



Mortgage Insurance Center in Encompass: Arch MI (Non-Delegated)

The MI Center in Encompass includes enhanced integration with Arch Mortgage Insurance Company (Arch MI) for a more streamlined mortgage insurance (MI) ordering process. This integration provides Encompass customers with process improvements and access to data and alerts.

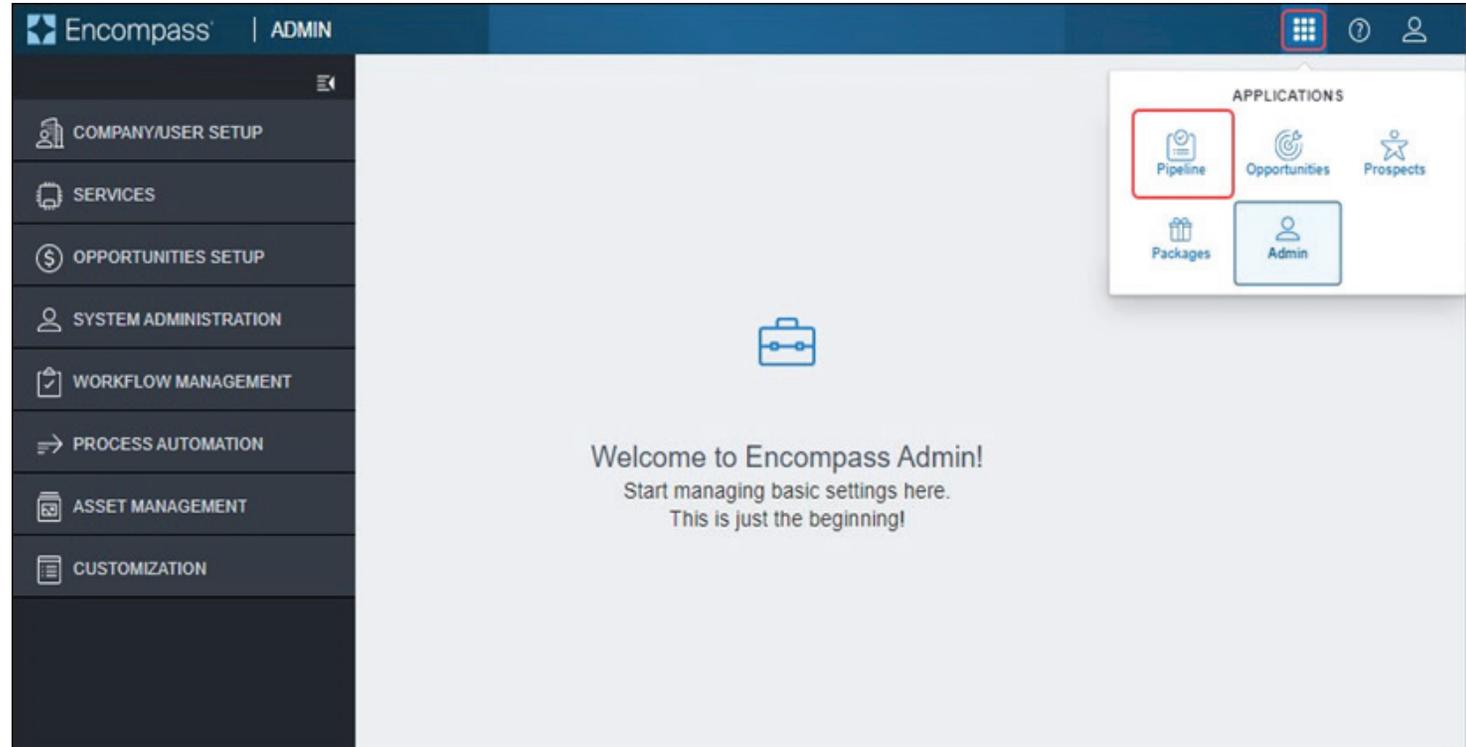
Use this document as a supplement to [MI Center in Encompass](#) to configure and place your Arch MI orders.

NOTE: This integration is supported in Encompass 23.3 and later versions.

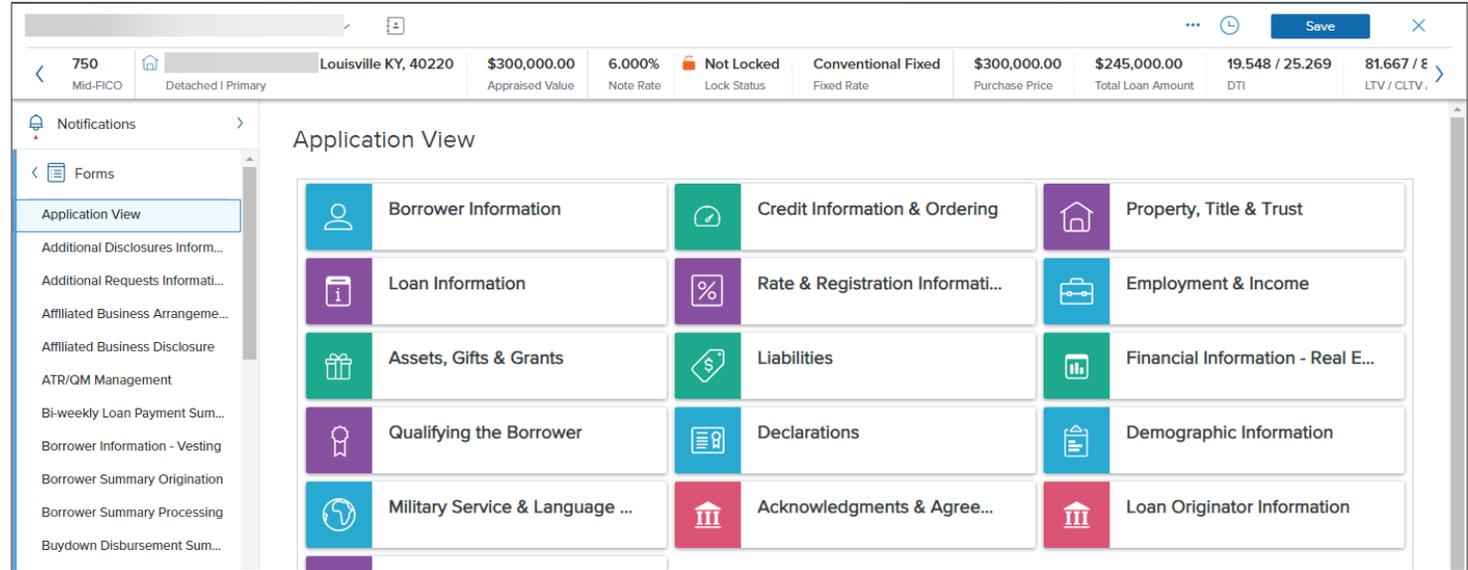
Settings and Configuration

In addition to configuring the service in Services Management, admins can also use the **Settings** link in the New Order form to customize certain fields and behaviors on the MI ordering form.

1. Log into the Web Version of Encompass.
2. Click the **Applications** menu and from the drop-down menu, click **Pipeline**.
3. From the Pipeline, open the loan for your MI order.

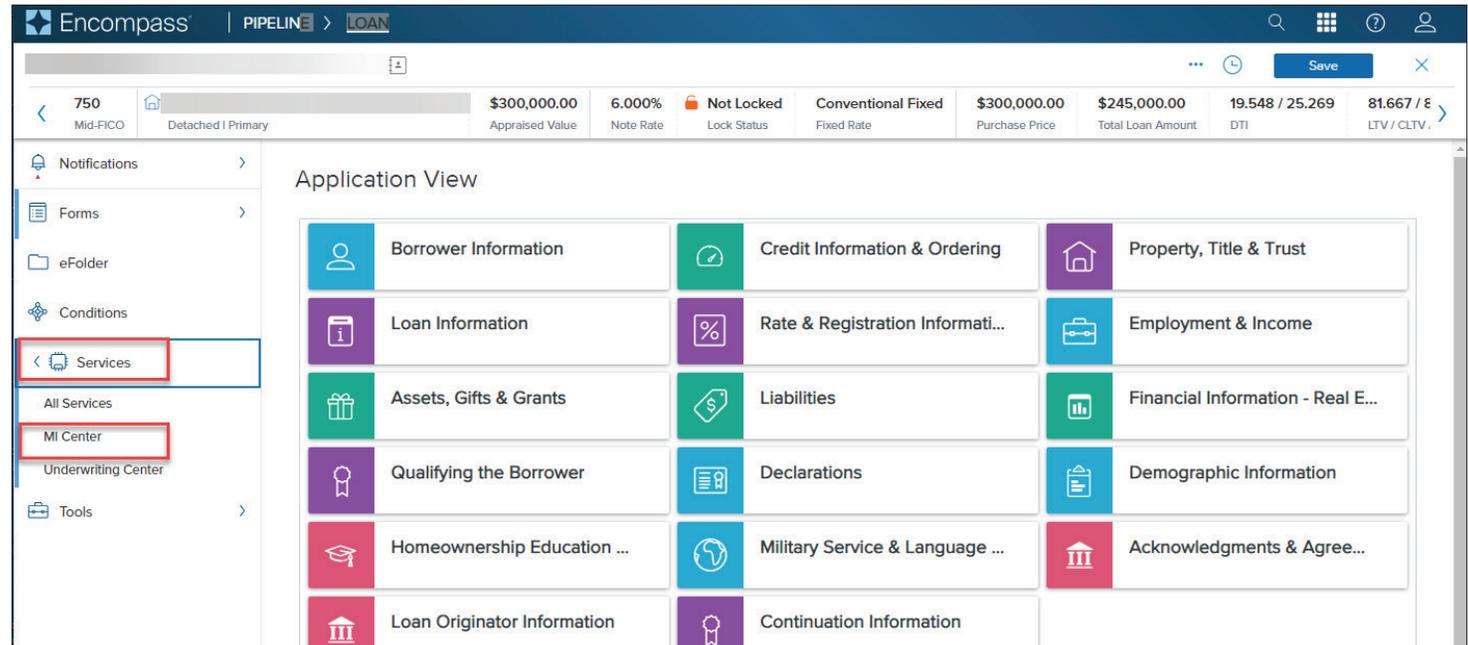


4. On the left navigation panel, click the **Forms** menu to collapse it (if applicable to your Encompass instance).



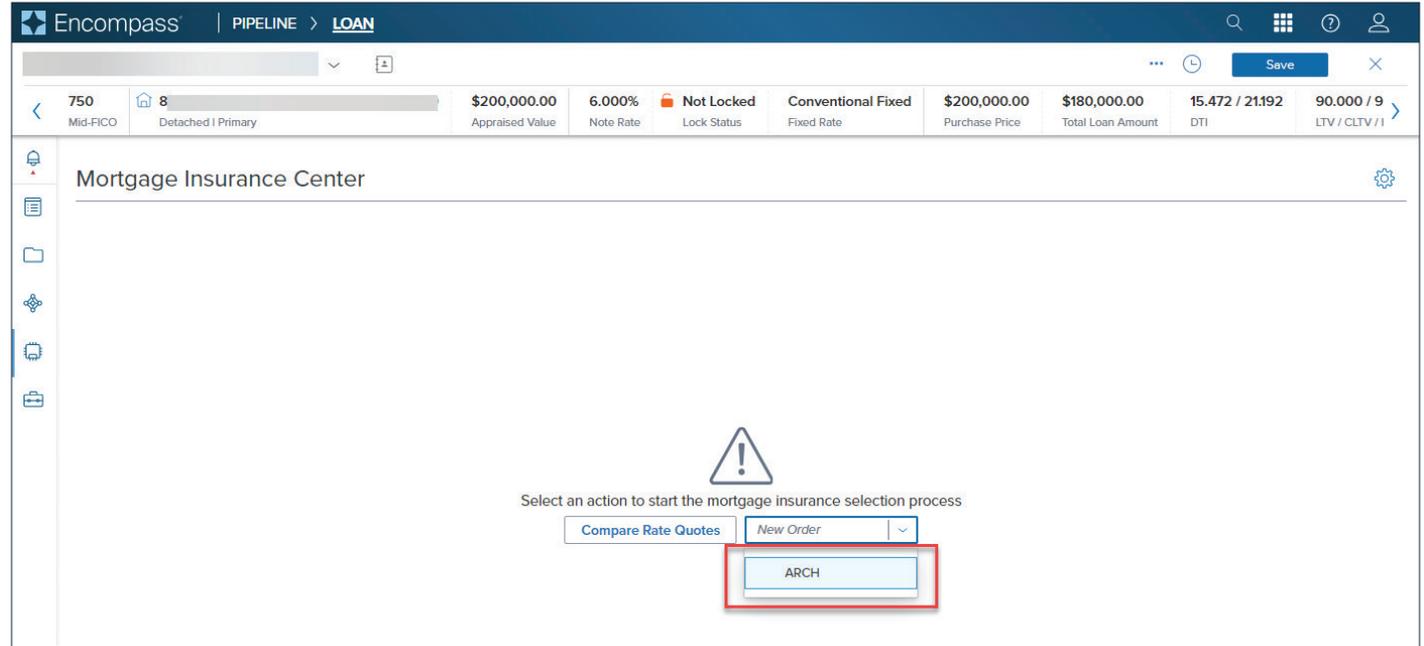
The screenshot shows the Encompass interface for a loan application. The top navigation bar includes a 'Save' button and a list of loan details: 750 Mid-FICO, Detached | Primary, Louisville KY, 40220, \$300,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$300,000.00 Purchase Price, \$245,000.00 Total Loan Amount, 19.548 / 25.269 DTI, and 81.667 / 8 LTV / CLTV. The left navigation panel shows 'Forms' collapsed, with 'Application View' selected. The main 'Application View' area contains a grid of 12 modules: Borrower Information, Credit Information & Ordering, Property, Title & Trust, Loan Information, Rate & Registration Information, Employment & Income, Assets, Gifts & Grants, Liabilities, Financial Information - Real E..., Qualifying the Borrower, Declarations, Demographic Information, Military Service & Language, Acknowledgments & Agree..., and Loan Originator Information.

5. Click the **Services** menu and select **MI Center** from the drop-down menu.



The screenshot shows the Encompass interface with the 'Services' menu expanded. The top navigation bar is identical to the previous screenshot. The left navigation panel shows 'Services' expanded, with 'MI Center' highlighted. The main 'Application View' area contains a grid of 12 modules: Borrower Information, Credit Information & Ordering, Property, Title & Trust, Loan Information, Rate & Registration Information, Employment & Income, Assets, Gifts & Grants, Liabilities, Financial Information - Real E..., Qualifying the Borrower, Declarations, Demographic Information, Homeownership Education, Military Service & Language, Acknowledgments & Agree..., Loan Originator Information, and Continuation Information.

6. From the **New Order** drop-down list, click **ARCH**.



Encompass | PIPELINE > LOAN

750 Mid-FICO | 8 Detached I Primary | \$200,000.00 Appraised Value | 6.000% Note Rate | Not Locked Lock Status | Conventional Fixed Fixed Rate | \$200,000.00 Purchase Price | \$180,000.00 Total Loan Amount | 15.472 / 21.192 DTI | 90.000 / 9 LTV / CLTV / I

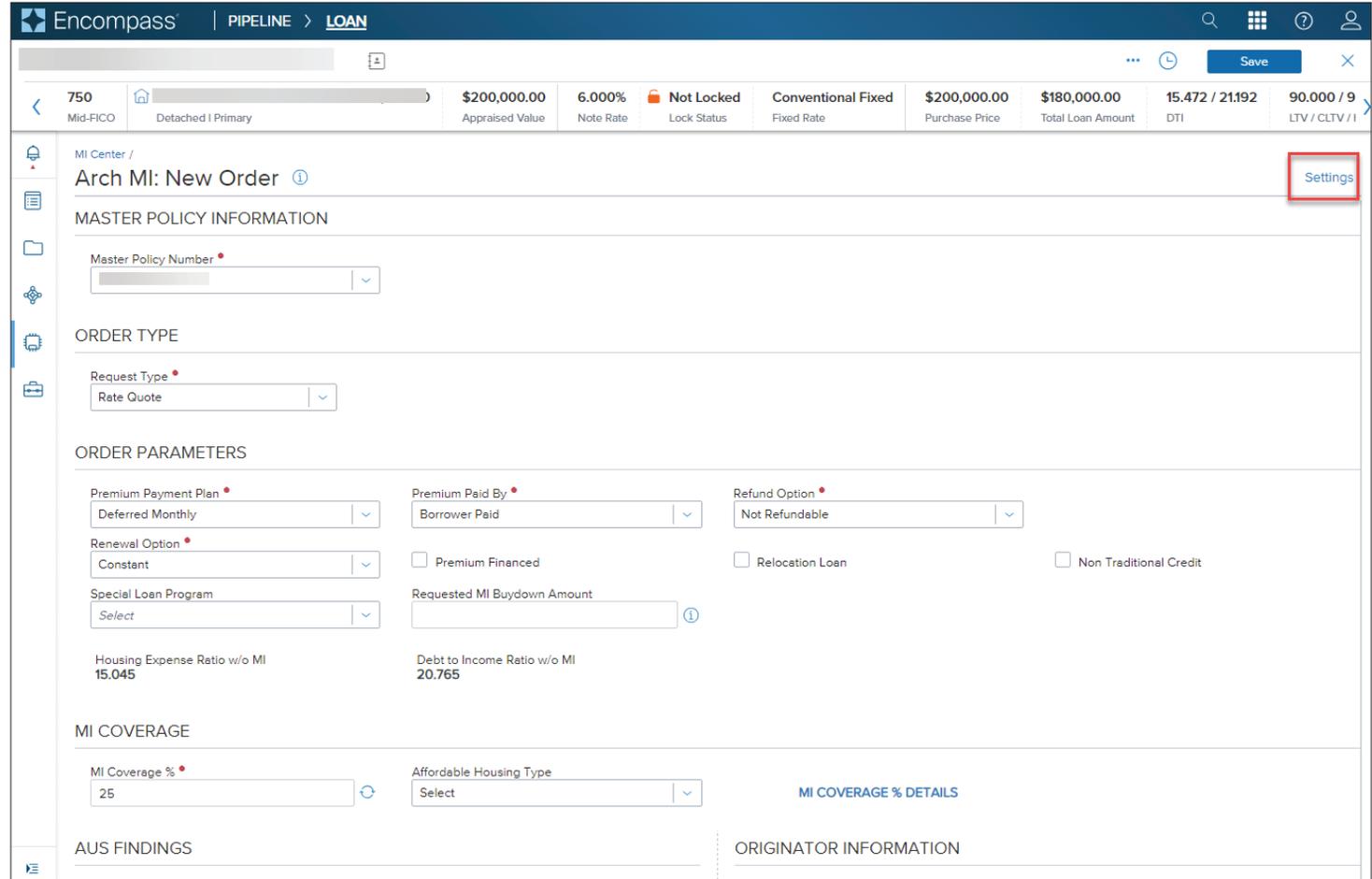
Mortgage Insurance Center

Select an action to start the mortgage insurance selection process

Compare Rate Quotes | New Order

ARCH

7. In the **Arch MI: New Order** window, click **Settings** in the top right corner.



The screenshot displays the Encompass software interface for a 'New Order'. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. A summary bar at the top shows key loan details: 750 Mid-FICO, Detached | Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, and 90.000 / 9 LTV / CLTV. The main form is titled 'Arch MI: New Order' and is divided into several sections:

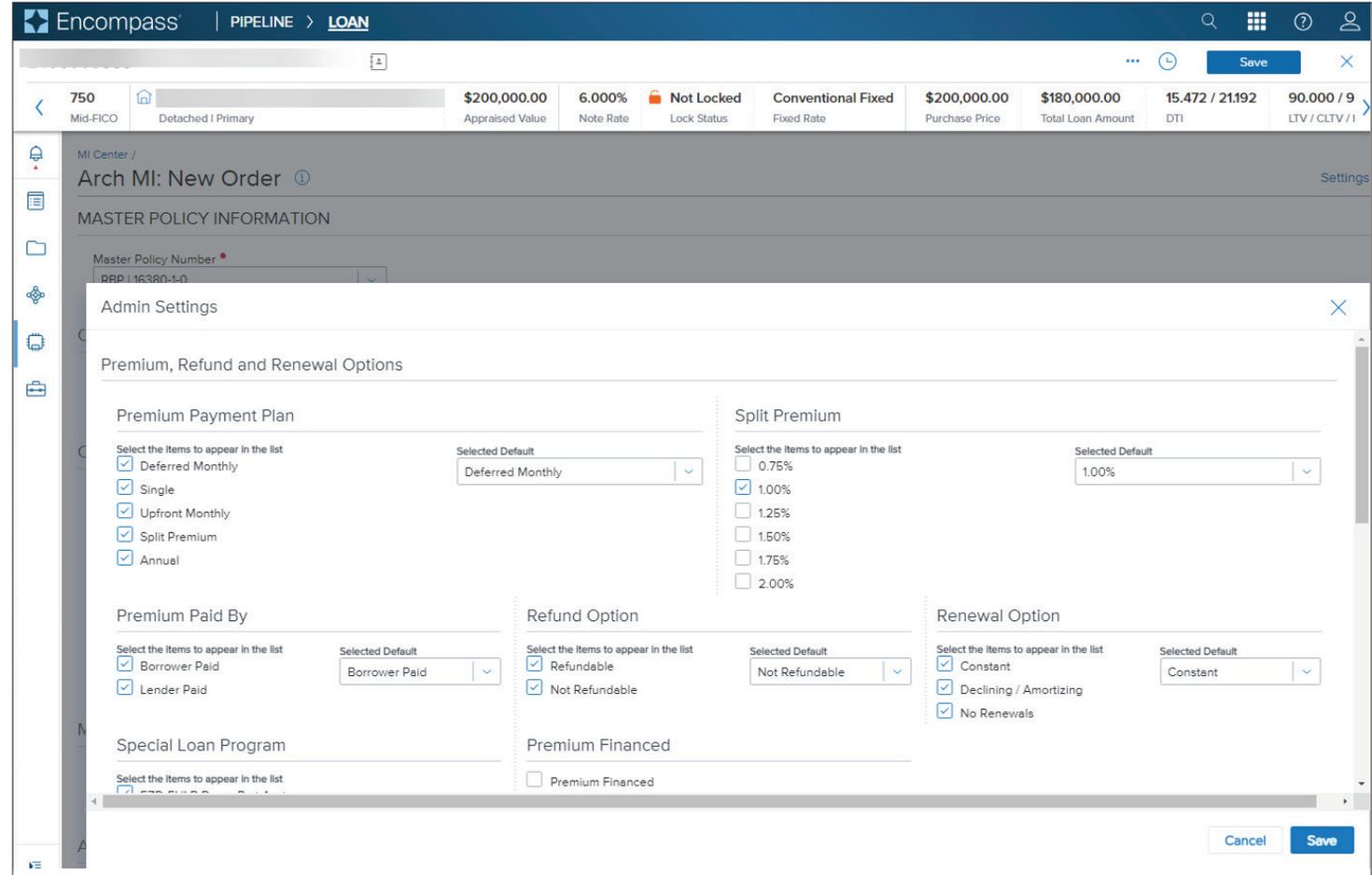
- MASTER POLICY INFORMATION:** Includes a dropdown for 'Master Policy Number'.
- ORDER TYPE:** Includes a dropdown for 'Request Type' set to 'Rate Quote'.
- ORDER PARAMETERS:** Contains multiple dropdowns and checkboxes:
 - Premium Payment Plan: Deferred Monthly
 - Premium Paid By: Borrower Paid
 - Refund Option: Not Refundable
 - Renewal Option: Constant
 - Special Loan Program: Select
 - Requested MI Buydown Amount: [input field]
 - Checkboxes: Premium Financed, Relocation Loan, Non Traditional Credit
 - Summary values: Housing Expense Ratio w/o MI (15.045), Debt to Income Ratio w/o MI (20.765)
- MI COVERAGE:** Includes dropdowns for 'MI Coverage %' (25) and 'Affordable Housing Type' (Select), along with a link for 'MI COVERAGE % DETAILS'.
- AUS FINDINGS** and **ORIGINATOR INFORMATION** sections are partially visible at the bottom.

A red box highlights the 'Settings' button in the top right corner of the form area.

Admin Settings

Use the options in the Admin Settings window to configure each MI Service order type for Arch MI.

- 1. Premium, Refund and Renewal Options:** Configure what displays in these lists when a user places an order.



The screenshot shows the Encompass interface with the Admin Settings window open. The window title is "Admin Settings" and it is part of the "Premium, Refund and Renewal Options" configuration. The background shows a loan summary for a \$200,000 loan with a 6.000% rate.

Admin Settings

Premium, Refund and Renewal Options

Premium Payment Plan

Select the items to appear in the list:

- Deferred Monthly
- Single
- Upfront Monthly
- Split Premium
- Annual

Selected Default: Deferred Monthly

Split Premium

Select the items to appear in the list:

- 0.75%
- 1.00%
- 1.25%
- 1.50%
- 1.75%
- 2.00%

Selected Default: 1.00%

Premium Paid By

Select the items to appear in the list:

- Borrower Paid
- Lender Paid

Selected Default: Borrower Paid

Refund Option

Select the items to appear in the list:

- Refundable
- Not Refundable

Selected Default: Not Refundable

Renewal Option

Select the items to appear in the list:

- Constant
- Declining / Amortizing
- No Renewals

Selected Default: Constant

Special Loan Program

Select the items to appear in the list:

-

Premium Financed

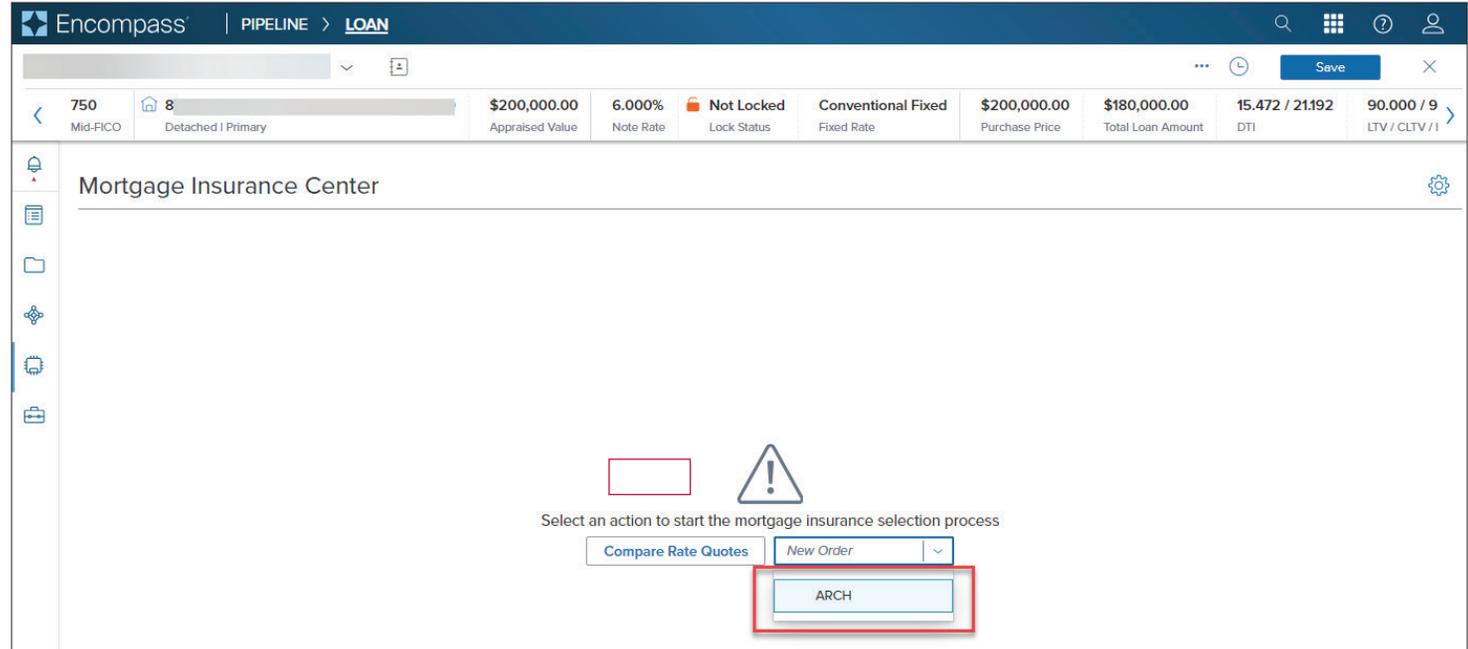
Premium Financed

Buttons: Cancel, Save

2. MI Coverage Percentage:

Values are pre-populated out of the box. Click the **Pencil** icon to edit the field and type latest values from Fannie Mae and/or Freddie Mac.

3. Click the **Save** button.



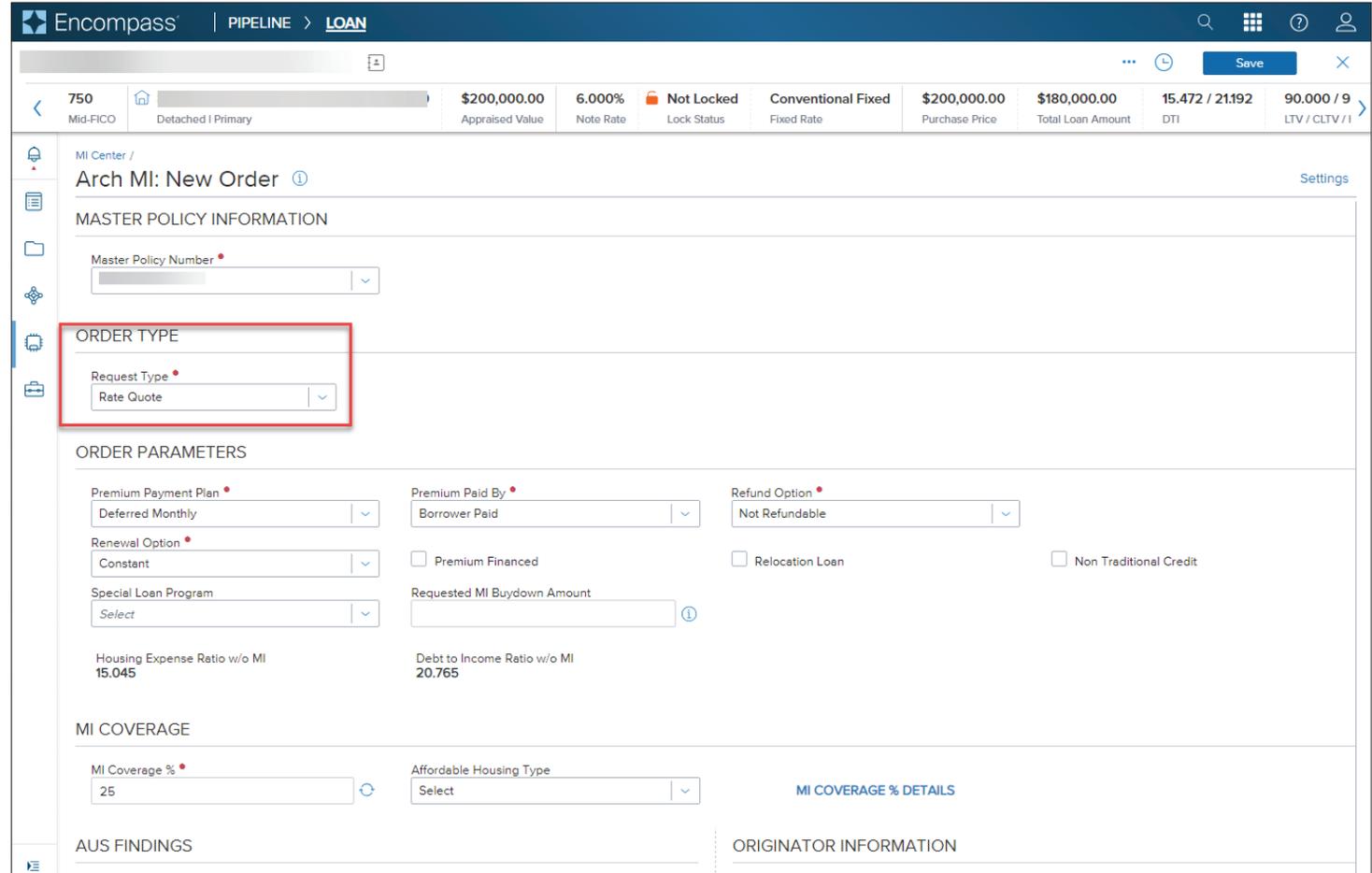
The screenshot shows the Encompass interface for a loan. The top navigation bar includes 'Encompass', 'PIPELINE > LOAN', and a 'Save' button. Below the navigation bar, a summary row displays key loan details: 750 Mid-FICO, 8 Detached I Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, and 90.000 / 9 LTV / CLTV / I. The main content area is titled 'Mortgage Insurance Center' and contains a warning icon and a message: 'Select an action to start the mortgage insurance selection process'. Below this message are two buttons: 'Compare Rate Quotes' and 'New Order'. The 'New Order' button has a dropdown menu with 'ARCH' selected. A red box highlights the 'ARCH' option in the dropdown menu.

New Non-Delegated Order

The following New Order types are supported for Arch MI:

- Rate Quote.
- Delegated MI.
- Non-Delegated.
- Contract Underwriting with MI.
- Contract Underwriting without MI.

1. Go to the **MI Center** and from the **New Order** drop-down list, select **ARCH**.

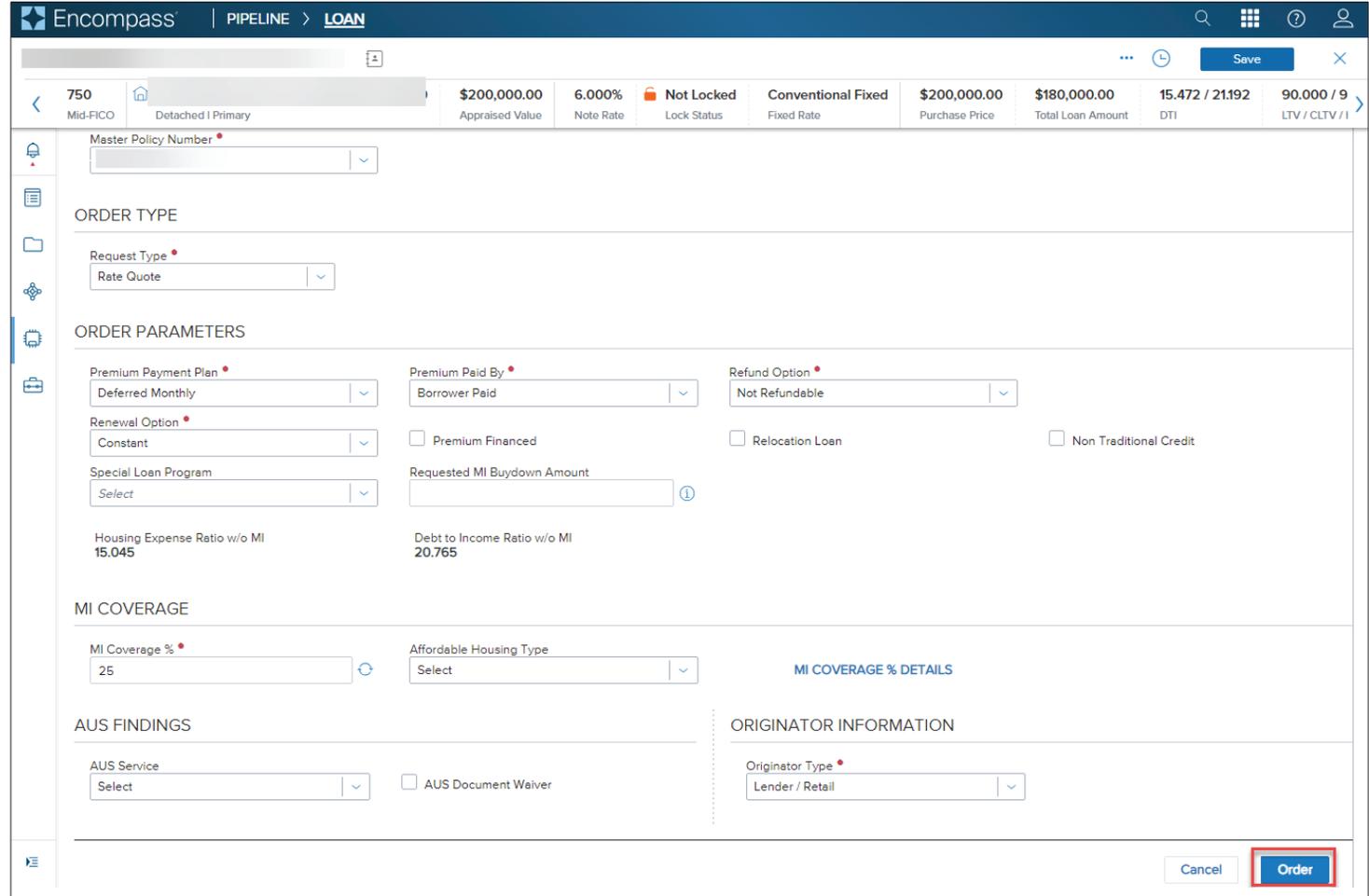


The screenshot shows the Encompass software interface for a 'New Order'. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. A summary bar at the top displays key loan details: 750 Mid-FICO, Detached 1 Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, and 90.000 / 9 LTV / CLTV / I.

The main form is titled 'MI Center / Arch MI: New Order'. It is divided into several sections:

- MASTER POLICY INFORMATION:** Includes a 'Master Policy Number' dropdown.
- ORDER TYPE:** A dropdown menu is highlighted with a red box, showing 'Request Type' set to 'Rate Quote'.
- ORDER PARAMETERS:** Contains multiple dropdowns and checkboxes:
 - Premium Payment Plan: Deferred Monthly
 - Premium Paid By: Borrower Paid
 - Refund Option: Not Refundable
 - Renewal Option: Constant
 - Special Loan Program: Select
 - Requested MI Buydown Amount: [input field]
 - Housing Expense Ratio w/o MI: 15.045
 - Debt to Income Ratio w/o MI: 20.765
 - Checkboxes: Premium Financed, Relocation Loan, Non Traditional Credit.
- MI COVERAGE:** Includes 'MI Coverage %' (25) and 'Affordable Housing Type' (Select).
- AUS FINDINGS** and **ORIGINATOR INFORMATION** sections are partially visible at the bottom.

2. Note that the default selection in the **Order Type** drop-down field is **Rate Quote**.



The screenshot displays the Encompass Partner Connect (EPC) interface for a loan order. The top navigation bar shows 'Encompass' and 'PIPELINE > LOAN'. The main header contains various loan details: 750 Mid-FICO, Detached | Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, and 90.000 / 9 LTV / CLTV / I.

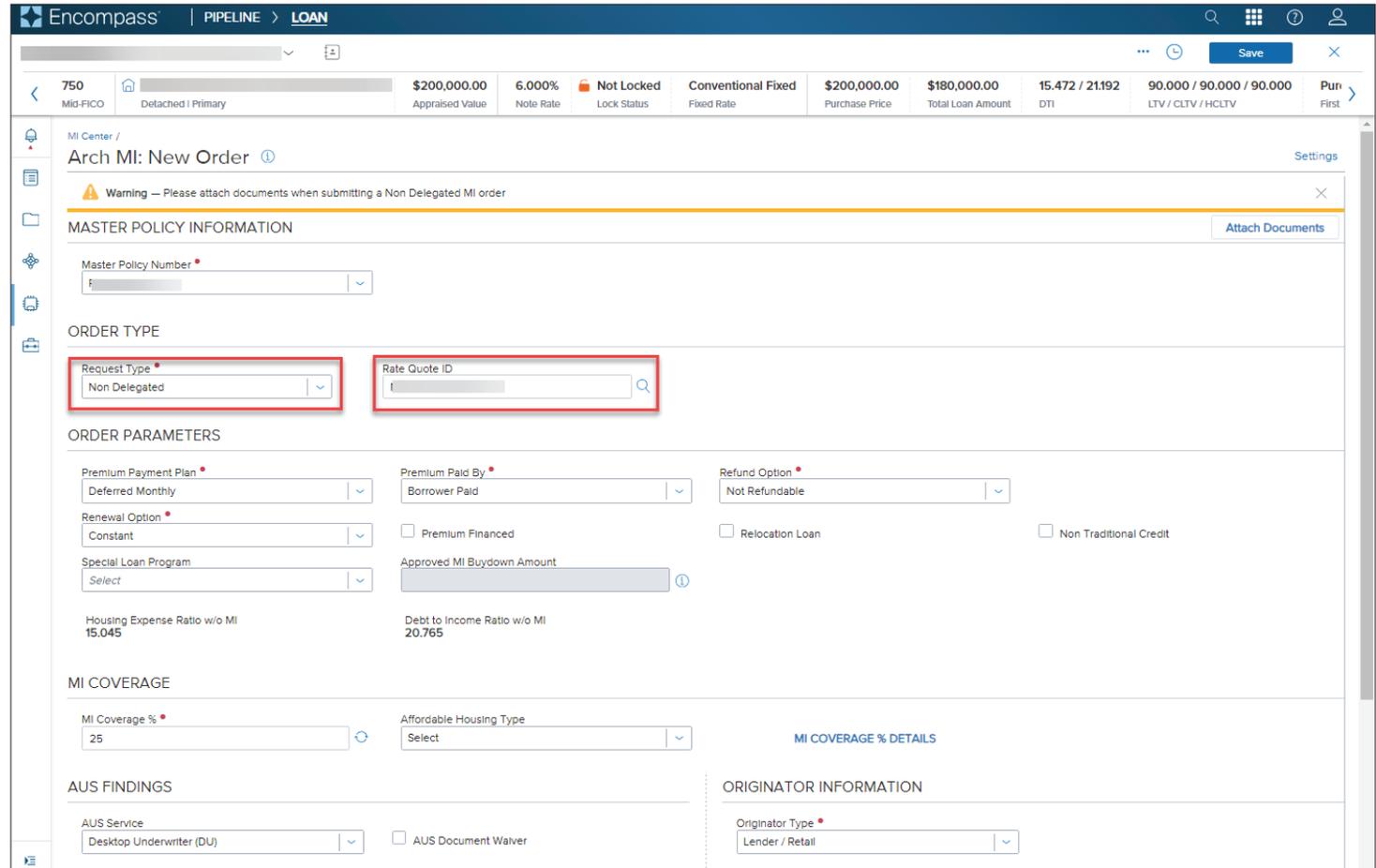
The 'ORDER TYPE' section shows 'Request Type' set to 'Rate Quote'. The 'ORDER PARAMETERS' section includes 'Premium Payment Plan' (Deferred Monthly), 'Premium Paid By' (Borrower Paid), 'Refund Option' (Not Refundable), 'Renewal Option' (Constant), 'Special Loan Program' (Select), and 'Requested MI Buydown Amount' (empty). Below these are 'Housing Expense Ratio w/o MI' (15.045) and 'Debt to Income Ratio w/o MI' (20.765).

The 'MI COVERAGE' section shows 'MI Coverage %' (25) and 'Affordable Housing Type' (Select). The 'AUS FINDINGS' section shows 'AUS Service' (Select) and 'AUS Document Waiver' (unchecked). The 'ORIGINATOR INFORMATION' section shows 'Originator Type' (Lender / Retail).

At the bottom right, there are 'Cancel' and 'Order' buttons. The 'Order' button is highlighted with a red box.

3. From the Request Type drop-down field, select Non-Delegated.

Note that when you select **Non-Delegated**, a Rate Quote ID field displays automatically. This feature can be used if you have already placed Rate Quote orders on the loan. For more information, see the **Search Rate Quote ID** section.



The screenshot displays the Encompass software interface for a 'New Order' in the 'Arch MI' section. The top navigation bar shows 'Encompass | PIPELINE > LOAN'. A summary bar at the top provides key loan details: 750 Mid-FICO, Detached | Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, and 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV. The main form is titled 'Arch MI: New Order' and includes a warning: 'Warning — Please attach documents when submitting a Non Delegated MI order'. The form is divided into several sections: 'MASTER POLICY INFORMATION' with an 'Attach Documents' button; 'ORDER TYPE' where 'Request Type' is set to 'Non Delegated' and 'Rate Quote ID' is a search field; 'ORDER PARAMETERS' with fields for 'Premium Payment Plan' (Deferred Monthly), 'Premium Paid By' (Borrower Paid), 'Refund Option' (Not Refundable), 'Renewal Option' (Constant), 'Special Loan Program' (Select), 'Approved MI Buydown Amount', 'Housing Expense Ratio w/o MI' (15.045), and 'Debt to Income Ratio w/o MI' (20.765); 'MI COVERAGE' with 'MI Coverage %' (25) and 'Affordable Housing Type' (Select); 'AUS FINDINGS' with 'AUS Service' (Desktop Underwriter (DU)) and 'AUS Document Waiver'; and 'ORIGINATOR INFORMATION' with 'Originator Type' (Lender / Retail).

4. Review the data displayed on this (New Order) page and update if needed. For additional information on MI Coverage, see the **MI Coverage** section. A **Warning** message will appear as a reminder to **attach documents**.

The screenshot shows the 'Arch MI: New Order' page in the Encompass system. At the top, there is a navigation bar with 'PIPELINE > LOAN'. Below that, a summary bar displays key loan details: 750 Mid-FICO, Detached | Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, and 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV. The main content area is titled 'Arch MI: New Order' and includes a warning message: 'Warning — Please attach documents when submitting a Non Delegated MI order'. Below the warning is the 'MASTER POLICY INFORMATION' section with a dropdown for 'Master Policy Number'. The 'ORDER TYPE' section has a 'Request Type' dropdown set to 'Non Delegated' and a 'Rate Quote ID' search field. The 'ORDER PARAMETERS' section includes dropdowns for 'Premium Payment Plan' (Deferred Monthly), 'Premium Paid By' (Borrower Paid), and 'Refund Option' (Not Refundable). There are also checkboxes for 'Premium Financed', 'Relocation Loan', and 'Non Traditional Credit'. An 'Attach Documents' button is located in the top right corner of the main content area.

5. Click and drag documents into the **Browse Local Drive** icon or click **Browse Local Drive** to find your saved files to attach.

6. Once all documents have been attached, click **Done**.

The screenshot shows the 'Select Documents and Files' dialog box. At the top, there is a 'Stacking Templates' dropdown set to 'No stacking template selected'. Below that is a 'Browse: LOCAL DRIVE' section with a 'Drop files here to upload' area. The main part of the dialog is a table of documents. The table has columns: 'REQUIRED', 'DOCUMENT FOLDER', 'ATTACHED FILES', 'DESCRIPTION', 'FOR BORROWER PAIR', 'DOCUMENT STATUS', 'STATUS DATE', 'SOURCE', and 'UPLOAD STATUS'. Five documents are selected (checked in the 'REQUIRED' column):

REQUIRED	DOCUMENT FOLDER	ATTACHED FILES	DESCRIPTION	FOR BORROWER PAIR	DOCUMENT STATUS	STATUS DATE	SOURCE	UPLOAD STATUS
<input checked="" type="checkbox"/>		1073 Sample1.pdf					EFolder	
<input checked="" type="checkbox"/>		DU Findings.pdf					EFolder	
<input checked="" type="checkbox"/>		1003 v8.pdf					EFolder	
<input checked="" type="checkbox"/>		Credit Report - Credit Plus San					EFolder	
<input checked="" type="checkbox"/>		1008-2.pdf					EFolder	
<input type="checkbox"/>	Arch MI Rate Quote	MIRateQuote.pdf	Arch MI Rate Quote	All	received	06/04/2024	EFolder	
<input type="checkbox"/>	Arch MI Rate Quote	MIRateQuote.pdf	Arch MI Rate Quote	All	received	06/03/2024	EFolder	
<input type="checkbox"/>	Arch MI Rate Quote	MIRateQuote.pdf	Arch MI Rate Quote	All	received	06/03/2024	EFolder	

At the bottom right, there are 'Cancel' and 'Done' buttons. The 'Done' button is highlighted with a red border.

7. Add any **Comments**, if needed, and click **Order**.

8. Wait for the order to be processed.

Documents

Comments 20/500

This is a test loan.

DU Findings.pdf x
1073 Sample1.pdf x
Credit Report - Credit Plus Sample1.pdf x
1003 v8.pdf x
1008-2.pdf x

Save

750 Mid-FICO Detached | Primary \$200,000.00 Appraised Value 6.000% Note Rate Not Locked Lock Status Conventional Fixed Fixed Rate \$200,000.00 Purchase Price \$180,000.00 Total Loan Amount 15.472 / 21.192 DTI 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV Pur First

Housing Expense Ratio w/o MI 15.045 Debt to Income Ratio w/o MI 20.765

MI COVERAGE

MI Coverage % 25 Affordable Housing Type Select MI COVERAGE % DETAILS

AUS FINDINGS

AUS Service Desktop Underwriter (DU) AUS Document Waiver

DU Case File ID --

DU Recommendation Approve Eligible

ORIGINATOR INFORMATION

Originator Type Lender / Retail


 Your order is being processed

Underwriting Comments 0/250

Add Comments.

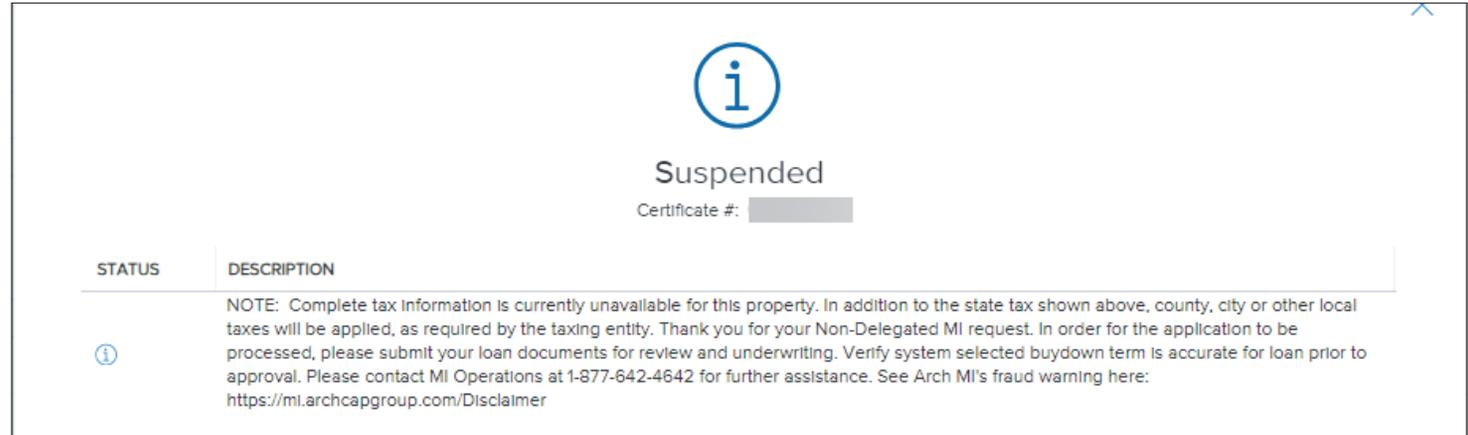
Documents

Comments 20/500

This is a test loan.

DU Findings.pdf x
1073 Sample1.pdf x
Credit Report - Credit Plus Sample1.pdf x
1003 v8.pdf x
1008-2.pdf x

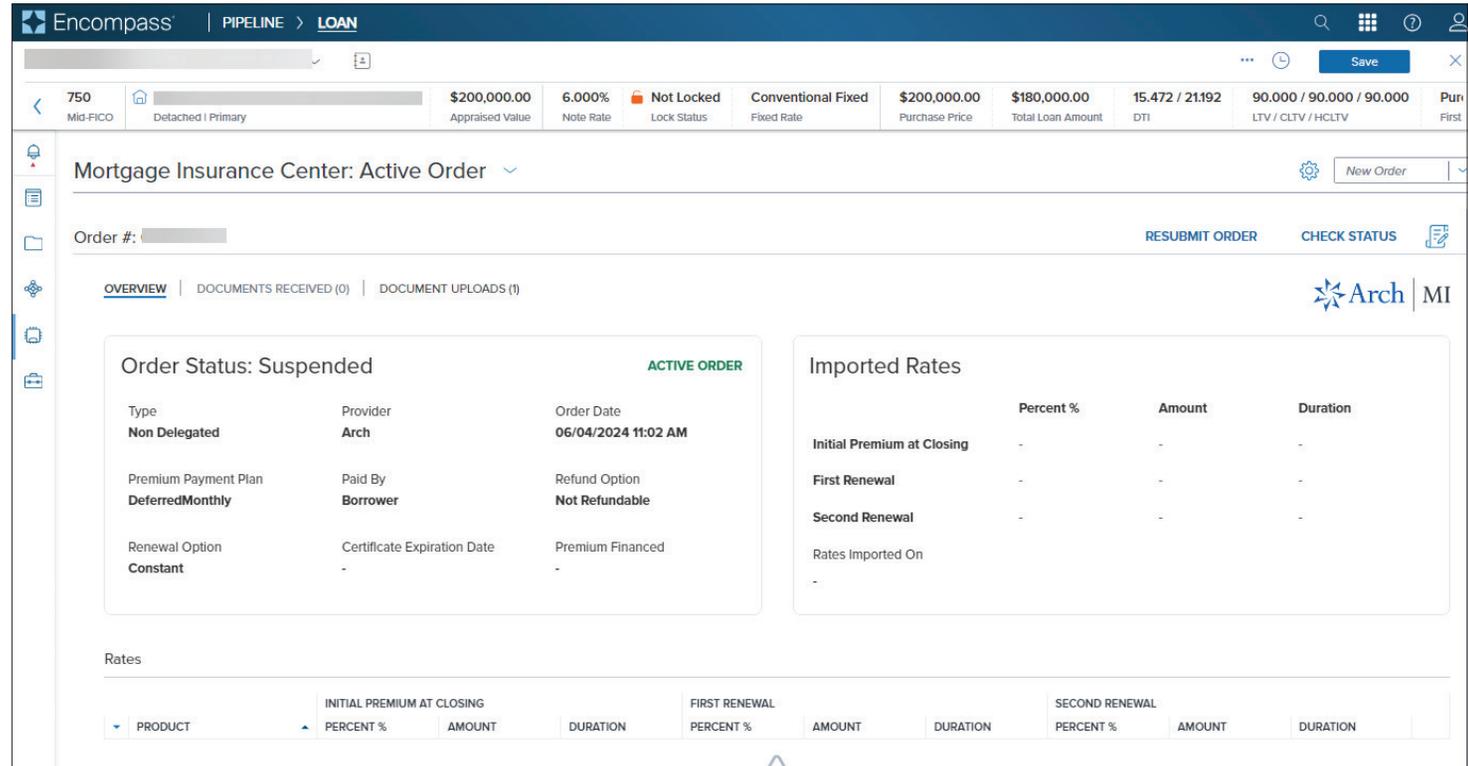
9. A message will be displayed with the Suspended status and Certificate Number.
10. Exit window by clicking **X** in the upper-right corner.



Suspended
Certificate #: [REDACTED]

STATUS	DESCRIPTION
[Info Icon]	NOTE: Complete tax information is currently unavailable for this property. In addition to the state tax shown above, county, city or other local taxes will be applied, as required by the taxing entity. 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. Verify system selected buydown term is accurate for loan prior to approval. Please contact MI Operations at 1-877-642-4642 for further assistance. See Arch MI's fraud warning here: https://mi.archcapgroup.com/Disclaimer

11. Screenshot below is a sample Order Summary page displaying status details.



Encompass | PIPELINE > LOAN

750 MID-FICO | Detached | Primary | \$200,000.00 Appraised Value | 6.000% Note Rate | Not Locked Lock Status | Conventional Fixed Fixed Rate | \$200,000.00 Purchase Price | \$180,000.00 Total Loan Amount | 15.472 / 21.192 DTI | 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV | Pur First

Mortgage Insurance Center: Active Order

Order #: [REDACTED] RESUBMIT ORDER CHECK STATUS

OVERVIEW | DOCUMENTS RECEIVED (0) | DOCUMENT UPLOADS (1)

Order Status: Suspended ACTIVE ORDER

Type	Provider	Order Date
Non Delegated	Arch	06/04/2024 11:02 AM
Premium Payment Plan	Paid By	Refund Option
DeferredMonthly	Borrower	Not Refundable
Renewal Option	Certificate Expiration Date	Premium Financed
Constant	-	-

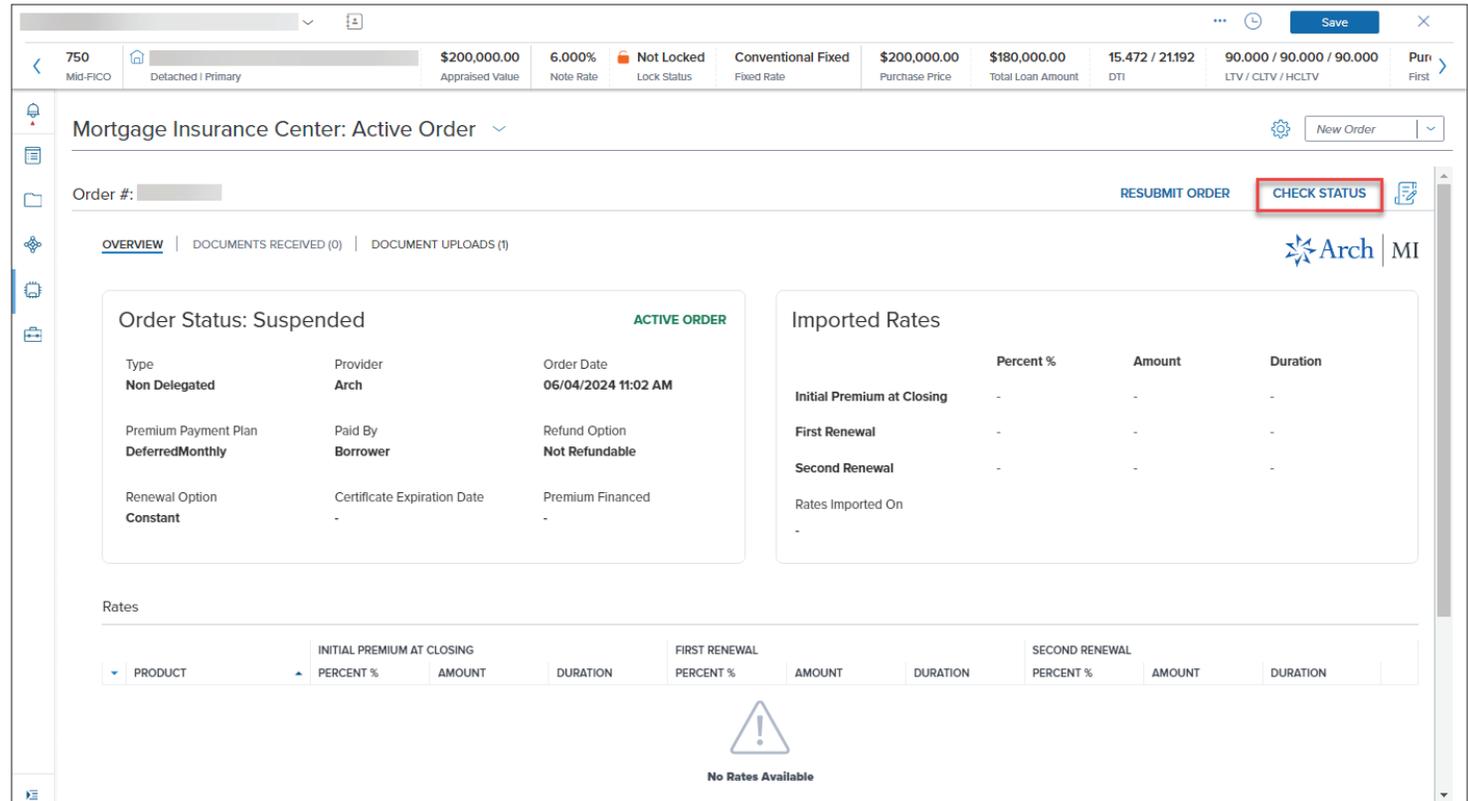
Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On	-	-	-

Rates

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION

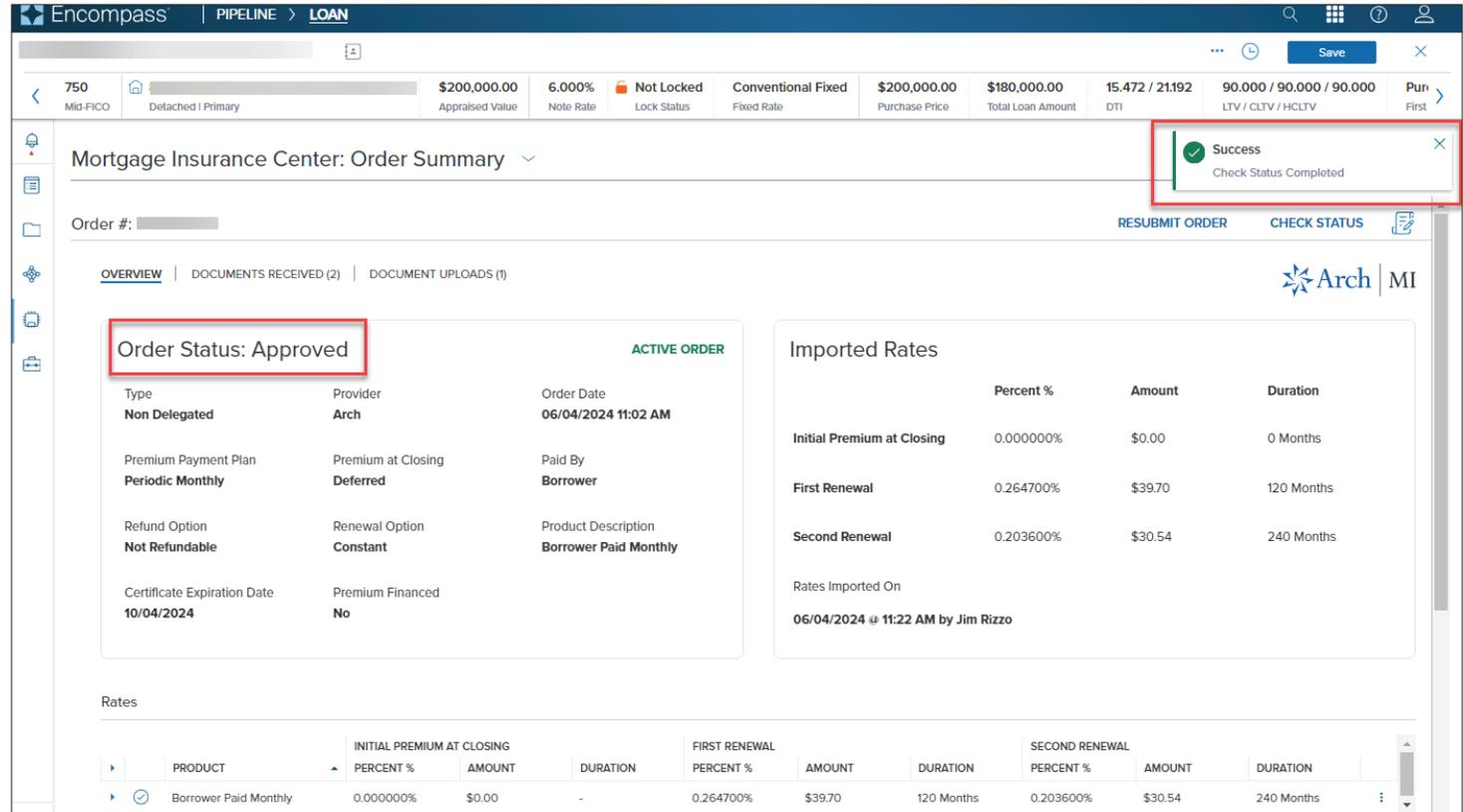
12. Select **Check Status** to view updated Underwriting Decision.



The screenshot displays the 'Mortgage Insurance Center: Active Order' page. At the top, a navigation bar includes a 'Save' button and a 'CHECK STATUS' button, which is highlighted with a red box. Below the navigation bar, the page shows the order status as 'Suspended' and 'ACTIVE ORDER'. A table of 'Imported Rates' is visible, showing columns for 'Percent %', 'Amount', and 'Duration'. The table contains three rows: 'Initial Premium at Closing', 'First Renewal', and 'Second Renewal', all with dashes in the 'Amount' and 'Duration' columns. Below the table, a warning icon and the text 'No Rates Available' are displayed.

PRODUCT	INITIAL PREMIUM AT CLOSING	FIRST RENEWAL	SECOND RENEWAL
PERCENT %	AMOUNT	PERCENT %	PERCENT %

13. Order Status will be displayed.



Encompass | PIPELINE > LOAN

750 Mid-FICO | Detached | Primary | \$200,000.00 Appraised Value | 6.000% Note Rate | Not Locked Lock Status | Conventional Fixed Fixed Rate | \$200,000.00 Purchase Price | \$180,000.00 Total Loan Amount | 15.472 / 21.192 DTI | 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV | Pur First

Mortgage Insurance Center: Order Summary

Order #: [REDACTED] [RESUBMIT ORDER](#) [CHECK STATUS](#)

Order Status: Approved ACTIVE ORDER

Type	Provider	Order Date
Non Delegated	Arch	06/04/2024 11:02 AM
Premium Payment Plan	Premium at Closing	Paid By
Periodic Monthly	Deferred	Borrower
Refund Option	Renewal Option	Product Description
Not Refundable	Constant	Borrower Paid Monthly
Certificate Expiration Date	Premium Financed	
10/04/2024	No	

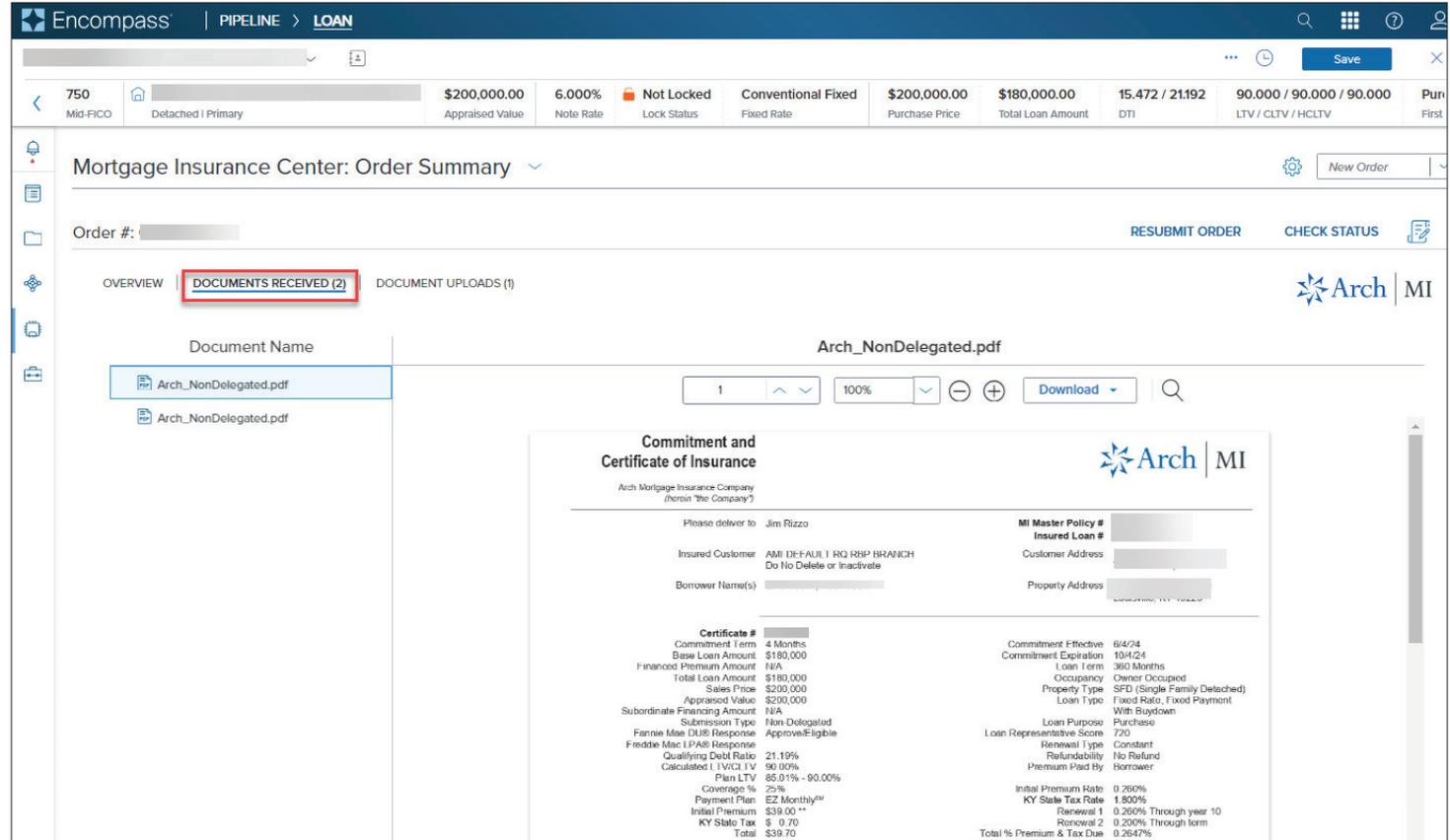
Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.264700%	\$39.70	120 Months
Second Renewal	0.203600%	\$30.54	240 Months

Rates Imported On: 06/04/2024 @ 11:22 AM by Jim Rizzo

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly	0.000000%	\$0.00	-	0.264700%	\$39.70	120 Months	0.203600%	\$30.54	240 Months

14. Click on **Documents Received** to view Certificate.



The screenshot shows the Encompass interface for a mortgage order. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. The order details at the top show a 750 MID-FICO score, a \$200,000.00 appraised value, a 6.000% note rate, and a 'Not Locked' status. The mortgage is a 'Conventional Fixed' with a \$200,000.00 purchase price and a total loan amount of \$180,000.00. The DTI is 15.472 / 21.192, and the LTV/CLTV/HCLTV is 90.000 / 90.000 / 90.000.

The main section is titled 'Mortgage Insurance Center: Order Summary'. Below this, the 'Order #' is displayed. There are buttons for 'RESUBMIT ORDER' and 'CHECK STATUS'. The navigation tabs include 'OVERVIEW', 'DOCUMENTS RECEIVED (2)', and 'DOCUMENT UPLOADS (1)'. The 'DOCUMENTS RECEIVED (2)' tab is highlighted with a red box.

The document viewer shows a PDF titled 'Arch_NonDelegated.pdf'. The document content includes:

Commitment and Certificate of Insurance
Arch Mortgage Insurance Company
(herein "the Company")

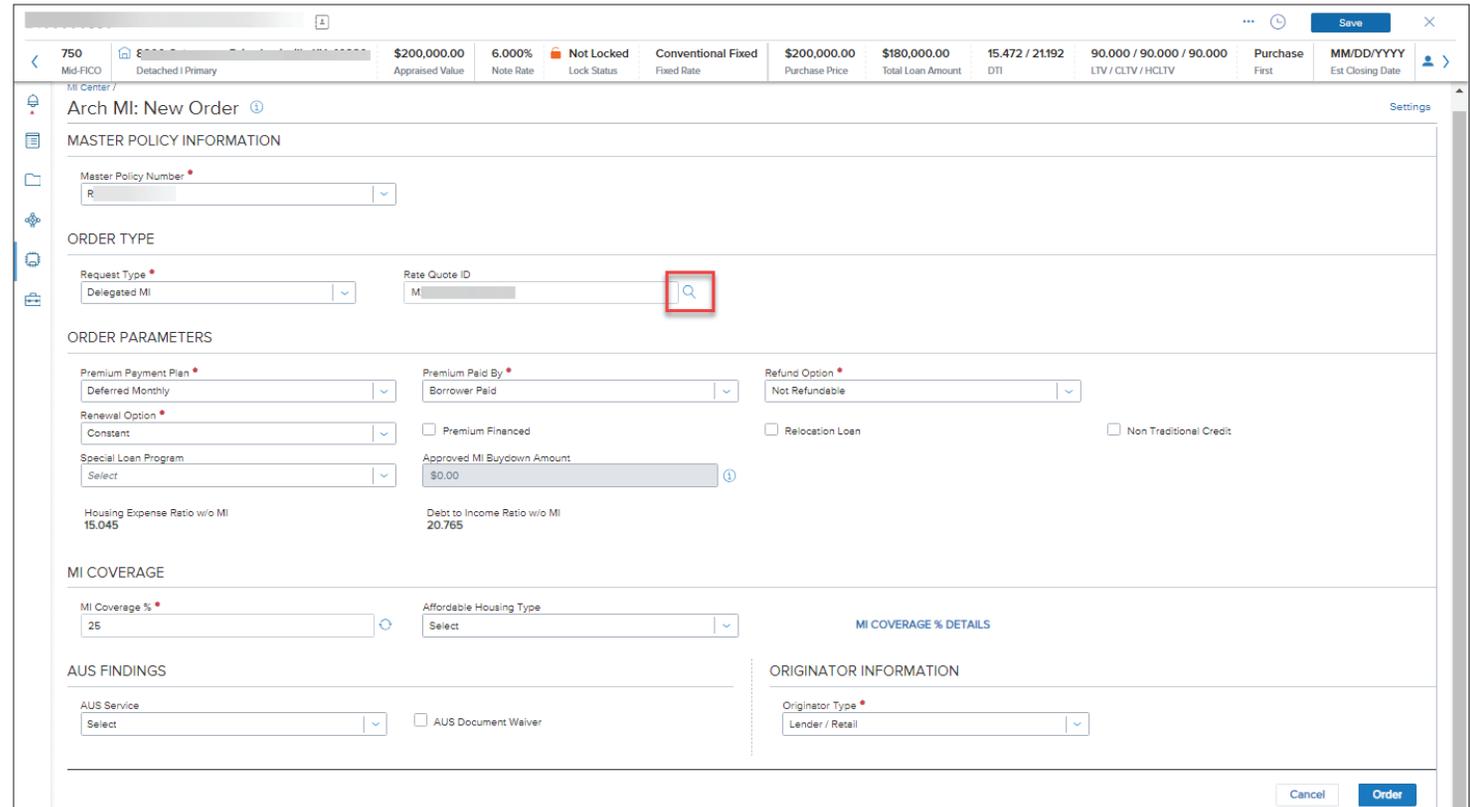
Please deliver to: Jim Rizzo
MI Master Policy # [REDACTED]
Insured Loan # [REDACTED]
Insured Customer: AMI-DEFAULT HQ RRP BRANCH
Do No Delete or Inactivate
Customer Address: [REDACTED]
Borrower Name(s): [REDACTED]
Property Address: [REDACTED]

Certificate # [REDACTED]		Commitment Effective: 6/4/24	
Commitment Term	4 Months	Commitment Expiration	10/4/24
Base Loan Amount	\$180,000	Loan Term	360 Months
Financed Premium Amount	N/A	Occupancy	Owner Occupied
Total Loan Amount	\$180,000	Property Type	SFD (Single Family Detached)
Sales Price	\$200,000	Loan Type	Fixed Rate, Fixed Payment
Appraised Value	\$200,000	Loan Purpose	With Buydown
Subordinate Financing Amount	N/A	Loan Representative Score	720
Submission Type	Non-Delegated	Renewal Type	Constant
Fannie Mae DU8 Response	Approve/Eligible	Refundability	No Refund
Freddie Mac LPA9 Response	21.19%	Premium Paid By	Borrower
Qualifying Debt Ratio	21.19%	Initial Premium Rate	0.260%
Calculated LTV/CLTV	90.00%	KY State Tax Rate	1.800%
Plan LTV	85.01% - 90.00%	Renewal 1	0.260% Through year 10
Coverage %	25%	Renewal 2	0.200% Through term
Payment Plan	EZ Monthly**	Total % Premium & Tax Due	0.2647%
Initial Premium	\$39.00 **		
KY State Tax	\$ 0.70		
Total	\$39.70		

Search Rate Quote ID

Use the Search Rate Quote ID feature to review the rate quotes if you have previously ordered Rate Quotes on the loan and apply a preferred one to your non-Rate Quote MI order.

1. In the **Arch MI: New Order** window, click the **Rate Quote ID** field **Search** icon to view all Rate Quotes previously ordered on the loan.



The screenshot shows the 'Arch MI: New Order' form with the following sections and fields:

- Header:** 750 Mid-FICO, Detached / Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, Save, X.
- MASTER POLICY INFORMATION:** Master Policy Number (R).
- ORDER TYPE:** Request Type (Delegated MI), Rate Quote ID (M) with a search icon highlighted in a red box.
- ORDER PARAMETERS:**
 - Premium Payment Plan (Deferred Monthly), Premium Paid By (Borrower Paid), Refund Option (Not Refundable).
 - Renewal Option (Constant), Premium Financed (checkbox), Relocation Loan (checkbox), Non Traditional Credit (checkbox).
 - Special Loan Program (Select), Approved MI Buydown Amount (\$0.00).
 - Housing Expense Ratio w/o MI (15.045), Debt to Income Ratio w/o MI (20.765).
- MI COVERAGE:** MI Coverage % (25), Affordable Housing Type (Select), MI COVERAGE % DETAILS.
- AUS FINDINGS:** AUS Service (Select), AUS Document Waiver (checkbox).
- ORIGINATOR INFORMATION:** Originator Type (Lender / Retail).
- Buttons:** Cancel, Order.

2. In the **Search Rate Quote ID** window, review the list of rate quotes ordered on the loan.

	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION
						PERCENT %	AMOUNT		PERCENT %	AMOUNT	
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:22:19 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/30/2024, 5:54:36 PM	08/28/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months

[Cancel](#) [Select](#)

3. Click the arrow corresponding to a rate quote ...

	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION
						PERCENT %	AMOUNT		PERCENT %	AMOUNT	
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:22:19 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/30/2024, 5:54:36 PM	08/28/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months

[Cancel](#) [Select](#)

4. ... to view details of the quote.

	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION
						PERCENT %	AMOUNT		PERCENT %	AMOUNT	
<input type="radio"/>	▶	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
Rate Quote ID Details											
Premium Plan		Premium at Closing		Paid By		Refund Option		Approved Buydown Amount		Renewal Option	
Periodic Monthly		Deferred		Borrower		Not Refundable				Constant	

[Cancel](#) [Select](#)

5. Click the radio button corresponding to the rate quote you want to apply, and then click **Select**.

Search Rate Quote ID

	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING PERCENT %	AMOUNT	DURATION	FIRST RENEWAL PERCENT %	AMOUNT	DURATION
<input type="radio"/>		BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
<input checked="" type="radio"/>		BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:22:19 AM	08/29/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
<input type="radio"/>		BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/30/2024, 5:54:36 PM	08/28/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months

Cancel **Select**

6. This returns you to the **Arch MI: New Order** window — note that the selected Rate Quote ID is applied to your order.

Encompass | PIPELINE > LOAN

750 Mid-FICO | Detached | Primary | \$200,000.00 Appraised Value | 6.000% Note Rate | Not Locked Lock Status | Conventional Fixed Fixed Rate | \$200,000.00 Purchase Price | \$180,000.00 Total Loan Amount | 15.472 / 21.192 DTI | 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV | Purchase First | MM/DD/YYYY Est Closing Date

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

ORDER TYPE

Request Type: Delegated MI

Rate Quote ID: M2

ORDER PARAMETERS

Premium Payment Plan: Deferred Monthly | Premium Paid By: Borrower Paid | Refund Option: Not Refundable

Renewal Option: Constant | Premium Financed: | Relocation Loan: | Non Traditional Credit:

Special Loan Program: Select | Approved MI Buydown Amount: \$0.00

Housing Expense Ratio w/o MI: 15.045 | Debt to Income Ratio w/o MI: 20.765

MI COVERAGE

MI Coverage %: 25 | Affordable Housing Type: Select

MI COVERAGE % DETAILS

AUS FINDINGS

AUS Service: Select | AUS Document Waiver:

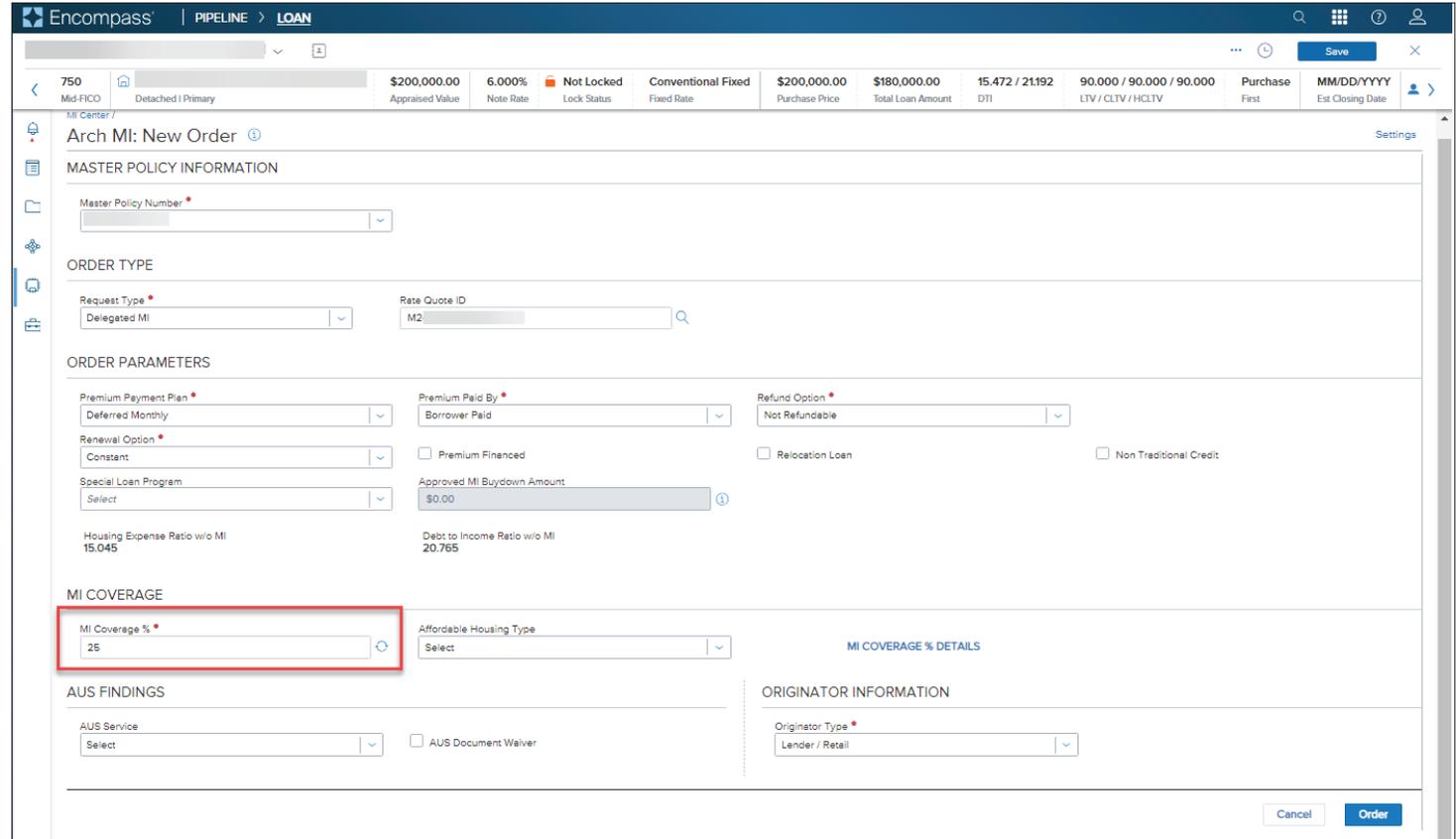
ORIGINATOR INFORMATION

Originator Type: Lender / Retail

Cancel **Order**

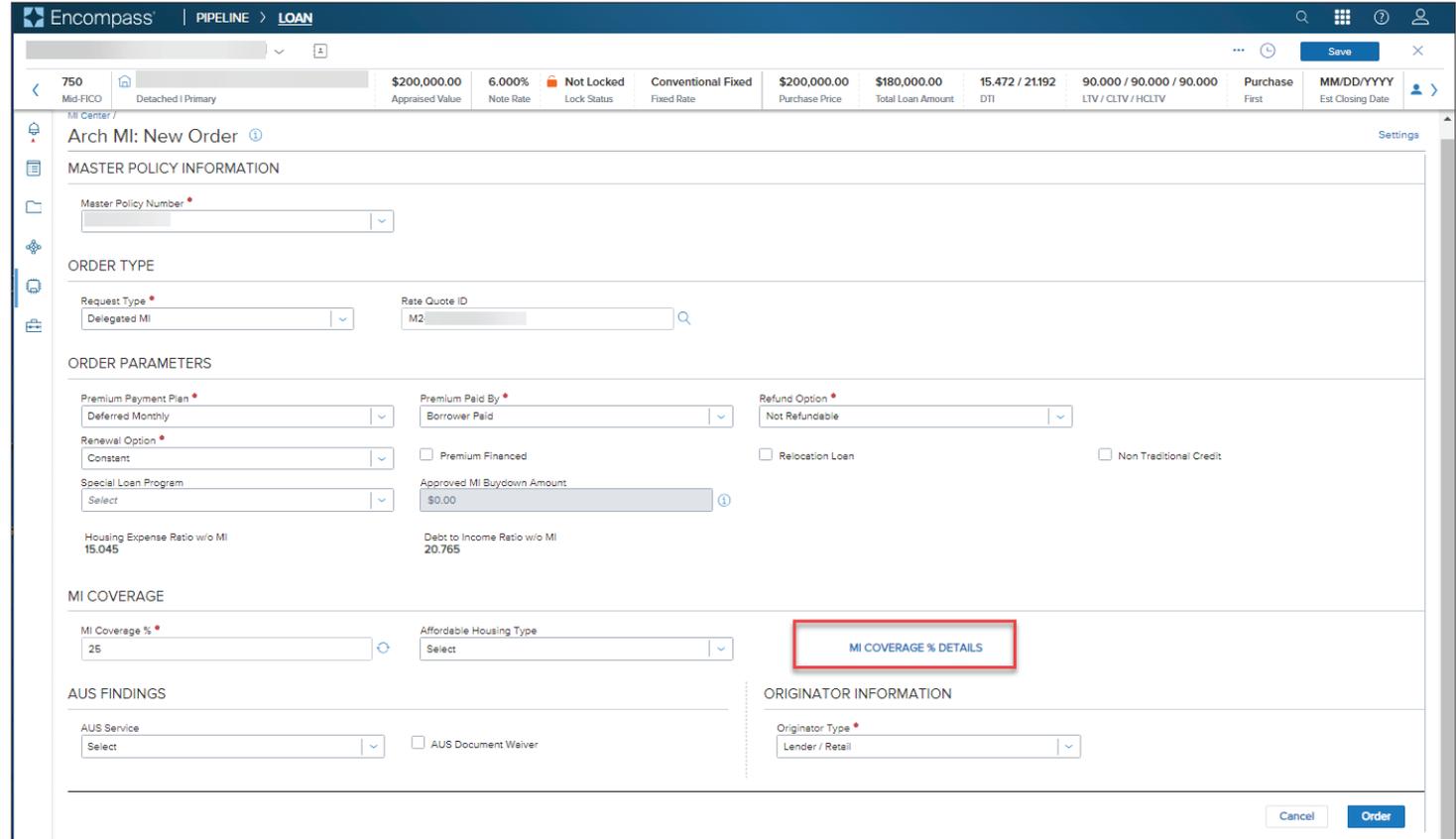
MI Coverage

The MI Coverage % value is system-calculated and auto-populated each time the New Order window is launched. You can update this value if needed by going to the **MI Coverage % Details** link.



The screenshot displays the Encompass software interface for a 'New Order' window. The top navigation bar shows 'Encompass' and 'PIPELINE > LOAN'. The main header area contains loan details: 750 Mid-FICO, Detached / Primary, \$200,000.00 Appraised Value, 6.000% Note Rate, Not Locked Lock Status, Conventional Fixed Fixed Rate, \$200,000.00 Purchase Price, \$180,000.00 Total Loan Amount, 15.472 / 21.192 DTI, 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV, Purchase First, and MM/DD/YYYY Est Closing Date. The form is titled 'Arch MI: New Order' and includes several sections: 'MASTER POLICY INFORMATION' with a 'Master Policy Number' dropdown; 'ORDER TYPE' with 'Request Type' set to 'Delegated MI' and 'Rate Quote ID' set to 'M2'; 'ORDER PARAMETERS' with 'Premium Payment Plan' set to 'Deferred Monthly', 'Premium Paid By' set to 'Borrower Paid', 'Refund Option' set to 'Not Refundable', 'Renewal Option' set to 'Constant', 'Special Loan Program' set to 'Select', 'Approved MI Buydown Amount' set to '\$0.00', 'Housing Expense Ratio w/o MI' at 15.045, and 'Debt to Income Ratio w/o MI' at 20.765. The 'MI COVERAGE' section is highlighted with a red box, showing 'MI Coverage %' set to 25 and 'Affordable Housing Type' set to 'Select'. Below this are 'AUS FINDINGS' with 'AUS Service' set to 'Select' and 'AUS Document Waiver' unchecked, and 'ORIGINATOR INFORMATION' with 'Originator Type' set to 'Lender / Retail'. The bottom right corner has 'Cancel' and 'Order' buttons.

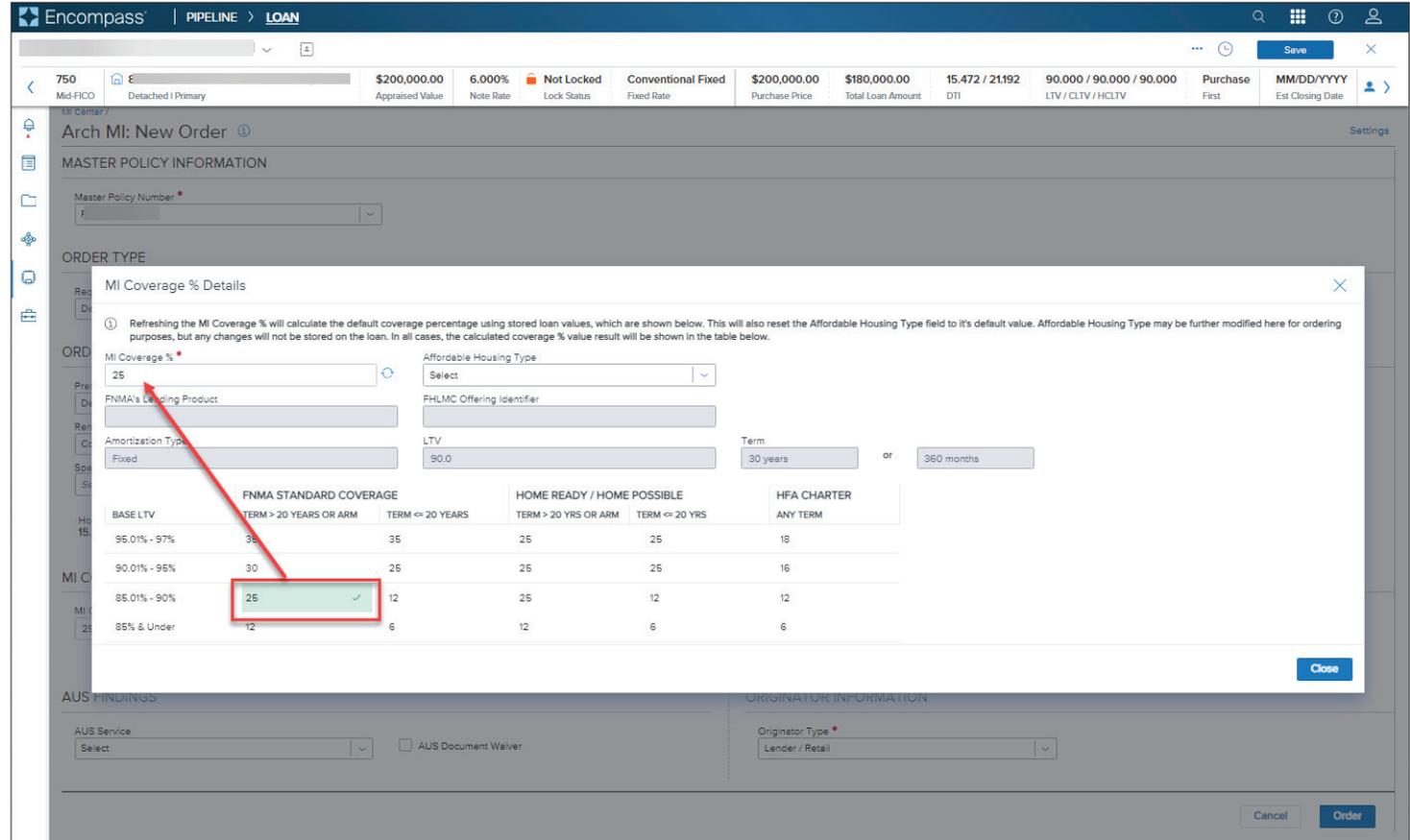
1. In the **Arch MI: New Order** window, click the **MI COVERAGE % DETAILS** link.



The screenshot displays the Encompass software interface for a loan order. The top navigation bar shows 'Encompass' and 'PIPELINE > LOAN'. The main header includes fields for '750 Mid-FICO', '\$200,000.00 Appraised Value', '6.000% Note Rate', 'Not Locked Lock Status', 'Conventional Fixed Fixed Rate', '\$200,000.00 Purchase Price', '\$180,000.00 Total Loan Amount', '15.472 / 21.192 DTI', '90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV', 'Purchase First', and 'MM/DD/YYYY Est. Closing Date'. The main content area is titled 'Arch MI: New Order' and contains several sections: 'MASTER POLICY INFORMATION', 'ORDER TYPE' (Request Type: Delegated MI, Rate Quote ID: M2), 'ORDER PARAMETERS' (Premium Payment Plan: Deferred Monthly, Premium Paid By: Borrower Paid, Refund Option: Not Refundable, Renewal Option: Constant, Special Loan Program: Select, Approved MI Buydown Amount: \$0.00, Housing Expense Ratio w/o MI: 15.045, Debt to Income Ratio w/o MI: 20.765), 'MI COVERAGE' (MI Coverage %: 25, Affordable Housing Type: Select), 'AUS FINDINGS' (AUS Service: Select, AUS Document Waiver: unchecked), and 'ORIGINATOR INFORMATION' (Originator Type: Lender / Retail). A red box highlights the 'MI COVERAGE % DETAILS' link in the MI COVERAGE section. At the bottom right, there are 'Cancel' and 'Order' buttons.

2. In the **MI Coverage % Details** window, review the details of the calculated value.

- The value with the checkmark indicates the final value that is displayed in the **MI Coverage %** field.
- Most of the fields in this window are read-only.
- You can update the value in the **Affordable Housing Type** drop-down field.

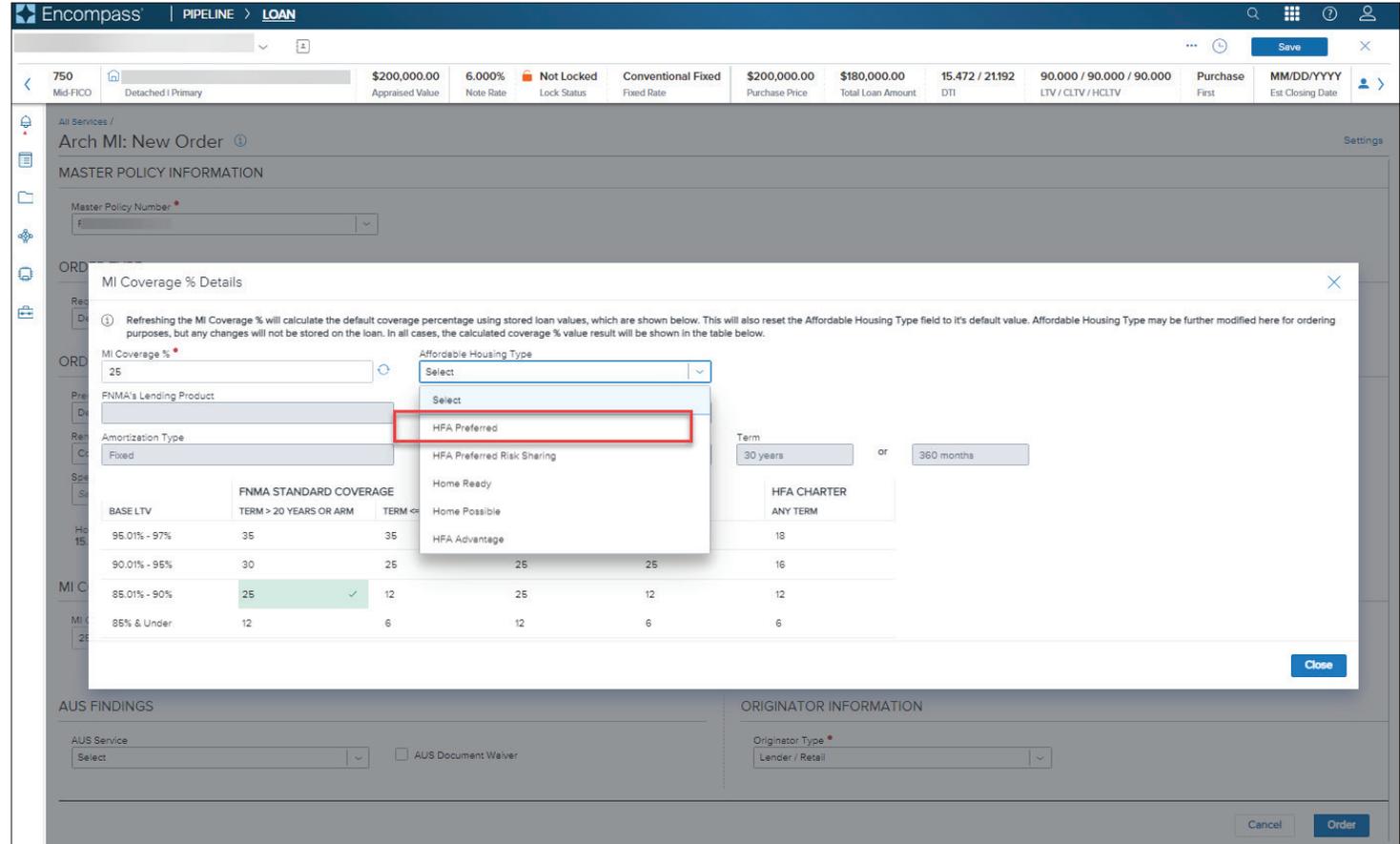


The screenshot shows the Encompass software interface with the "MI Coverage % Details" window open. The window displays a table of coverage percentages and a red box highlights the value "25" with a checkmark.

Refreshing the MI Coverage % will calculate the default coverage percentage using stored loan values, which are shown below. This will also reset the Affordable Housing Type field to its default value. Affordable Housing Type may be further modified here for ordering purposes, but any changes will not be stored on the loan. In all cases, the calculated coverage % value result will be shown in the table below.

BASE LTV	FNMA STANDARD COVERAGE		HOME READY / HOME POSSIBLE		HFA CHARTER
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YRS OR ARM	TERM <= 20 YRS	ANY TERM
95.01% - 97%	35	35	25	25	18
90.01% - 95%	30	25	25	25	16
85.01% - 90%	25	12	25	12	12
85% & Under	12	6	12	6	6

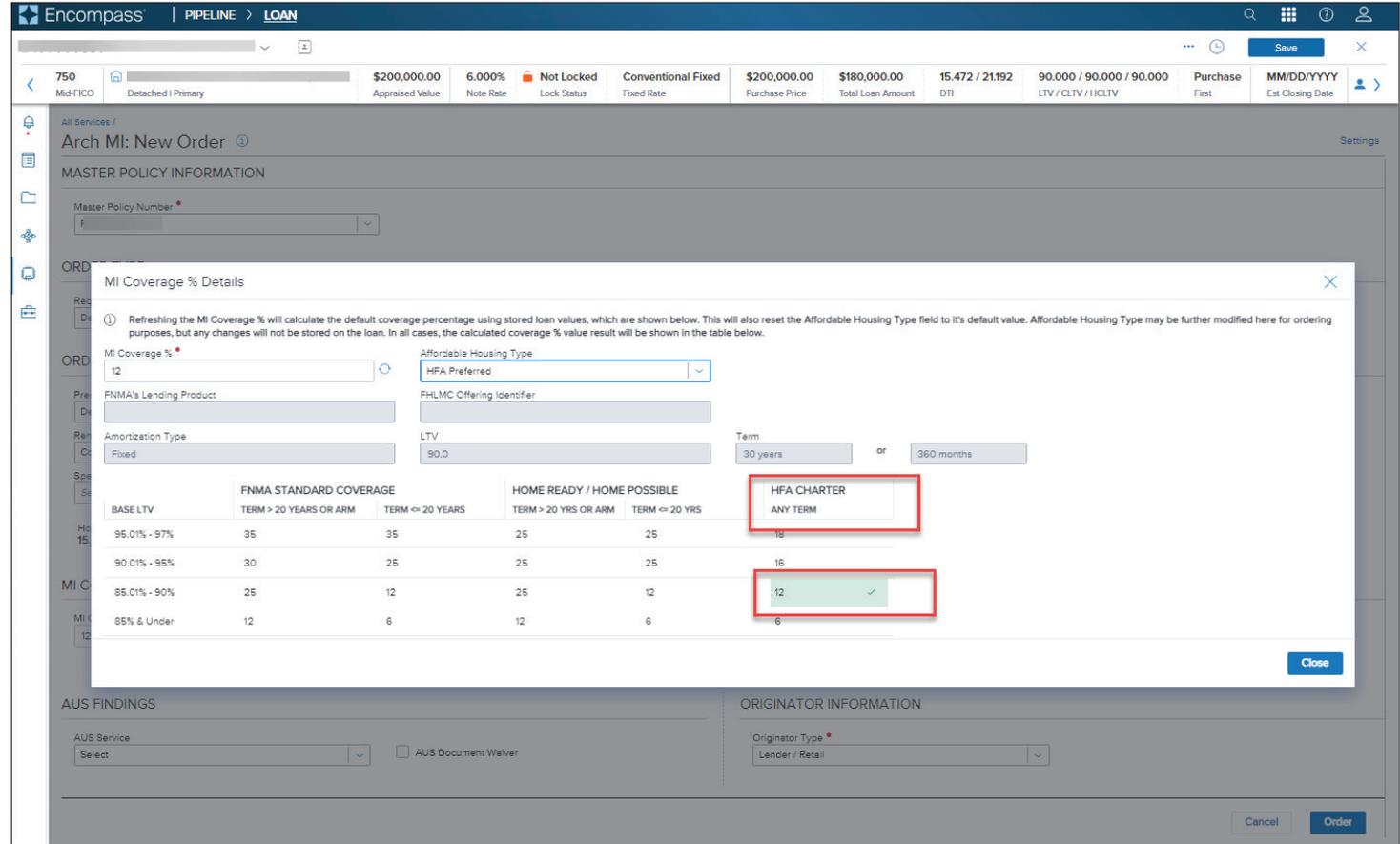
3. From the **Affordable Housing Type** drop-down list, select a value such as **HFA Preferred**.



The screenshot displays the Encompass software interface for a loan order. The main window shows loan details for a \$200,000 loan with a 6.000% rate. A dialog box titled "MI Coverage % Details" is open, showing a table of FNMA Standard Coverage and a dropdown menu for "Affordable Housing Type". The "HFA Preferred" option is highlighted with a red box.

BASE LTV	FNMA STANDARD COVERAGE		TERM > 20 YEARS OR ARM	TERM <=		HFA CHARTER ANY TERM
	TERM > 20 YEARS OR ARM	TERM <=				
95.01% - 97%	35	35				18
90.01% - 95%	30	25	25	25		16
85.01% - 90%	25	12	25	12	12	12
85% & Under	12	6	12	6	6	6

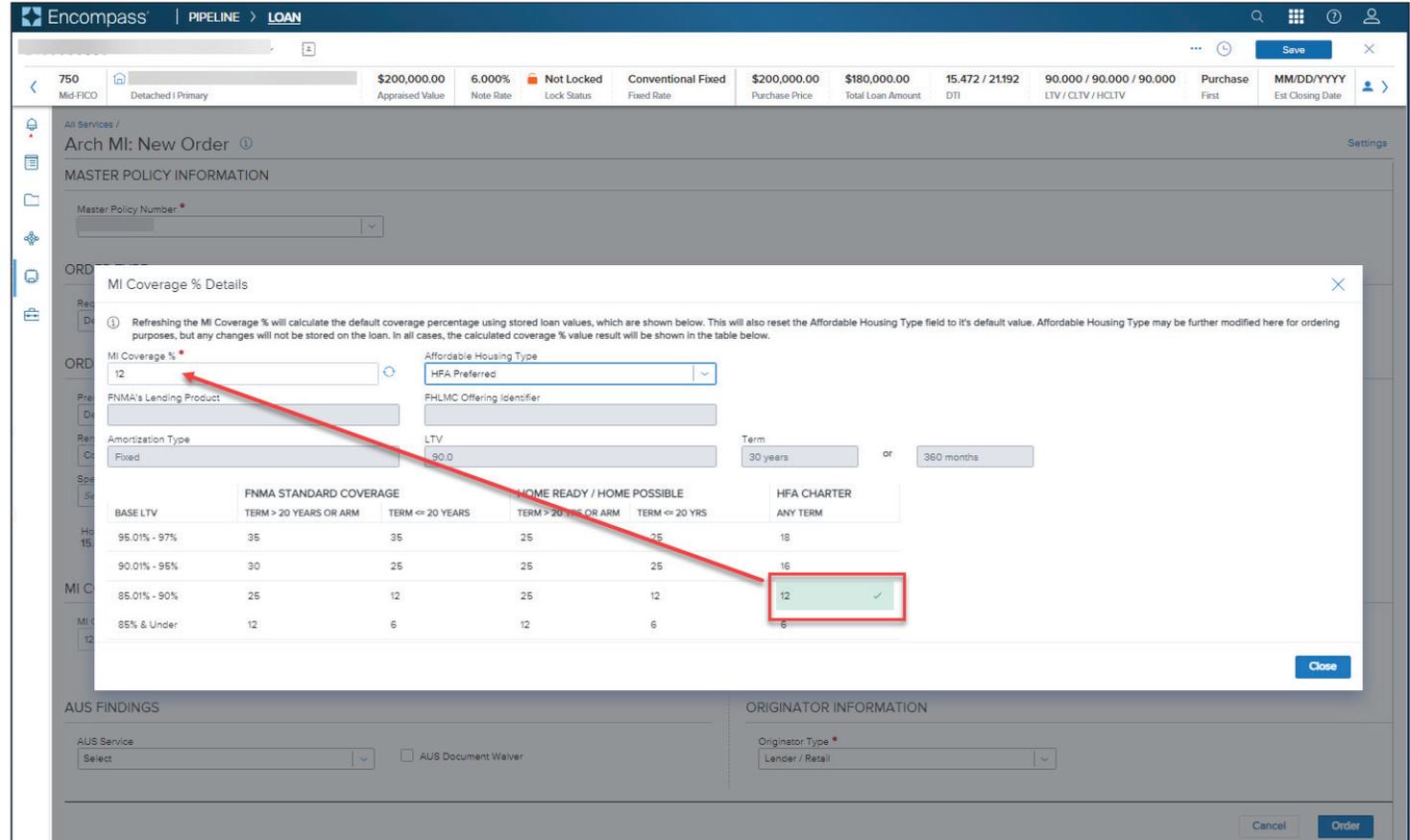
4. Note that the **HFA CHARTER ANY TERM** value now displays a checkmark.



Refreshing the MI Coverage % will calculate the default coverage percentage using stored loan values, which are shown below. This will also reset the Affordable Housing Type field to its default value. Affordable Housing Type may be further modified here for ordering purposes, but any changes will not be stored on the loan. In all cases, the calculated coverage % value result will be shown in the table below.

BASE LTV	FNMA STANDARD COVERAGE		HOME READY / HOME POSSIBLE		MI Coverage %
	TERM > 20 YEARS OR ARM	TERM ≤ 20 YEARS	TERM > 20 YRS OR ARM	TERM ≤ 20 YRS	
95.01% - 97%	35	35	25	25	18
90.01% - 95%	30	25	25	25	16
85.01% - 90%	25	12	25	12	12 ✓
85% & Under	12	6	12	6	6

- Confirm that the value in the checkmarked field also displays in the **MI Coverage %** field.



MI Coverage % Details

Refreshing the MI Coverage % will calculate the default coverage percentage using stored loan values, which are shown below. This will also reset the Affordable Housing Type field to its default value. Affordable Housing Type may be further modified here for ordering purposes, but any changes will not be stored on the loan. In all cases, the calculated coverage % value result will be shown in the table below.

MI Coverage %: Affordable Housing Type:

FNMA's Lending Product: FHLMC Offering Identifier:

Amortization Type: LTV: Term: or

BASE LTV	FNMA STANDARD COVERAGE		HOME READY / HOME POSSIBLE		HFA CHARTER
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YRS OR ARM	TERM <= 20 YRS	ANY TERM
95.01% - 97%	35	35	25	25	18
90.01% - 95%	30	25	25	25	16
85.01% - 90%	25	12	25	12	12 ✓
85% & Under	12	6	12	6	6

AUS FINDINGS: AUS Service: AUS Document Waiver

ORIGINATOR INFORMATION: Originator Type:

Buttons: Cancel, Order

- If the values in the check marked and **MI Coverage %** fields do not match, click the **Refresh** icon next to the **MI Coverage %** field.

The screenshot shows the Encompass software interface for a loan order. The main window displays loan details such as appraised value (\$200,000.00), note rate (6.000%), and purchase price (\$200,000.00). An 'MI Coverage % Details' modal window is open, showing a table of coverage percentages and a 'Refresh' icon highlighted with a red box.

MI Coverage % Details

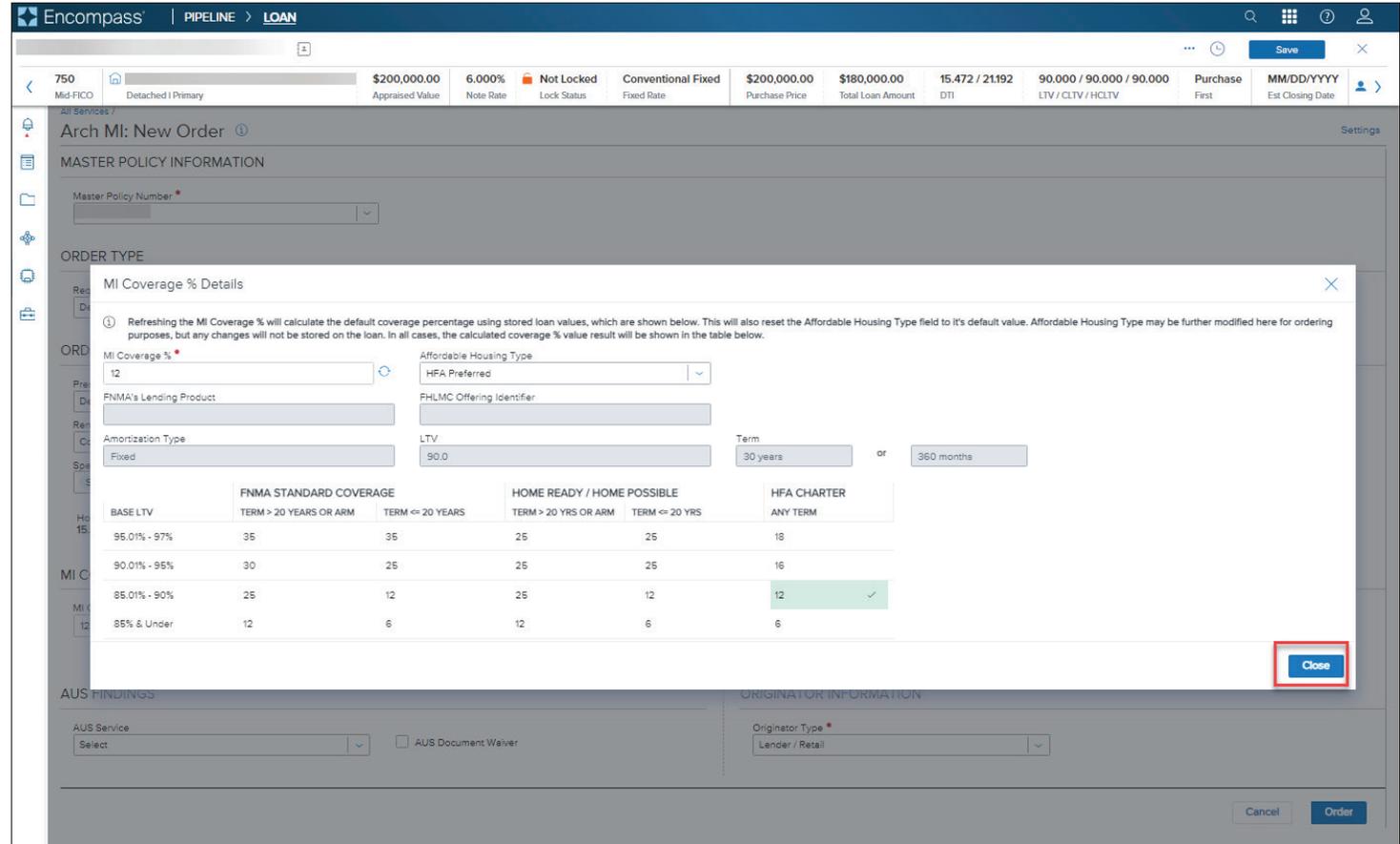
Refreshing the MI Coverage % will calculate the default coverage percentage using stored loan values, which are shown below. This will also reset the Affordable Housing Type field to its default value. Affordable Housing Type may be further modified here for ordering purposes, but any changes will not be stored on the loan. In all cases, the calculated coverage % value result will be shown in the table below.

MI Coverage %: 12 (Refresh icon highlighted)

Affordable Housing Type: HFA Preferred

BASE LTV	FNMA STANDARD COVERAGE		HOME READY / HOME POSSIBLE		HFA CHARTER
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YRS OR ARM	TERM <= 20 YRS	ANY TERM
95.01% - 97%	35	35	25	25	18
90.01% - 95%	30	25	25	25	16
85.01% - 90%	25	12	25	12	12 ✓
85% & Under	12	6	12	6	6

6. Click the **Close** button.



The screenshot shows the Encompass software interface for a loan order. A modal window titled "MI Coverage % Details" is open, displaying a table of coverage percentages. The table has columns for "BASE LTV", "FNMA STANDARD COVERAGE", "HOME READY / HOME POSSIBLE", and "HFA CHARTER". The "HFA CHARTER" column has a value of 12, which is highlighted in green. A "Close" button is located at the bottom right of the modal window, highlighted with a red box.

BASE LTV	FNMA STANDARD COVERAGE		HOME READY / HOME POSSIBLE		HFA CHARTER
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YRS OR ARM	TERM <= 20 YRS	ANY TERM
95.01% - 97%	35	35	25	25	18
90.01% - 95%	30	25	25	25	16
85.01% - 90%	25	12	25	12	12
85% & Under	12	6	12	6	6