



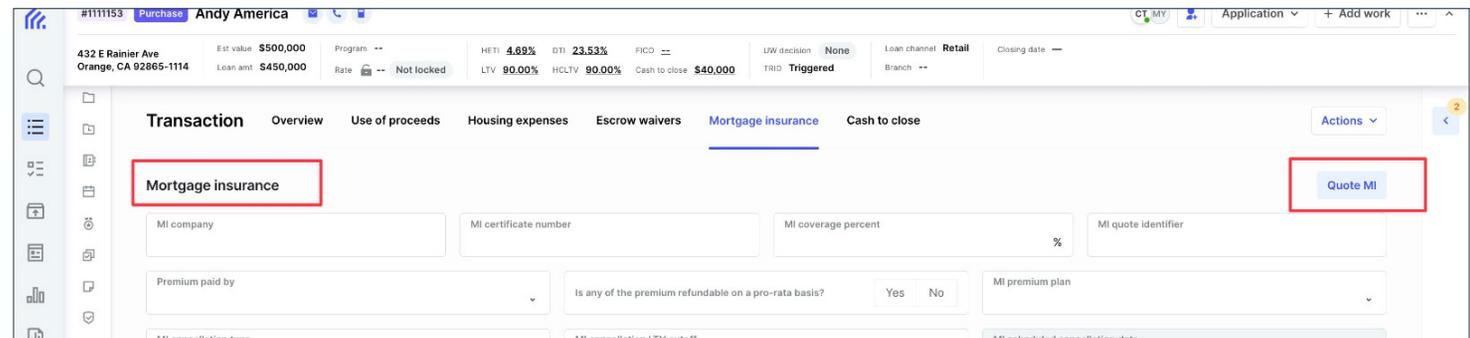
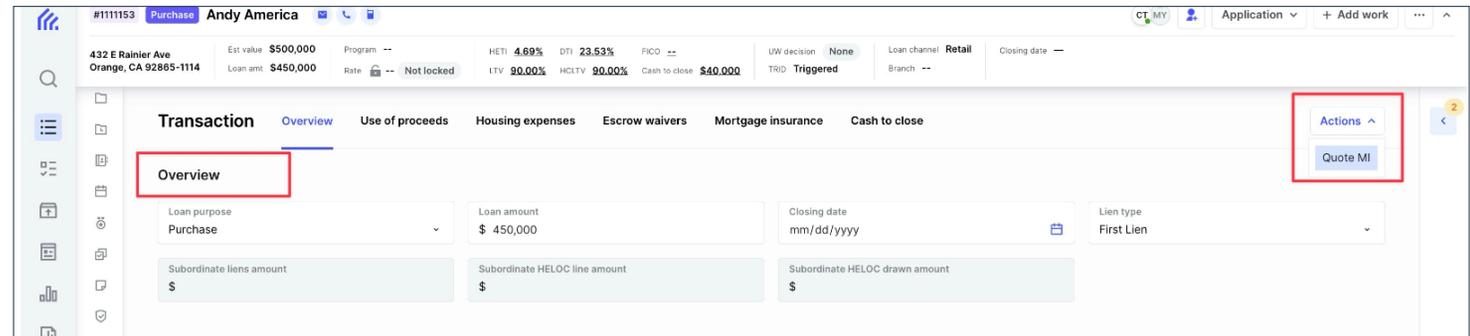
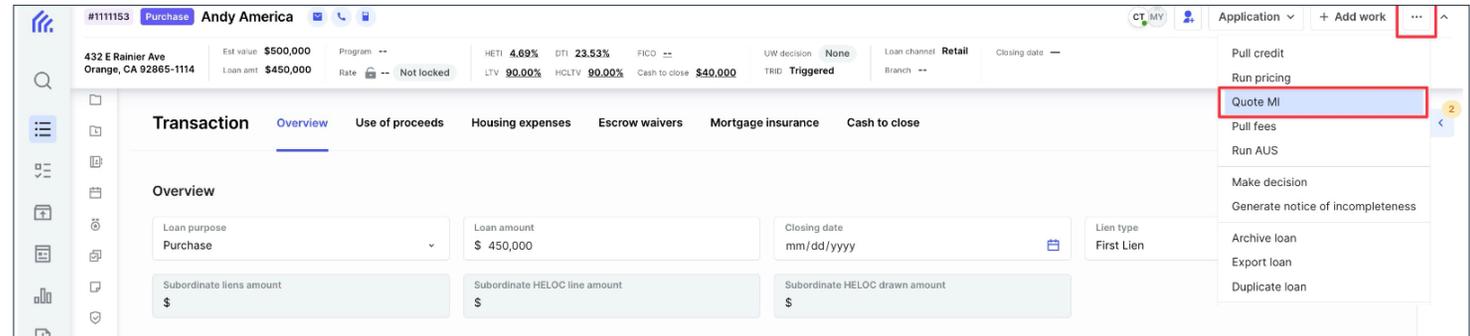
1. You can select the three-dot icon in the top right corner and select **Quote MI**.

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**.



4. 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**.

### Mortgage insurance quote

MI premium plan\*  
Monthly

Monthly  
Annual  
Single Premium  
Split Premium  
Constant

### Mortgage insurance quote

MI premium plan\*  
Monthly

MI coverage percent\*  
25 %

Base LTV ratio\*  
90 %

Renewal type\*  
Constant

MI premium paid by\*  
Borrower

MI lender special program description ⓘ  
HomeReady

Will the initial premium be paid at closing? Yes No

Is any of the premium refundable on a pro-rata basis? Yes No

View quotes

5. Results will be displayed. Click **Select quote.**

**Mortgage insurance quote** Quotes pulled 02/05/2025 9:35 PM

MI premium plan\*  
Monthly

MI coverage percent\*  
25 %

Base LTV ratio\*  
85.1 %

Renewal type\*  
Constant

MI premium paid by\*  
Borrower

Will the initial premium be paid at closing?  
 Yes  No

Is any of the premium refundable on a pro-rata basis?  
 Yes  No

[View quotes](#)

Company	Initial monthly payment	Initial rate	Renewal rate (yrs 2-11)	Renewal rate (yrs 11-term)	Valid until	Action
	\$50.00	0.15%	0.15%	0.15%	05/07/2025	<a href="#">Select quote</a>
	\$53.33	0.16%	0.16%	0%	05/07/2025	<a href="#">Select quote</a>
	\$56.67	0.17%	0.17%	0.17%	05/07/2025	<a href="#">Select quote</a>
	\$56.67	0.17%	0.17%	0.17%	05/07/2025	<a href="#">Select quote</a>
	\$56.67	0.17%	0.17%	0.17%	05/07/2025	<a href="#">Select quote</a>
					05/07/2025	<a href="#">Select quote</a>

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

**Mortgage insurance quote**

MI premium plan\*  
Monthly

MI coverage percent\*  
25 %

Base LTV ratio\*  
85.1 %

Renewal type\*  
Constant

MI premium paid by\*  
Borrower

Will the initial premium be paid at closing?  Yes  No

Is any of the premium refundable on a pro-rata basis?  Yes  No

[View quotes](#)

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

Arch | MI

Quotes pulled 02/05/2025 9:35 PM  
Monthly • Paid by borrower • 25% coverage • Constant renewal • Not financed

Initial monthly payment \$50.00

Renewal rate (yrs 11-term) 0.15%

Valid until 05/07/2025 [Select quote](#)

Company	Initial monthly payment	Initial rate	Renewal rate (yrs 2-11)	Renewal rate (yrs 11-term)	Valid until	Action
Arch   MI	\$50.00				05/07/2025	<a href="#">Select quote</a>
radian	\$53.33	0.16%	0.16%	0%	05/07/2025	<a href="#">Select quote</a>
MGIC	\$56.67	0.17%	0.17%	0.17%	05/07/2025	<a href="#">Select quote</a>
NationalMI	\$56.67	0.17%	0.17%	0.17%	05/07/2025	<a href="#">Select quote</a>
ESSENT*	\$56.67	0.17%	0.17%	0.17%	05/07/2025	<a href="#">Select quote</a>
Enact					05/07/2025	<a href="#">Select quote</a>

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

Mortgage insurance quote Quotes pulled 02/05/2025 9:35 PM

MI premium plan\*  
Monthly

MI coverage percent\*  
25 %

Base LTV ratio\*  
85.1 %

Renewal type\*  
Constant

MI premium paid by\*  
Borrower

Will the initial premium be paid at closing?  Yes  No

Is any of the premium refundable on a pro-rata basis?  Yes  No

[View quotes](#)

Company	Initial monthly payment	Initial rate	Renewal rate (yrs 2-11)	Renewal rate (yrs 11-term)	Valid until	Action
Arch MI	\$50.00	0.15%	0.15%	0.15%	05/07/2025	Select quote
radi	\$53.33	0%	0%	0%	05/07/2025	Select quote
MGI	\$56.67	0.17%	0.17%	0.17%	05/07/2025	Select quote
Nationa	\$56.67	0.17%	0.17%	0.17%	05/07/2025	Select quote
ESSENT					05/07/2025	Select quote

**Confirm quote** ✕

The following details will be applied to the loan:

MI premium plan	Monthly
Premium paid by	Borrower
MI coverage	25%
Renewal type	Constant
Initial monthly payment	\$50.00
Initial rate	0.15%
Renewal rate (year 2-11)	0.15%
Renewal rate (year 11-term)	0.15%

8. 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.

#111153 Purchase Andy America CT, MY Application + Add work ...

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 --

Closing date --

Transaction Overview Use of proceeds Housing expenses Escrow waivers **Mortgage insurance** Cash to close Actions

**Mortgage insurance** Quote selected Place order ...

MI company Arch MI MI certificate number 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

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

**Cash to close**

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

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.

The screenshot shows a user interface for a mortgage application. At the top, there's a header with the user's name 'Andy America' and various application details like '432 E Rainier Ave', 'Est value \$500,000', and 'Program Conforming 30 Yr Fixed'. Below this, there are tabs for 'Transaction', 'Overview', 'Use of proceeds', 'Housing expenses', 'Escrow waivers', 'Mortgage insurance', and 'Cash to close'. The 'Mortgage insurance' section is active, showing fields for 'MI company' (Arch MI), 'MI certificate number', '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 payment sequences for 'Initial' and 'Renewal' with their respective rates and amounts. At the bottom, there's a 'Cash to close' section with a table showing 'Total closing costs' as \$0.00. A red box highlights the 'Place order' button and a dropdown menu with options 'Re-quote MI' and 'Clear MI quote'.