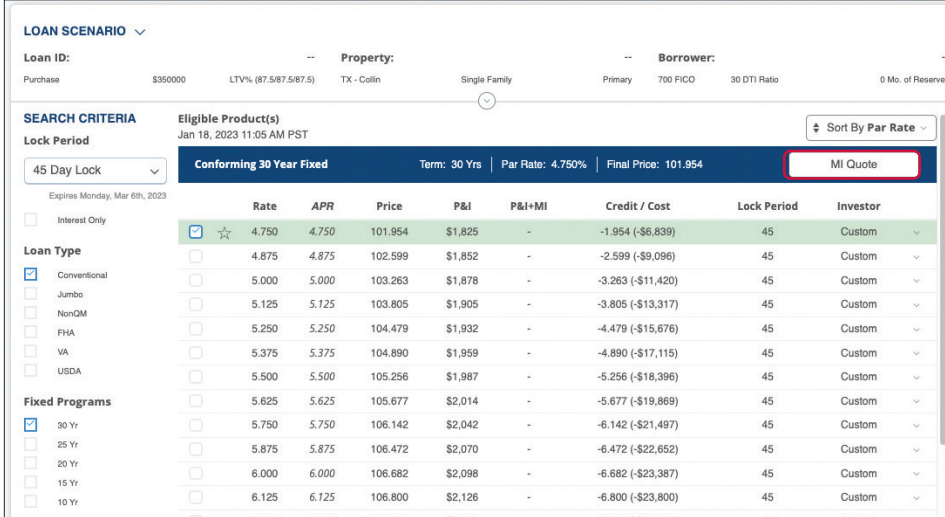


POLLY

1. When a loan program search results in an LTV greater than 80%, users will see an **MI Quote** option to order mortgage insurance quotes. This button is located in the top right-hand corner of the screen.



LOAN SCENARIO

Loan ID: Purchase \$350,000 LTV% (87.5/87.5/87.5) Property: TX - Collin Single Family Borrower: Primary 700 FICO 30 DTI Ratio 0 Mo. of Reserve

SEARCH CRITERIA

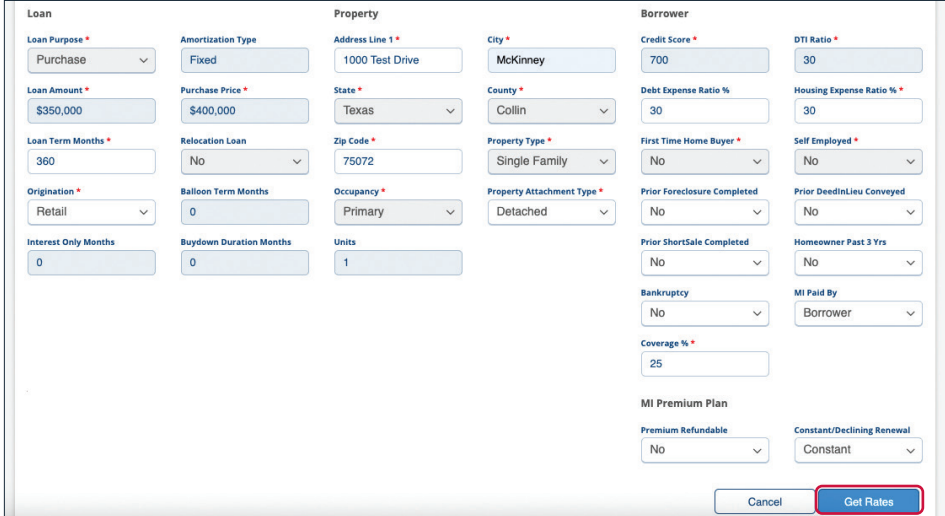
Lock Period: 45 Day Lock Expires Monday, Mar 6th, 2023

Eligible Product(s)
Jan 18, 2023 11:05 AM PST Sort By Par Rate

Conforming 30 Year Fixed Term: 30 Yrs Par Rate: 4.750% Final Price: 101.954 **MI Quote**

	Rate	APR	Price	P&I	P&I+MI	Credit / Cost	Lock Period	Investor
<input checked="" type="checkbox"/>	4.750	4.750	101.954	\$1,825	-	-1.954 (-\$6,839)	45	Custom
<input type="checkbox"/>	4.875	4.875	102.599	\$1,852	-	-2.599 (-\$9,096)	45	Custom
<input type="checkbox"/>	5.000	5.000	103.263	\$1,878	-	-3.263 (-\$11,420)	45	Custom
<input type="checkbox"/>	5.125	5.125	103.805	\$1,905	-	-3.805 (-\$13,317)	45	Custom
<input type="checkbox"/>	5.250	5.250	104.479	\$1,932	-	-4.479 (-\$15,676)	45	Custom
<input type="checkbox"/>	5.375	5.375	104.890	\$1,959	-	-4.890 (-\$17,115)	45	Custom
<input type="checkbox"/>	5.500	5.500	105.256	\$1,987	-	-5.256 (-\$18,396)	45	Custom
<input type="checkbox"/>	5.625	5.625	105.677	\$2,014	-	-5.677 (-\$19,869)	45	Custom
<input type="checkbox"/>	5.750	5.750	106.142	\$2,042	-	-6.142 (-\$21,497)	45	Custom
<input type="checkbox"/>	5.875	5.875	106.472	\$2,070	-	-6.472 (-\$22,652)	45	Custom
<input type="checkbox"/>	6.000	6.000	106.682	\$2,098	-	-6.682 (-\$23,387)	45	Custom
<input type="checkbox"/>	6.125	6.125	106.800	\$2,126	-	-6.800 (-\$23,800)	45	Custom

2. When the **MI Quote** option is selected, the user will be directed to input the additional information needed for MI quoting.
3. When all pertinent information has been collected, select the **Get Rates** button to return available MI quotes.



Loan

Loan Purpose: Purchase Amortization Type: Fixed Loan Amount: \$350,000 Loan Term Months: 360 Origination: Retail Interest Only Months: 0

Property

Address Line 1: 1000 Test Drive City: McKinney State: Texas County: Collin Zip Code: 75072 Property Type: Single Family Property Attachment Type: Detached Occupancy: Primary Units: 1

Borrower

Credit Score: 700 DTI Ratio: 30 Debt Expense Ratio: 30 Housing Expense Ratio: 30 First Time Home Buyer: No Self Employed: No Prior Foreclosure Completed: No Prior Deed in Lieu Conveyed: No Prior Short Sale Completed: No Homeowner Past 3 Yrs: No Bankruptcy: No MI Paid By: Borrower Coverage %: 25 MI Premium Plan: Premium Refundable: No Constant/Declining Renewal: Constant

Get Rates

- Rates will be displayed in a table similar to the example on the right.
- Each quote that is returned can be viewed in a PDF by selecting **View Quote**.

Mode Lock Version Today @ 02:07 PM Channel Retail

LOAN SCENARIO
Loan ID: TEST220604804 Property: Single Family Borrower: Primary 775 RICO -- DTI Ratio -- Mo. of Reserves
Purchase \$360,000 LTV% (90.0/90.0/90.0)

Powered By POLLY/


< Back

Mortgage Insurance Rates


Vendor	Monthly Premium	P&I	MP + P&I	Quote ID		
Arch MI	\$84.00	\$2,015.90	\$2,099.90	M195147281571480	View Quote	Select
Essent	\$84.00	\$2,015.90	\$2,099.90	29003033	View Quote	Select
MGIC	\$84.00	\$2,015.90	\$2,099.90	DGX2BTH	View Quote	Select
National MI	\$84.00	\$2,015.90	\$2,099.90	M306880080136LQZ	View Quote	Select
Enact	\$84.00	\$2,015.90	\$2,099.90	RQ0174383	View Quote	Select
Radian	\$84.00	\$2,015.90	\$2,099.90	GBF5HVB	View Quote	Select

Cancel

- A PDF example is shown on the right.

 Arch | MI

TEST RATE QUOTE
Cannot be used for Pricing

 RATESTAR

Ref #: M188195891535284

Issued: 01/18/2023
Expires: 04/18/2023

Borrower Paid
EZ Monthly
Constant | Non-Refundable | Rate Sheet

\$160.42 Monthly
Initial Rate: 0.55%
1st Renewal Rate
0.55%
2nd Renewal Rate
0.20%

QUOTE DETAILS

LOAN		PROPERTY	
Loan Purpose	Purchase	Property Value	\$400,000
Loan Amount	\$350,000	Address	
LTV	87.50%	Property City, State	TX
Loan Type	Fixed Rate, Fixed Payment	ZIP Code	75072
Loan Term	360 months	Property Type	SFD (Single Family Detached)
Amortization Type	Fully Amortized	Occupancy	Primary Residence

7. After selecting an MI quote, the user will be routed back to the results screen and the selected monthly premium will be added to the P&I.
8. The combined value will display in the P&I+MI column.

SEARCH CRITERIA		Eligible Product(s)				
Lock Period		Jan 20, 2023 9:23 AM PST				
45 Day Lock		No CC (ALL RATES) Term: 30 Yrs Par Rate: 4.750% Final Price: 100.589				
Expires Monday, Mar 6th, 2023		MI Quote				
Loan Limit Year		Rate	Price	P&I	P&I+MI	Credit / Cost
2022		4.750	100.589	\$1,825	\$1,907	-0.589 (-\$2,061)
<input type="checkbox"/> Interest Only		4.875	101.234	\$1,852	\$1,934	-1.234 (-\$4,319)
<input type="checkbox"/> Conventional		5.000	101.898	\$1,878	\$1,961	-1.898 (-\$6,643)
<input type="checkbox"/> Jumbo		5.125	102.440	\$1,905	\$1,987	-2.440 (-\$8,540)
<input type="checkbox"/> NonQM		5.250	103.114	\$1,932	\$2,014	-3.114 (-\$10,899)
<input type="checkbox"/> FHA		5.375	103.525	\$1,959	\$2,042	-3.525 (-\$12,337)
<input type="checkbox"/> VA		5.500	103.891	\$1,987	\$2,069	-3.891 (-\$13,618)
<input type="checkbox"/> USDA		5.625	104.312	\$2,014	\$2,096	-4.312 (-\$15,092)
<input type="checkbox"/> Fixed Programs		5.750	104.777	\$2,042	\$2,124	-4.777 (-\$16,719)
<input checked="" type="checkbox"/> 30 Yr		5.875	105.107	\$2,070	\$2,152	-5.107 (-\$17,874)
<input type="checkbox"/> 25 Yr		6.000	105.317	\$2,098	\$2,180	-5.317 (-\$18,609)
<input type="checkbox"/> 20 Yr		6.125	105.435	\$2,126	\$2,208	-5.435 (-\$19,022)
<input type="checkbox"/> 15 Yr		6.250	105.387	\$2,155	\$2,237	-5.387 (-\$18,854)
<input type="checkbox"/> 10 Yr		6.375	105.682	\$2,183	\$2,265	-5.682 (-\$19,887)
		6.500	105.915	\$2,212	\$2,294	-5.915 (-\$20,702)
		6.625	106.125	\$2,241	\$2,323	-6.125 (-\$21,437)