropdown menus for 'Premium paid by Borrower', 'Renewal type Constant', and 'MI premium plan Monthly'. A table shows the payment sequence with columns for 'Payment sequence', 'Rate duration (months)', 'Premium rate percent', and 'Premium amount'. The 'Initial' payment is \$142.50 over 120 months at 0.38%, and the 'Renewal' payment is \$75 over 240 months at 0.2%. At the bottom, the 'Cash to close' section shows a table with columns for 'Description', 'Loan estimate Not sent yet', 'Closing disclosure Not sent yet', and 'Current as of 11/11/2024'. The 'Total closing costs' are listed as \$0.00.