

Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — 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

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



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.



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

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

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

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

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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.

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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.

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

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

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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.

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 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.

- 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**.

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7. Add any Comments , if neede	ed,
and click Order .	

8. Wait for the order to be processed.

Documents 20/500 Comments 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) Order Cancel \sim ... 🕒 × 750 6 \$200,000.00 6.000% General Locked Conventional Fixed \$200,000.00 \$180,000.00 15.472 / 21.192 90.000 / 90.000 / 90.000 Pure < Mid-FICO Detached | Primary Appraised Value Note Rate Lock Status Eixed Rate Purchase Price Total Loan Amount DTI LTV / CLTV / HCLTV First **P** Housing Expense Ratio w/o Mi 15.045 Debt to income Ratio w/o MI 20.765 MI COVERAGE MI Coverage % • -MI COVERAGE % DETAILS Select ORIGINATOR INFORMATION -Originator Type Desktop Underwriter (DU) DU Recommendation • Approve Eligible Your order is being processed This is a test loan)E

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

 Status
 Description

 Status
 Description

 (1)
 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

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

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

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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

13. Order Status will be displayed.

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	Mortgage Insurance Cent	er: Order Summ	iary ~						Suc Che	cess ck Status Completed	×
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تي 1	Order Status: Approv	/ed		ACTIVE ORDE	R	Imported	l Rates				
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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

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			Arch Mor	gage Insurance Company (herein "the Company")						
				Please deliver to	Jim Rizzo		MI Master Policy # Insured Loan #			
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				Borrower Name(s)			Property Address			
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			Subordi Fanr Freddi	nate Financing Amount Submission Type ie Mae DU® Response Mac LPA® Response Qualifying Debt Ratio Calculated LTV/CLTV Plan LTV Concernent	N/A Non-Delogated Approve/Eligible 21.19% 90.00% 85.01% - 90.00%		Loan Purpose Loan Representative Score Renewal Type Refundability Premium Pard By	With Buydown Purchase 720 Constant No Refund Borrower		
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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.

 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.

7750 Editability 2000.00000 6.000% Not Locked Conventional Fixed 2000.0000 956.0000.000 956.727 (132) 20.0000 / 90.000 Parchase MMDD/D/ Is a Charange Marche Nie Biele Lots State Nie Biele Lots State Nie Biele Die State Die							··· 🕒	Save
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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

X Arch MI

a rate quote ...

arch Rate Quote ID										
		1			INITIAL PREMIUM A	T CLOSING		FIRST RENEWAL		1
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•	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:22:19 AM	08/29/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
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3. Click the arrow corresponding to

Search	n Rate Quote ID											\times
•	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT PERCENT %	AMOUNT	DURATION	FIRST RENEWAL PERCENT %	AMOUNT	DURATION	^
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0 •	_	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:22:19 AM	08/29/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months	
•		BPMI EZ Monthly NonRefundable (Constant	Rate Quote	05/30/2024. 5:54:36 PM	08/28/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months	₩ F
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4. ... to view details of the quote.

						INITIAL PREMIUM A	T CLOSING		FIRST RENEWAL		
	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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

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						INITIAL PREMIUM	AT CLOSING		FIRST RENEWAL		
	RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
○ →		BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
•	1	BPMI EZ Monthly NonRefundable (Constant Renewal)	Rate Quote	05/31/2024, 11:22:19 AM	08/29/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months
) ,		BPMI EZ Monthly NonRefundable (Constant	Rate Quote	05/30/2024. 5:54:36 PM	08/28/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Months

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

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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

MI Coverage

The MI Coverage % value is systemcalculated 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.

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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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

750 In Mid-FICO Detached I Primary	\$200,0 Appraised	0.00 6.000% Value 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	Purchase First	MM/DD/YYY Est Closing Dat	YY ate
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

- 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.

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	ORD	purposes, but any chai	nges will not be stored on the	loan. In all cases, th	ne calculated coverage s	6 value result will be shown in	the table below.							
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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

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De	i) Refreshing the MI	Coverage % will calculate the d	efault coverage	percentage using stored loan	values, which are shown bel	ow. This will also reset the Affo	rdable Housing Ty	pe field to it's default valu	e. Affordable Housing Type may b	e further modified	here for ordering
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Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Non-Delegated

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

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

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

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