Request an Arch MI Rate Quote from Vesta



 You can select the three-dot icon in the top right corner and select Quote MI.

OR

2. From the **Transaction** Overview page of the loan file, click the **Actions** option on the top right corner and select **Quote MI**.

OR

3. On the Transaction Overview page, scroll to the Mortgage Insurance section and select Quote MI.

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432 E Rai	inier Ave Est value \$500,000 Program	HETI 4.69% DTI 23.53% FICO	UW decision None Loan channel Retail Closing date -		Pull credit	
Orange, C	Rate Not locked	LTV 90.00% HCLTV 90.00% Cash to close \$40,000	TRID Inggered Branch		Run pricing	_
					Quote MI	1
Ē	Transaction Overview Use of proceeds	Housing expenses Escrow waivers Mortgage	insurance Cash to close		Pull fees	<
-					Run AUS	
1					Mala destatas	
±	Overview				Make decision	
					Generate notice of incompleteness	
۲	Loan purpose	Loan amount	Closing date	Lien type	Archive loan	
한	Purchase	\$ 450,000	mm/dd/yyyy	First Lien	Export loan	
_	Robert Harrow manual	Outparticular UELOO line amount	Output light UELOO down amount		Export Idan	
L.	subordinate liens amount	subordinate HELOG line amount	subordinate HELOG drawn amount		Duplicate loan	
Ø	Ψ		4			
	432 E Ra Orange, 1	A32 E Rainier Ave Orange, CA 92885-1111 Et value \$500,000 Lan art \$450,000 Verview Use of proceeds	A32 E Rainier Ave Orange, CA 92865-1114 Est value \$500,000 Loan amit \$450,000 Program Bate arr - Not locked HEIT 4.89% DT 23.53% SIG == LTY 90.00% HCTY 90.00% Cash to doise \$40,000 Image: Character of the state of t	A32 E Rainier Ave Orange, CA 92895-1111 Est value: \$500,000 Loan am \$450,000 Program Bate Not locked HET 4.89% DT 23.53% FLO =- LTY 90,00% HCLTY 90,00% Cash to doise \$40,000 UW dodsion Nome TRID Triggered Loan channel Retail Branch Casing data TRID Triggered Image: Change of proceeds Housing expenses Escrow waivers Mortgage insurance Cash to close Image: Change of proceeds Housing expenses Escrow waivers Mortgage insurance Cash to close Image: Change of proceeds Housing expenses Escrow waivers Mortgage insurance Cash to close Image: Change of proceeds Housing expenses Escrow waivers Mortgage insurance Cash to close Image: Change of proceeds Loan amount Subordinate HELOC line amount Closing date mm/dd/yyyy Image: Change of the top of the top of t	A32 E Rainer Ave Orange, CA 92885-1111 Est value: \$500,000 Lan amit \$450,000 Program +- Rate NotTocked HEIT \$4.895, DT 23.533, FLO =- UV 90.005, Cash to closes UW deckion None Lan channel, Retail Exan Cosing date Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be close Image: Chan be clos	A32 E Rainer Ave Orange, CA 92886-1112 Eff valuer \$500,000 Loan arm \$450,000 Program ** Inter \$1,000,000, HCLTV 90,000, Cash to close \$40,000 UW decision None Loan channel Retail Inter \$1,000,000, HCLTV 90,000, Cash to close \$40,000 Puil credit Run pricing Image: Price Partice Partin Partice Partice Partice Partin Partice Partin Partice

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Q	432 E Ra Orange,	ainier Ave Est value \$500,000 Program , CA 92865-1114 Loan amt \$450,000 Rate 🔓 Not locked	HETI 4.69% DTI 23.53% FICO U LTV 90.00% HCLTV 90.00% Cash to close \$40,000 TT	W decision None Loan channel Retail Closing date — RID Triggered Branch		
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≔		Transaction Overview Use of proceeds	Housing expenses Escrow waivers Mortgage in	nsurance Cash to close		Actions ^ <
₽Ξ	E:	Overview				Quote MI
Ŷ		Loan purpose	Loan amount	Closing date	Lien type	
	۲	Purchase v	\$ 450,000	mm/dd/yyyy 💾	First Lien	~
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		Subordinate liens amount	Subordinate HELOC line amount	Subordinate HELOC drawn amount		
"Do	P	\$	\$	\$		
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0	432 E Rai Orange, C	nier Ave Est value \$500,000 Program A 92865-1114 Loan amt \$450,000 Rate 🔓 Not locked	HETI 4.69% DTI 23.53% FICO LTV 90.00% HCLTV 90.00% Cash to close \$40,000	UW decision None Loan channel Retail TRID Triggered Branch	Closing date —	
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≣		Transaction Overview Use of proceeds	Housing expenses Escrow waivers Mortga	ge insurance Cash to close		Actions ~ <
	2:					
-	Ħ	Mortgage insurance				Quote MI
(†	**	MI company	MI certificate number	MI coverage percent	MI quote identi	ifier
	집				%	
.00	P	Premium paid by	Is any of the premium refundable on a	a pro-rata basis? Yes No	MI premium plan	
	\bigcirc					
11		MI cancellation type	MI cancellation LTV cutoff		MI scheduled cancellation date	



Request an Arch MI Rate Quote from Vesta

- Select from Monthly, Annual, Single or Split Premium quotes in the MI Premium Plan box. Review.
 - a. Select other MI options, including the MI lender special loan description if applicable, and then click View Quotes.

MI premium plan*	
Monthly	Q
Monthly	
Annual	
Single Premium	
Split Premium	

	MI premium plan*
	Monthly
	MI coverage percent*
	25
	Base LTV ratio*
	90
	Renewal type*
	Constant
	MI premium paid by*
	Borrower
ſ	MI lender special program description ()
	HomeReady
Ì	Will the initial premium be paid at
	closing?
	Is any of the premium refundable on
	a pro-rata basis? * Yes No

Request an Arch MI Rate Quote from Vesta

5. Results will be displayed. Click Select quote.

Mortgage insurance quote

MI premium plan* Monthly ~	MARL M				Valid until 05/07/2025
MI coverage percent* 25 %	Initial monthly payment	Initial rate	Renewal rate (yrs 2-11)	Renewal rate (yrs 11-term)	
Base LTV ratio* 85.1 %	\$50.00	0.15%	0.15%	0.15%	
Renewal type* Constant ~	radian				Valid until 05/07/2025 Select quote
MI premium paid by* Borrower ~	Initial monthly payment \$53.33	Initial rate 0.16%	Renewal rate (yrs 2-11) 0.16%	Renewal rate (yrs 11-term) 0%	
Will the initial premium be paid at * Yes No closing?	MGIC				Valid until 05/07/2025 Select quote
is any of the premium refundable on * Yes No a pro-rata basis?	Initial monthly payment \$56.67	Initial rate 0.17%	Renewal rate (yrs 2-11) 0.17%	Renewal rate (yrs 11-term) 0.17%	
View quotes	National				Valid until 05/07/2025 Select quote
	Initial monthly payment \$56.67	Initial rate 0.17%	Renewal rate (yrs 2-11) 0.17%	Renewal rate (yrs 11-term) 0.17%	
	🕸 ESSENT°				Valid until 05/07/2025 Select quote
	Initial monthly payment \$56.67	Initial rate 0.17%	Renewal rate (yrs 2-11) 0.17%	Renewal rate (yrs 11-term) 0.17%	
	-Enact				Valid until 05/07/2025 Select quote
	Initial monthly payment	Initial rate	Renewal rate (yrs 2-11)	Renewal rate (yrs 11-term)	

Quotes pulled 02/05/2025 9:35 PM *

Request an Arch MI Rate Quote from Vesta

6. Previous rate quotes can be viewed at the top of the Results page.



X Arch MI

Request an Arch MI Rate Quote from Vesta

7. Review the quote details. Click **Confirm**.

Mortgage insurance quote

Mi premium plan* Monthly ×	XArch MI				Valid until 05/07/2025 Select	t quote
MI coverage percent* 25 % Base LTV ratio*	Initial monthly \$50.00 The follo	rm quote wing details will be applied to th	e loan:	Renewal rate (yrs 11-term) 0.15%		
85.1 % Renewal type* Constant ~	radi: *	Arch MI			Valid until 05/07/2025 Select	t quote
MI premium paid by* Borrower •	Initial monthly MI p \$53.33 Prer	rremium plan mium paid by	Monthly Borrower	Renewal rate (yrs 11-term) 0%		
Will the initial premium be paid at * Yes No		overage ewal type ial monthly payment	25% Constant \$50.00		Valid until 05/07/2025 Select	t quote
Is any of the premium refundable on . Yes No	Initial monthly \$56.67	al rate ewal rate (year 2-11)	0.15%	Renewal rate (yrs 11-term) 0.17%		
View quotes	Nationa	ewairate (year ii-term)	Cancel Confirm		Valid until 05/07/2025 Select	t quote
	Initial monthly payment \$56.67	Initial rate 0.17%	Renewal rate (yrs 2-11) 0.17%	Renewal rate (yrs 11-term) 0.17%		
	🕸 ESSENT				Valid until 05/07/2025 Select	t quote

Request an Arch MI Rate Quote from Vesta

B. Details of the MI quote are now populated into the loan's Mortgage Insurance section.
A Quote Selected status will appear next to the button to indicate you have already selected a quote.

Purchase Andy America 🖻 🤇 🖬				lication ~ + Add v
r Ave Est value \$500,000 Program Conforming 30 92865-1114 Loan amt \$450,000 Rate	Yr Fixed HETI 16.62% DTI 35.46% FICO d LTV 90.00% HCLTV 90.00% Cash	740 UW decision None Los to close \$40,000 TRID Triggered Bran	n channel Retail Closing date —	
Transaction Overview Use of proceeds	Housing expenses Escrow waivers	Mortgage insurance Cash to close		Actions
Mortgage insurance			Quote selecter	d Place order
MI company Arch MI	Mi certificate number	MI coverage percent 25	MI quote identifier % M248695305507481	
Premium paid by Borrower	s any of the premium ref	undable on a pro-rata basis? Yes 1	No Mi premium plan Monthly	
Renewal type Constant	will the initial premium b	e paid at closing? Yes 1	No	
Payment sequence	Rate duration (months)	Premium rate percent	Premium amount	
Initial	120	0.38	% \$ 142.50	
Renewal	240	0.2	% \$ 75	
MI cancellation type LTV cutoff based on lower of price and value	MI cancellation LTV cuto • 78	ff	Mi scheduled cancellation date mm/dd/yyyy	Ê
Cash to close				
Description		Loan estimate Not sent vet	Closing disclosure Not sent vet	Current as of 11/11/2024

X Arch MI

Request an Arch MI Rate Quote from Vesta

9. Resubmit quotes by selecting the three-dot icon and selecting "**Re-quote MI**" or click **Clear MI Quote** to clear your selected quote. Arch MI will create a new Rate Quote reference number.

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inier Ave Est value \$500,000 Program Conforming 3 CA 92865-1114 Loan amt \$450,000 Rate 🔒 4% Not loc	BO Yr Fixed HETI 16.62% DTI 35.46% ked LTV 90.00% HCLTV 90.00%	FICO 740 UW decision Cash to close \$40,000 TRID Trigge	None Loan channel Retained Branch	il Closing date -	_	
Transaction Overview Use of proceed	s Housing expenses Escrow wait	ers Mortgage insurance (Cash to close			Actions ~
Mortgage insurance					Quote selected	Place order
MI company Arch MI	MI certificate number	MI coverage p 25	ercent	%	MI quote identifier M248695305S07481	Re-quote MI Clear MI quote
Premium paid by Borrower	Is any of the premi	um refundable on a pro-rata basis?	Yes No	dl premium plan Monthly	L	v
Renewal type Constant	. Will the initial pren	ium be paid at closing?	Yes No			
Payment sequence	Rate duration (months)	Premium rate pe	rcent		Premium amount	
Initial	120	0.38		%	\$ 142.50	
Renewal	240	0.2		%	\$ 75	
MI cancellation type LTV cutoff based on lower of price and value	MI cancellation LT • 78	/ cutoff	h	/ll scheduled cance mm/dd/yyyy	llation date	ė
Cash to close						
Description		Loan estimate Not sent yet		Closing disclos Not sent	yet	Current as of 11/11/2024
> Total closing costs						\$0.00

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