



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.

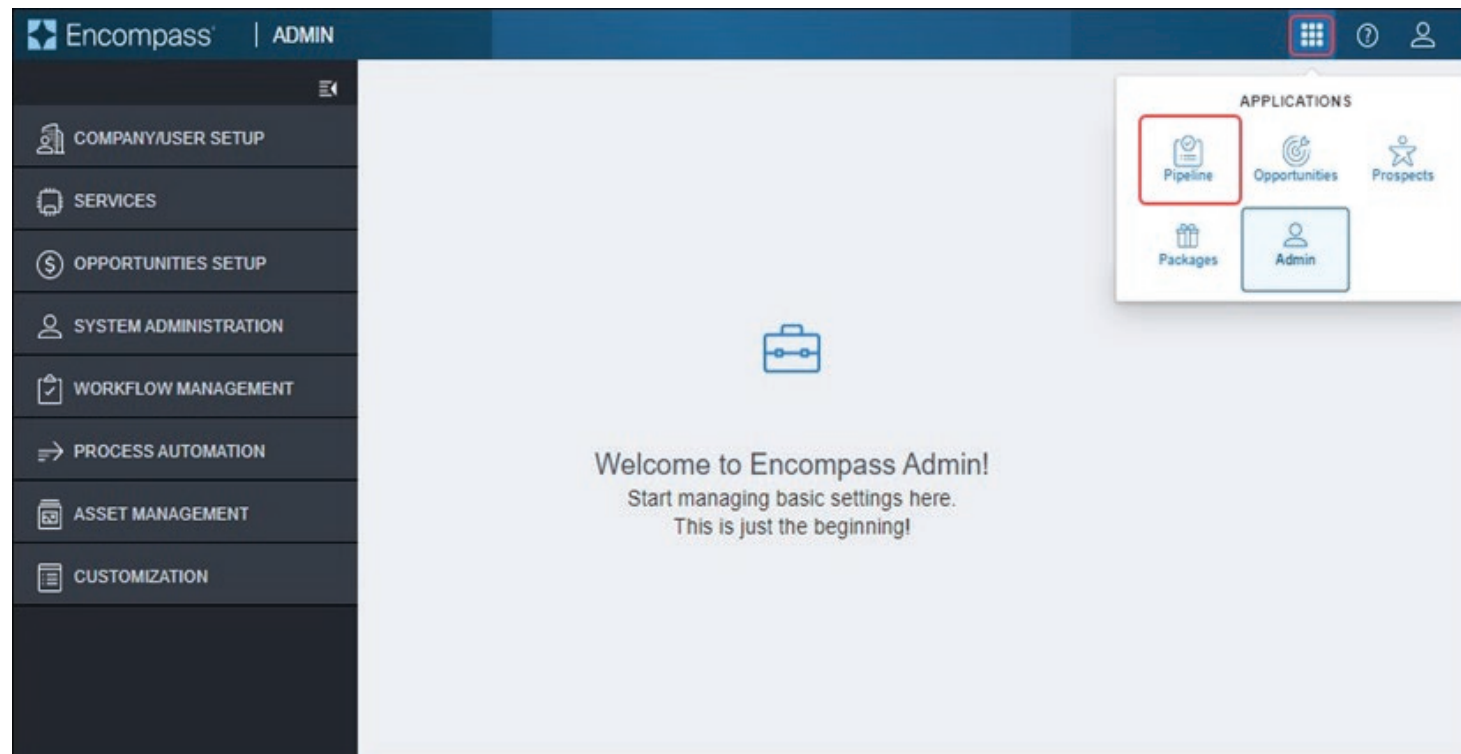
Settings and Configuration

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.

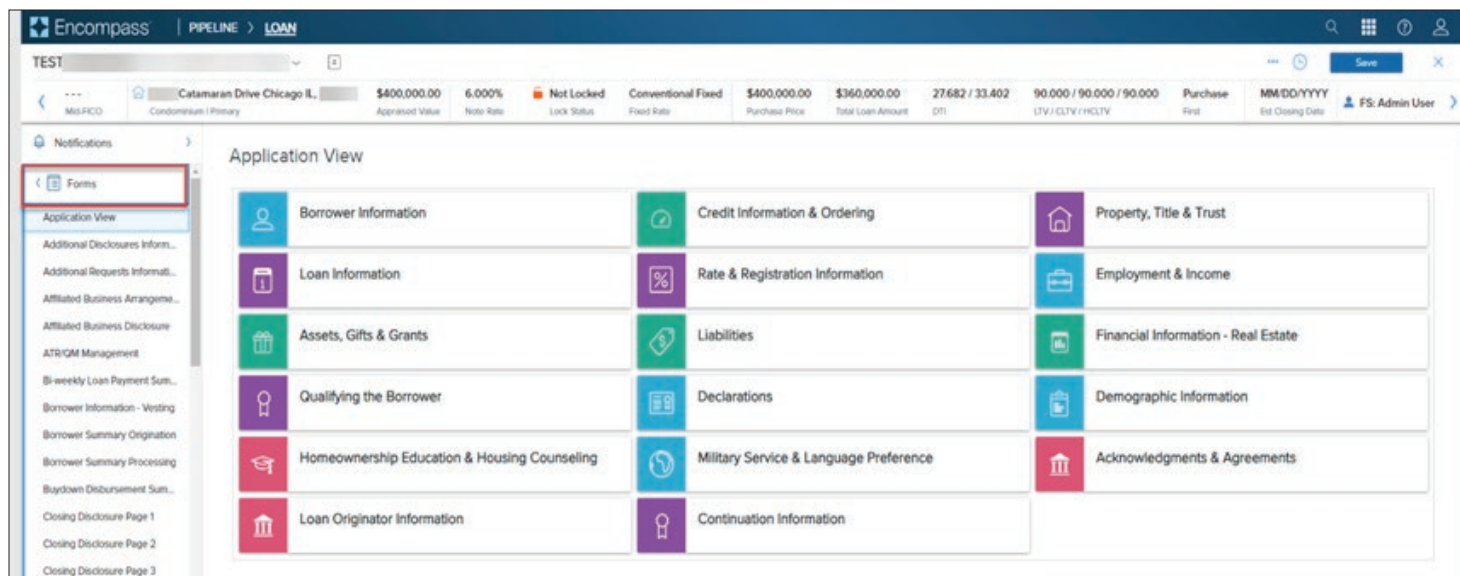
1. Log into the Web Version of Encompass.
2. Click the **Applications** menu and from the drop-down menu, click **Pipeline**.
3. From the Pipeline, open the loan for your MI order.
4. On the left navigation panel, click the Forms menu to collapse it (if applicable to your Encompass instance).

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.



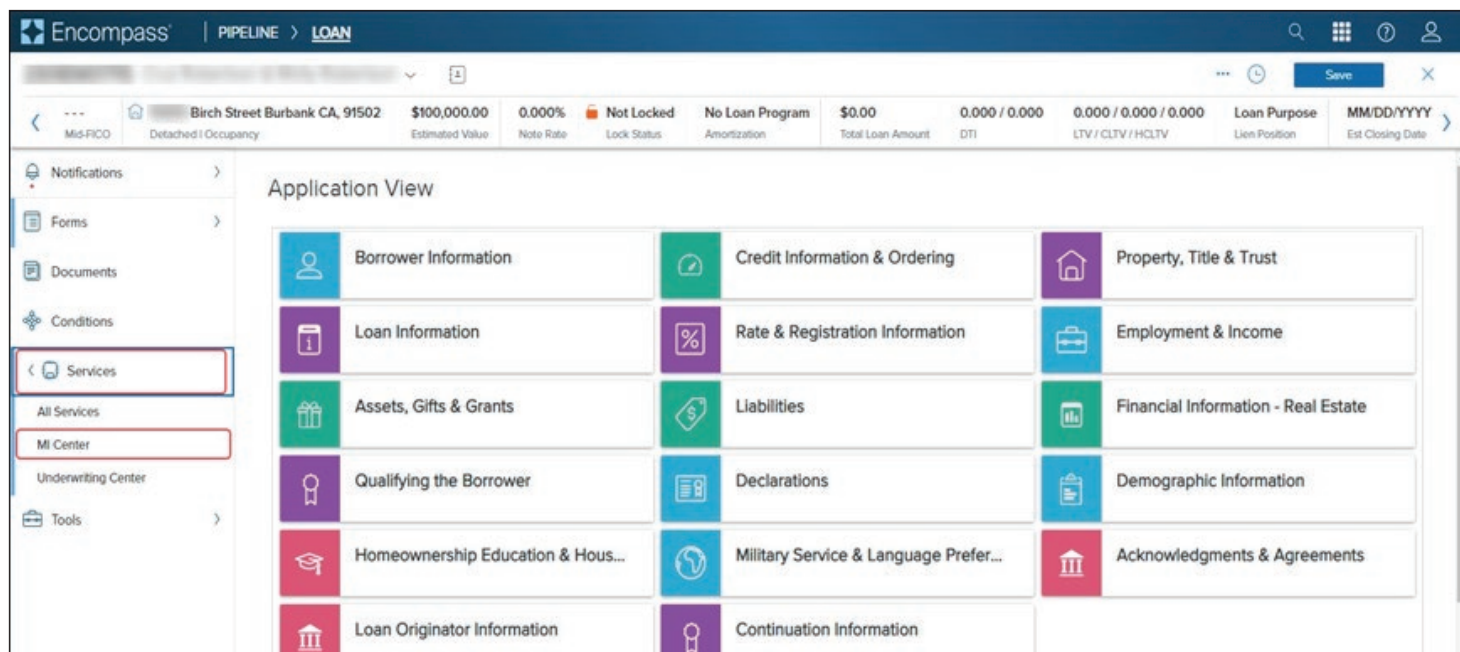
4. On the left navigation panel, click the **Forms** menu to collapse it (if applicable to your Encompass instance).



The screenshot shows the Encompass application interface. The left navigation panel has the 'Forms' menu collapsed. The main area displays the 'Application View' with a grid of 12 tiles representing different loan components. The top header shows loan details for 'Catamaran Drive Chicago IL'.

Application View		
Borrower Information	Credit Information & Ordering	Property, Title & Trust
Loan Information	Rate & Registration Information	Employment & Income
Assets, Gifts & Grants	Liabilities	Financial Information - Real Estate
Qualifying the Borrower	Declarations	Demographic Information
Homeownership Education & Housing Counseling	Military Service & Language Preference	Acknowledgments & Agreements
Loan Originator Information	Continuation Information	

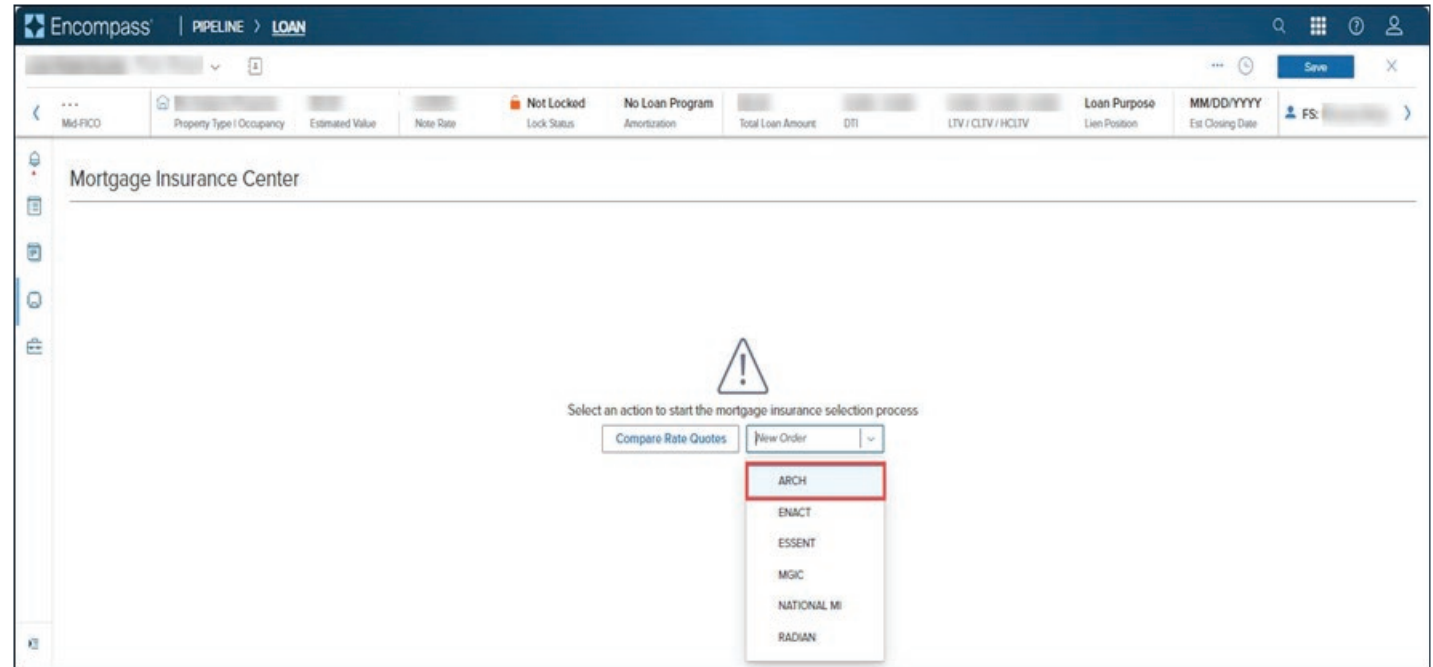
5. Click the **Services** menu and select **MI Center** from the drop-down menu.



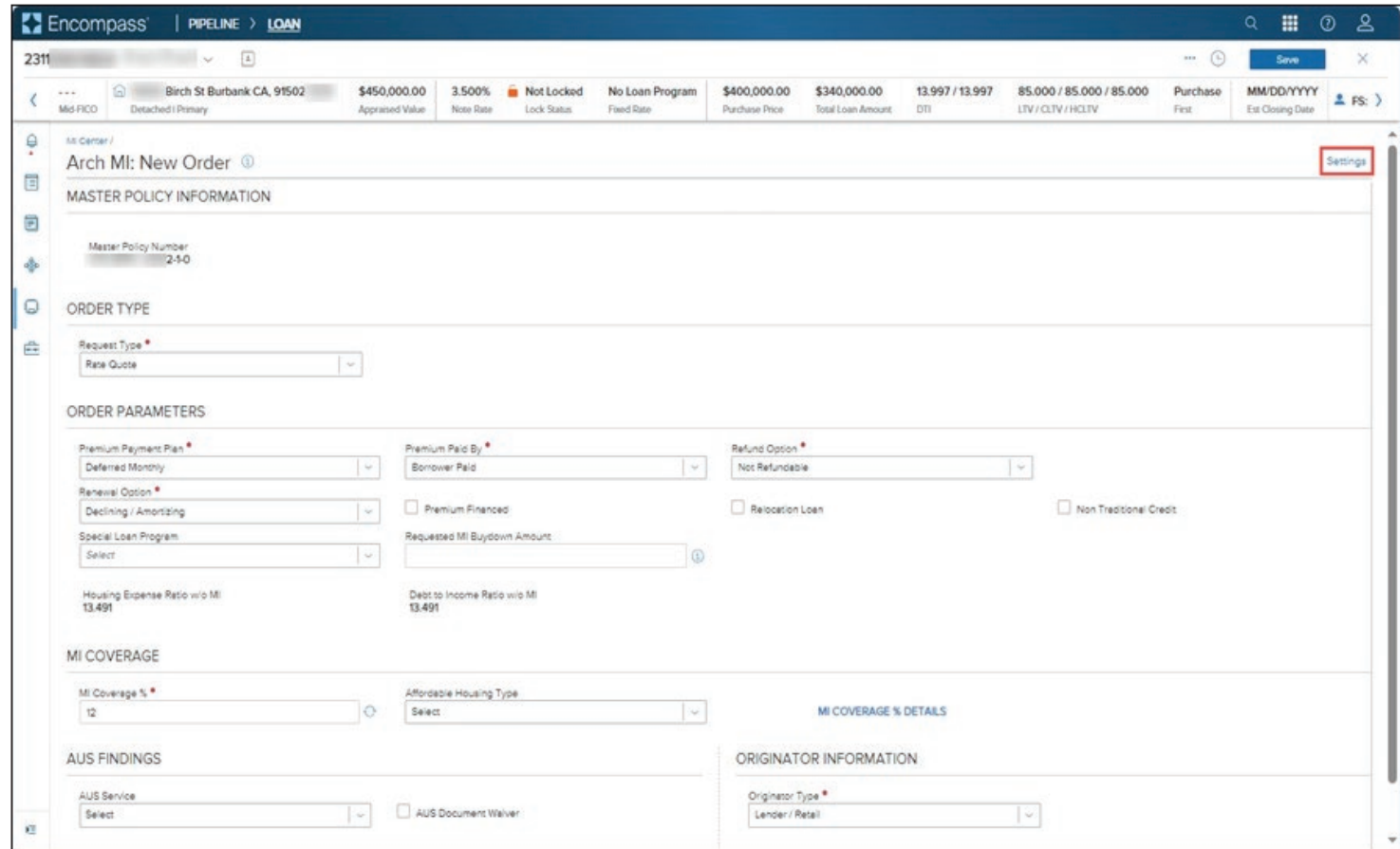
The screenshot shows the Encompass application interface. The left navigation panel has the 'Services' menu expanded, and 'MI Center' is selected. The main area displays the 'Application View' with a grid of 12 tiles representing different loan components. The top header shows loan details for 'Birch Street Burbank CA, 91502'.

Application View		
Borrower Information	Credit Information & Ordering	Property, Title & Trust
Loan Information	Rate & Registration Information	Employment & Income
Assets, Gifts & Grants	Liabilities	Financial Information - Real Estate
Qualifying the Borrower	Declarations	Demographic Information
Homeownership Education & Hous...	Military Service & Language Prefer...	Acknowledgments & Agreements
Loan Originator Information	Continuation Information	

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



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

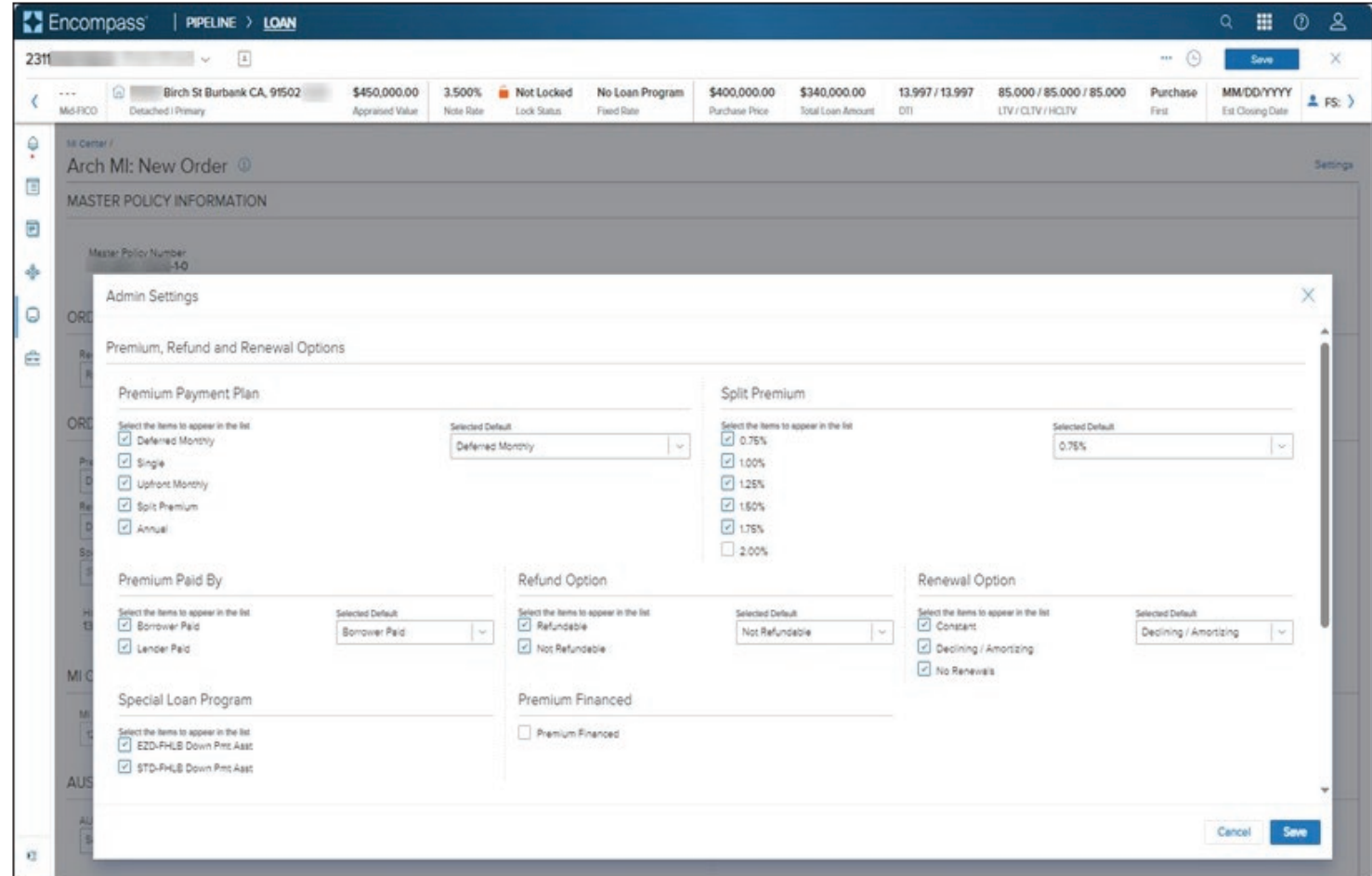


The screenshot shows the Encompass 'Arch MI: New Order' window. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. The main header displays loan details: 2311, Birch St Burbank CA, 91502, \$450,000.00, 3.500%, Not Locked, No Loan Program, \$400,000.00, \$340,000.00, 13.997 / 13.997, 85.000 / 85.000 / 85.000, Purchase, MM/DD/YYYY, FS. The 'Settings' button in the top right corner is highlighted with a red box. The main content area is divided into several sections: MASTER POLICY INFORMATION (Master Policy Number: 2-1-0), ORDER TYPE (Request Type: Rate Quote), ORDER PARAMETERS (Premium Payment Plan: Deferred Monthly, Premium Paid By: Borrower Paid, Refund Option: Not Refundable, Renewal Option: Declining / Amortizing, Special Loan Program: Select, Requested MI Buydown Amount: 13.491, Housing Expense Ratio w/o MI: 13.491, Debt to Income Ratio w/o MI: 13.491), MI COVERAGE (MI Coverage %: 12, Affordable Housing Type: Select), AUS FINDINGS (AUS Service: Select, AUS Document Waiver: ☐), and ORIGINATOR INFORMATION (Originator Type: Lender / Retail).

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 Admin Settings window for Arch MI: New Order. The window is titled "Admin Settings" and contains several sections for configuring loan options.

- 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:
 - Split Premium**
 - Select the items to appear in the list: ☒ 0.75%, ☒ 1.00%, ☒ 1.25%, ☒ 1.50%, ☒ 1.75%, ☐ 2.00%.
 - Selected Default:
 - Premium Paid By**
 - Select the items to appear in the list: ☒ Borrower Paid, ☒ Lender Paid.
 - Selected Default:
 - Special Loan Program**
 - Select the items to appear in the list: ☒ EZD-FHLS Down Pmt Asset, ☒ STD-FHLS Down Pmt Asset.
 - Refund Option**
 - Select the items to appear in the list: ☒ Refundable, ☒ Not Refundable.
 - Selected Default:
 - Premium Financed**
 - ☐ Premium Financed
 - Renewal Option**
 - Select the items to appear in the list: ☒ Constant, ☒ Declining / Amortizing, ☒ No Renewals.
 - Selected Default:

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.

Admin Settings

☒ Lender Paid

☒ Not Refundable

☒ Declining / Amortizing

☒ No Renewals

Special Loan Program

Select the items to appear in the list

☒ EZD PLUS Down Pmt Assist


☒ STD PLUS Down Pmt Assist

Premium Financed

☐ Premium Financed

MI Coverage Percentage

☒ Fannie Mae ☐ Freddie Mac

BASE LTV	FNMA STANDARD COVERAGE		FHLMC STANDARD COVERAGE		HOME READY / HOME POSSIBLE		HFA CHARTER ANY TERM
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YRS OR ARM	TERM <= 20 YRS	
65.01% - 67.00%	35	35			25	25	18
90.01% - 95.00%	30	25	30	25	25	25	16
85.01% - 90.00%	25	12	25	12	25	12	12
85.00% & Under	12	6	12	 6	12	6	6

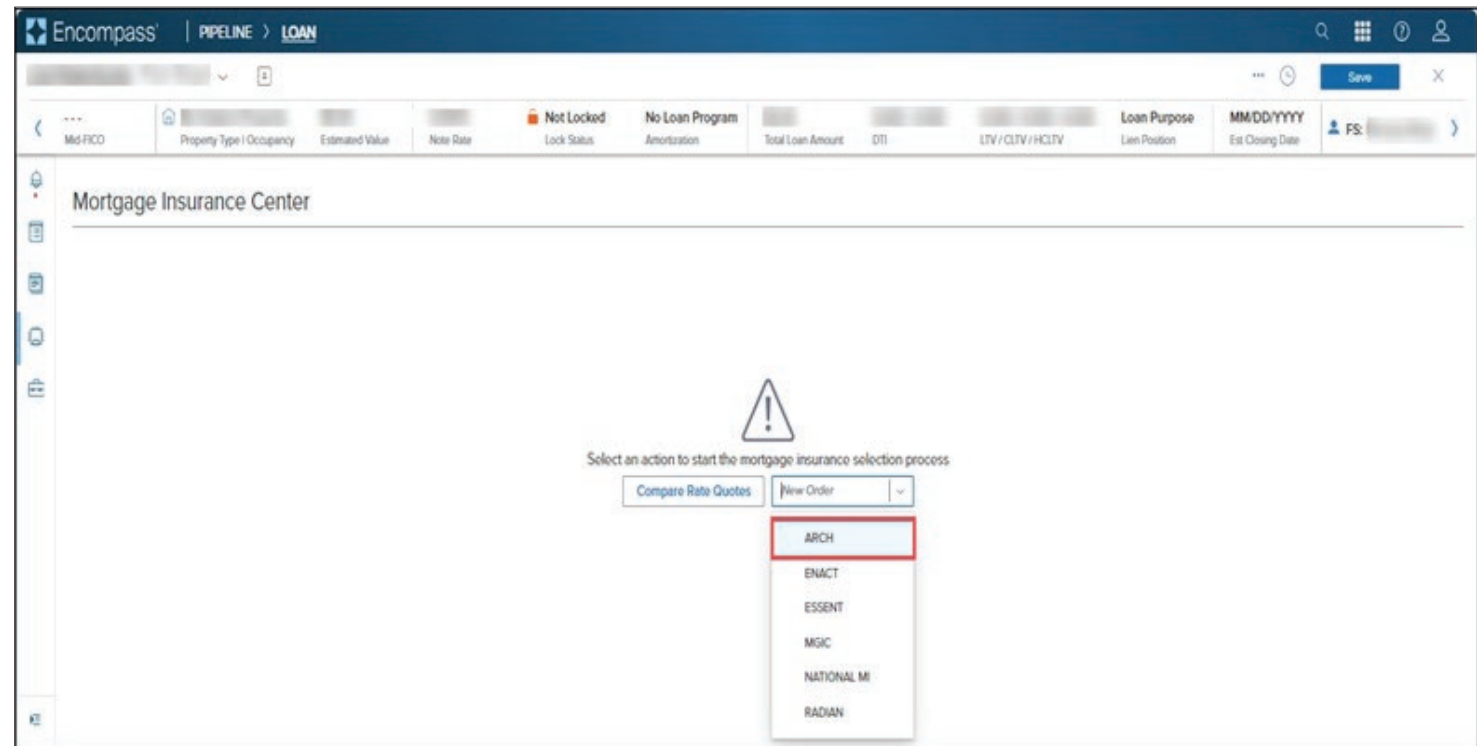
Cancel Save

New Non-Delegated Order

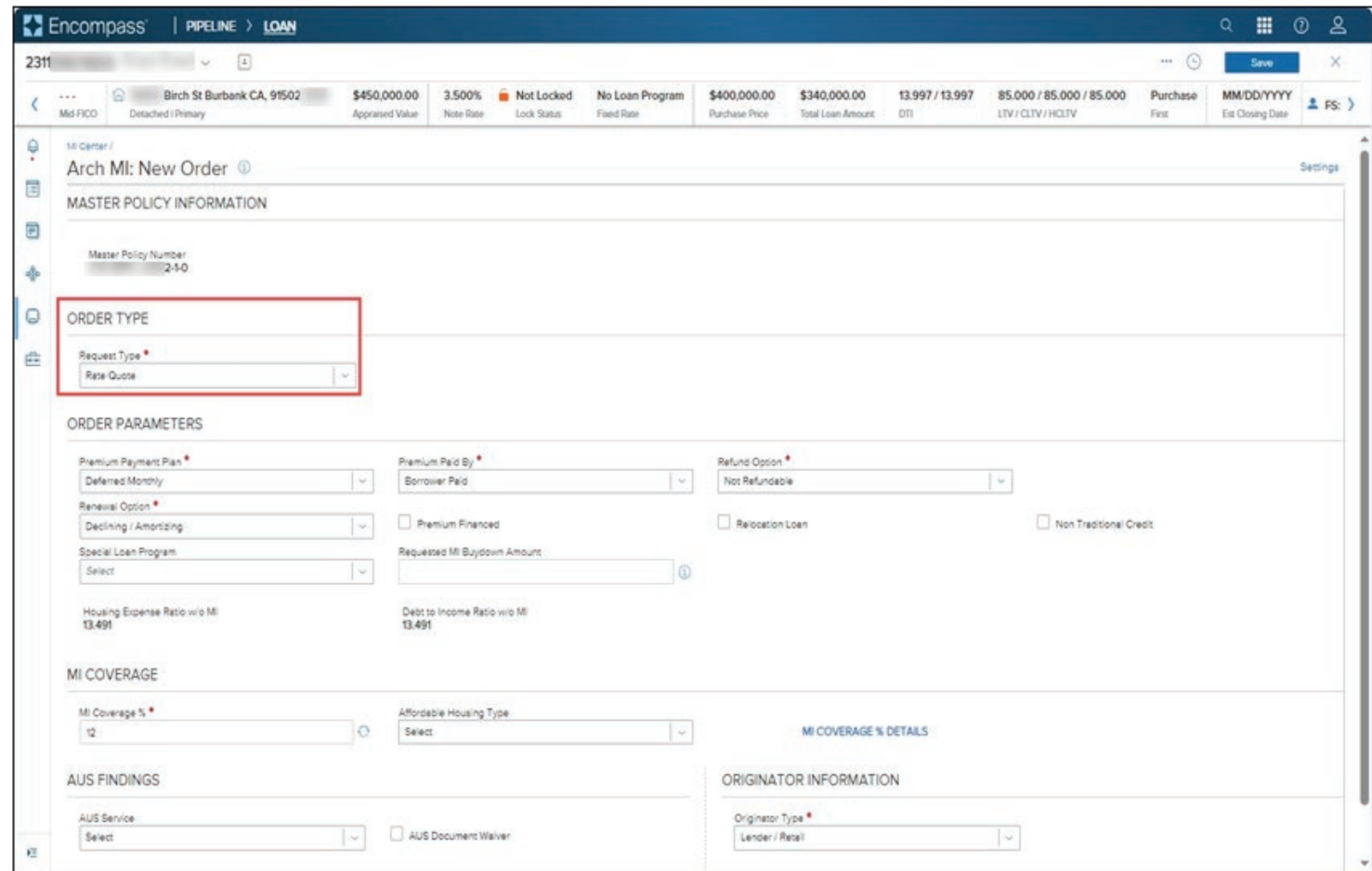
The following New Order types are supported for Arch MI:

- 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**.



- 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 creating a new Arch MI order. The top navigation bar shows 'Encompass' and 'PIPELINE > LOAN'. The main header area contains various loan details: 2311, Mid FICO, Birch St Burbank CA, 91502, \$450,000.00 Appraised Value, 3.500% Note Rate, Not Locked Lock Status, No Loan Program Fixed Rate, \$400,000.00 Purchase Price, \$340,000.00 Total Loan Amount, 13.997 / 13.997 DTI, 85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, and FS.

The main form is titled 'Arch MI: New Order' and includes a 'MASTER POLICY INFORMATION' section with a 'Master Policy Number' field set to '2-10'. Below this is the 'ORDER TYPE' section, which contains a 'Request Type' dropdown menu. This dropdown is highlighted with a red box, showing 'Rate Quote' as the selected option.

The 'ORDER PARAMETERS' section includes several fields: 'Premium Payment Plan' (Deferred Monthly), 'Premium Paid By' (Borrower Paid), 'Refund Option' (Not Refundable), 'Renewal Option' (Declining / Amortizing), 'Special Loan Program' (Select), 'Premium Financed' (checkbox), 'Relocation Loan' (checkbox), 'Non Traditional Credit' (checkbox), 'Requested MI Buydown Amount' (text field), 'Housing Expense Ratio w/o MI' (13.491), and 'Debt to Income Ratio w/o MI' (13.491).

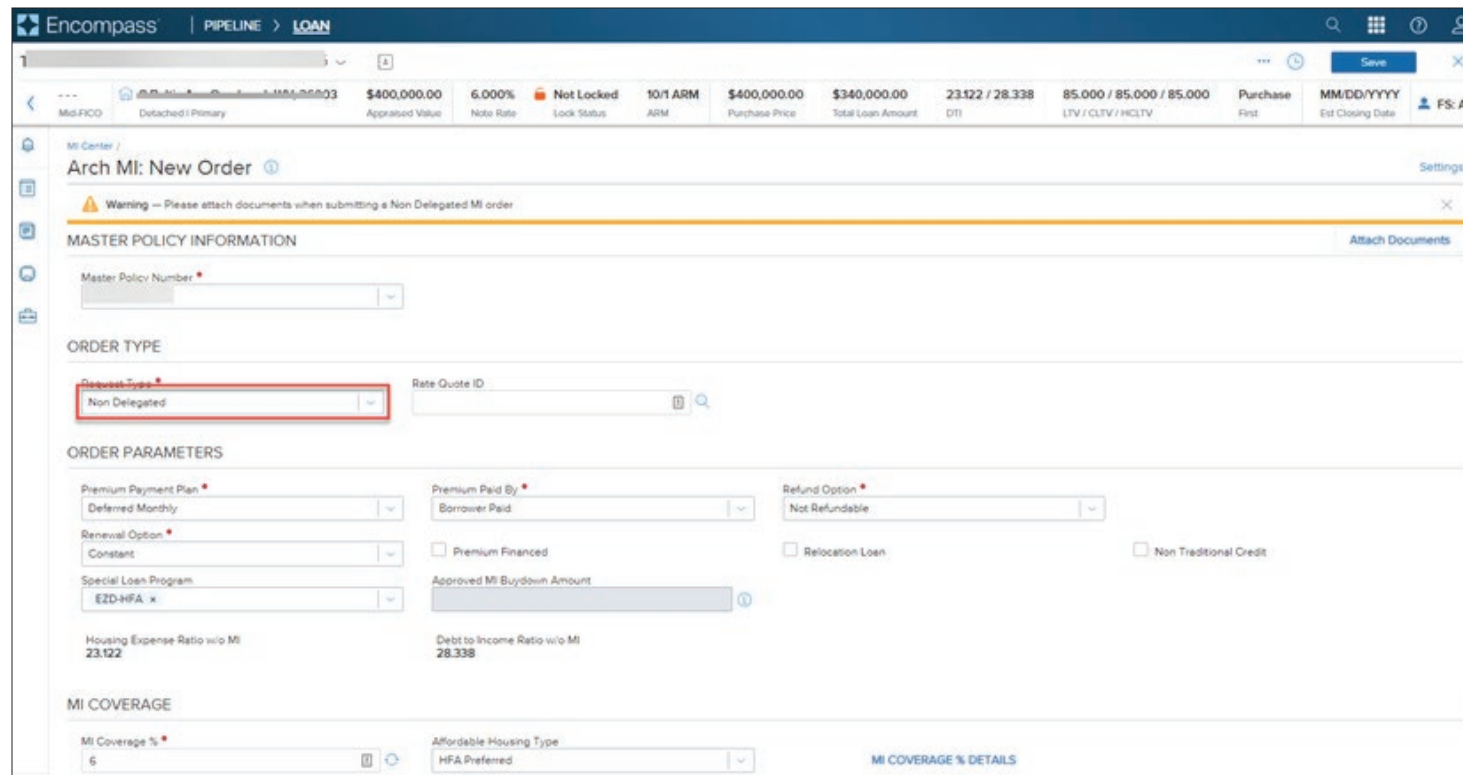
The 'MI COVERAGE' section includes 'MI Coverage %' (12) and 'Affordable Housing Type' (Select). A link for 'MI COVERAGE % DETAILS' is also present.

The 'AUS FINDINGS' section includes 'AUS Service' (Select) and 'AUS Document Waiver' (checkbox).

The 'ORIGINATOR INFORMATION' section includes 'Originator Type' (Lender / Retail).

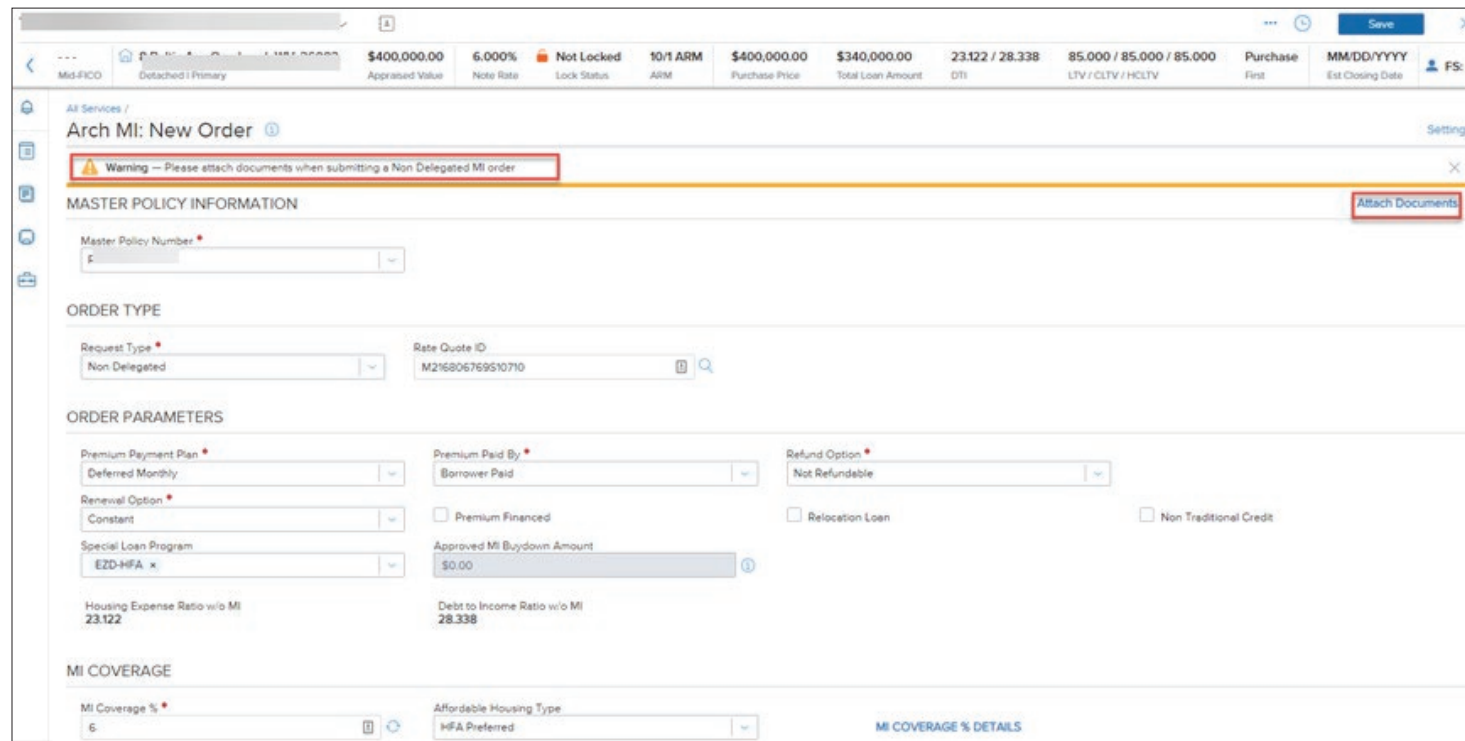
3. From the **Request Type** drop-down field, select **Non-Delegated**.

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 shows the 'Arch MI: New Order' form in the Encompass system. The 'Request Type' dropdown is highlighted with a red box and set to 'Non-Delegated'. The 'Rate Quote ID' field is visible next to it. Other fields include Master Policy Number, Order Parameters (Premium Payment Plan, Renewal Option, Special Loan Program, etc.), and MI Coverage.

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**.



Arch MI: New Order

Warning — Please attach documents when submitting a Non Delegated MI order

MASTER POLICY INFORMATION

Master Policy Number *

ORDER TYPE

Request Type *
Non Delegated

Rate Quote ID
M216806769510710

ORDER PARAMETERS

Premium Payment Plan *
Deferred Monthly

Premium Paid By *
Borrower Paid

Refund Option *
Not Refundable

Renewal Option *
Constant

Special Loan Program
EZD-HFA x

Approved MI Buydown Amount
\$0.00

Housing Expense Ratio w/o MI
23.122

Debt to Income Ratio w/o MI
28.338

MI COVERAGE

MI Coverage % *
6

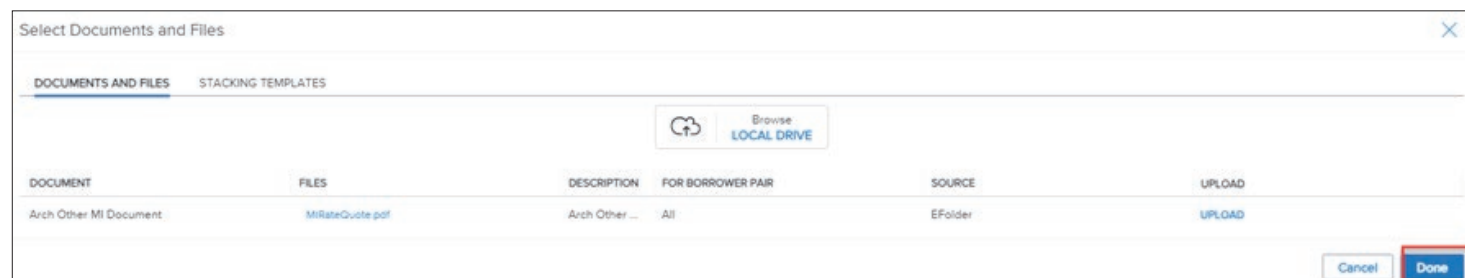
Affordable Housing Type
HFA Preferred

[MI COVERAGE % DETAILS](#)

[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**.



Select Documents and Files

DOCUMENTS AND FILES **STACKING TEMPLATES**

[Browse LOCAL DRIVE](#)

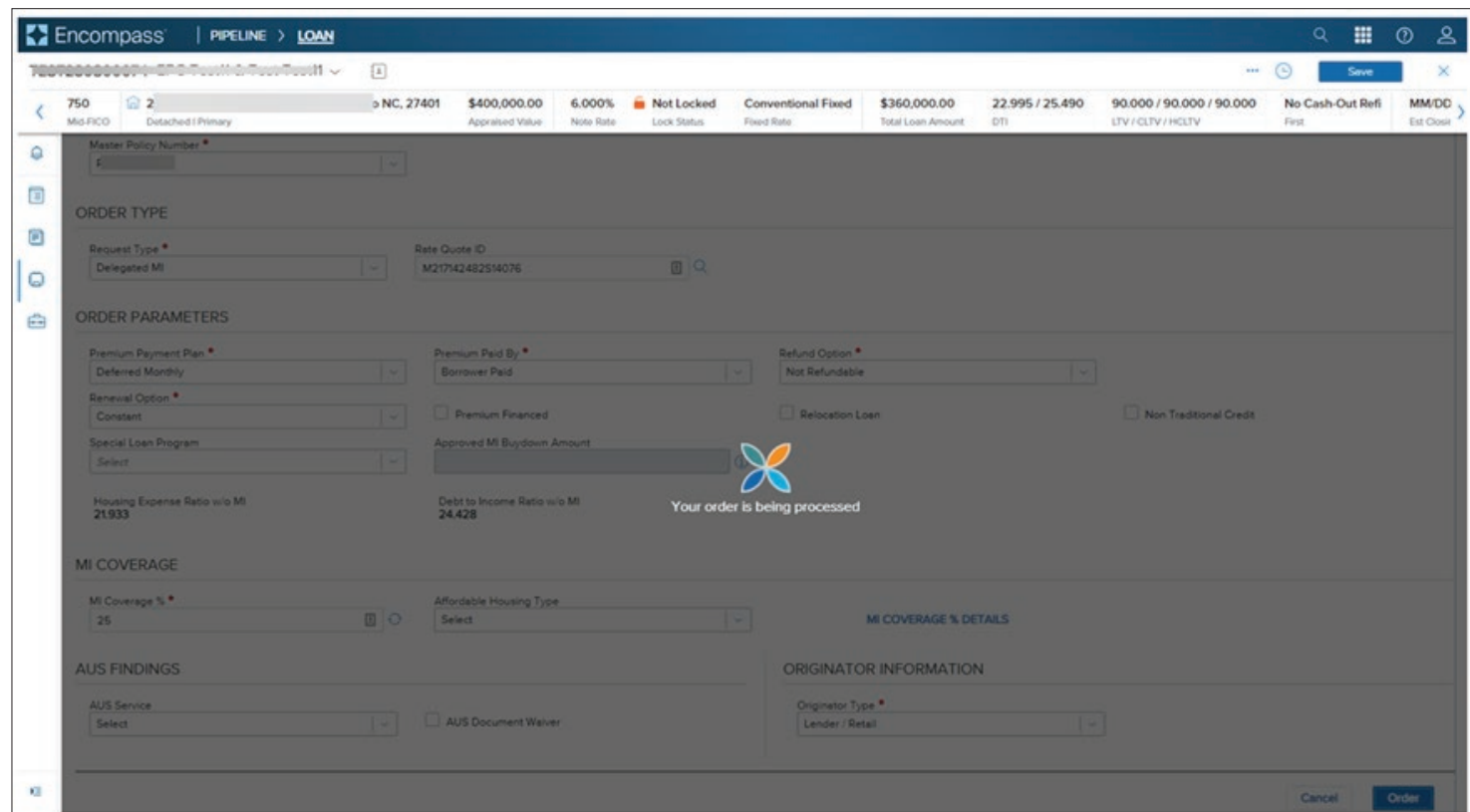
DOCUMENT	FILES	DESCRIPTION	FOR BORROWER PAIR	SOURCE	UPLOAD
Arch Other MI Document	MIRateQuote.pdf	Arch Other ...	All	EFolder	UPLOAD

[Cancel](#) [Done](#)

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




8. Wait for the order to be processed.




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

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



Suspended
Certificate #: 95641926

STATUS	DESCRIPTION
	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. Please contact MI Operations at 1-877-642-4642 for further assistance. See Arch MI's fraud warning here: https://mi.archcapgroup.com/Disclaimer

Encompass

PIPELINE > LOAN

...

Mid-FICO

Detached / Primary

03

\$400,000.00

Appraised Value

6.000%

Note Rate

Not Locked

Lock Status

10/1 ARM

ARM

\$400,000.00

Purchase Price

\$340,000.00

Total Loan Amount

23.122 / 28.338

DTI

85,000 / 85,000 / 85,000

LTV / CLTV / HCLTV

Purchase

First

MM/DD/YYYY

Est Closing Date

FS: A

Mortgage Insurance Center: Order Summary

New Order

Order #: 95641926

RESUBMIT ORDER

CHECK STATUS

OVERVIEW

DOCUMENTS RECEIVED (0)

DOCUMENT UPLOADS (0)

Order Status: Suspended


ACTIVE ORDER

Type	Provider	Order Date
Non Delegated	Arch	11/29/2023 09:34 PM
Premium Payment Plan	Paid By	Refund Option
DeferredMonthly	Borrower	Not Refundable
Renewal Option	Certificate Expiration Date	Premium Financed
Constant	-	-

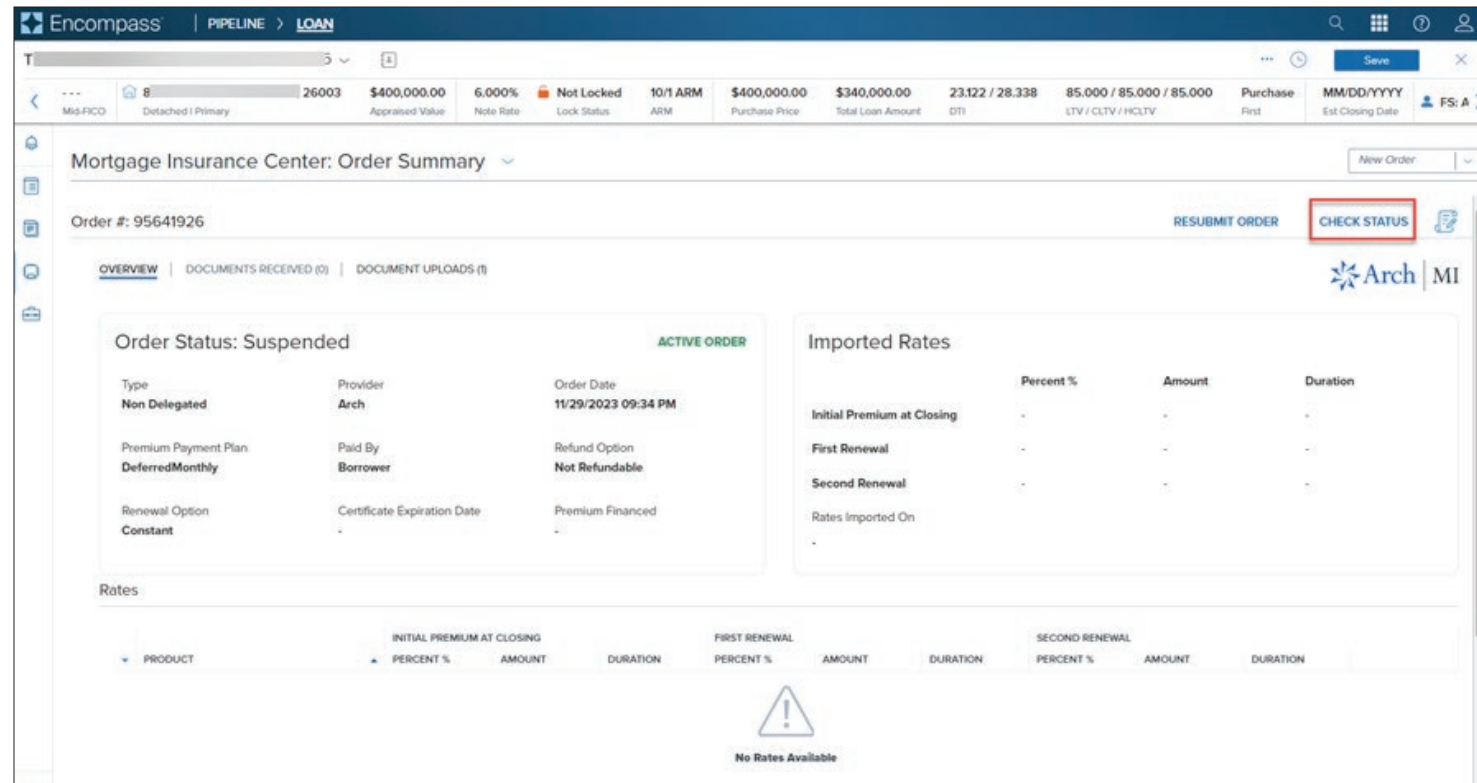
Imported Rates

	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
 No Rates Available									

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



Encompass | PIPELINE > LOAN

Mid-FICO: 8 | Detached / Primary | 26003 | \$400,000.00 | 6.000% | Not Locked | 10/1 ARM | \$400,000.00 | \$340,000.00 | 23.122 / 28.338 | 85,000 / 85,000 / 85,000 | Purchase First | MM/DD/YYYY | FS: A

Mortgage Insurance Center: Order Summary

Order #: 95641926

RESUBMIT ORDER | **CHECK STATUS**

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


Order Status: Suspended ACTIVE ORDER

Type	Provider	Order Date
Non Delegated	Arch	11/29/2023 09:34 PM
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
 No Rates Available									

13. Order Status will be displayed.

Encompass | PIPELINE > LOAN

TEST230800000 EPC Test5 & Test Test5

Mid-FICO Detached / Primary \$400,000.00 Appraised Value 6.000% Note Rate Not Locked Lock Status 10/1 ARM ARM \$400,000.00 Purchase Price \$340,000.00 Total Loan Amount 23.122 / 28.338 DTI 85,000 / 85,000 / 85,000 LTV / CLTV / HCLTV Purchase First MM/DD/YYYY Est Closing Date FS: A

Mortgage Insurance Center: Order Summary

Order #: 95641926

RESUBMIT ORDER CHECK STATUS

OVERVIEW DOCUMENTS RECEIVED (0) DOCUMENT UPLOADS (0)

Order Status: Approved ACTIVE ORDER

Type	Provider	Order Date
Non Delegated	Arch	11/29/2023 09:34 PM
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	
03/29/2024	No	

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.110600%	\$31.34	120 Months
Second Renewal	0.110600%	\$31.34	240 Months

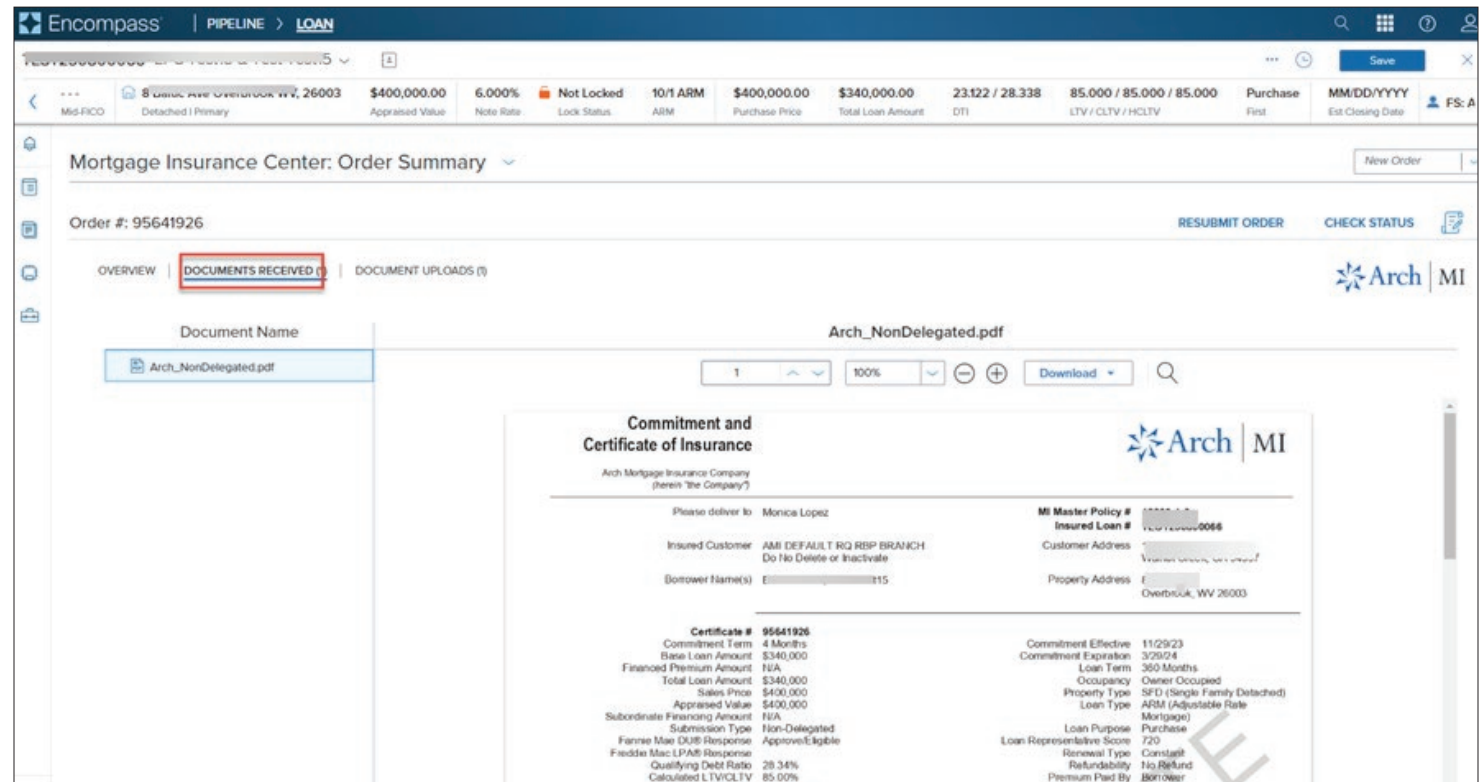
Rates Imported On
11/30/2023 @ 11:24 AM by Monica Lopez

Rates

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	-	0.110600%	\$31.34	120 Months	0.110600%	\$31.34	240 Months

IMPORT

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



Mortgage Insurance Center: Order Summary

Order #: 95641926

OVERVIEW | **DOCUMENTS RECEIVED (3)** | DOCUMENT UPLOADS (0)

Document Name: Arch_NonDelegated.pdf

Arch_NonDelegated.pdf

Commitment and Certificate of Insurance

Arch Mortgage Insurance Company
(Herein "The Company")

Please deliver to: Monica Lopez

Insured Customer: AMI DEFAULT RQ RBP BRANCH
Do No Delete or Inactivate

Borrower Name(s): [REDACTED]

MI Master Policy #: [REDACTED]
Insured Loan #: [REDACTED]

Customer Address: [REDACTED]
Property Address: Overbrook, WV 26003

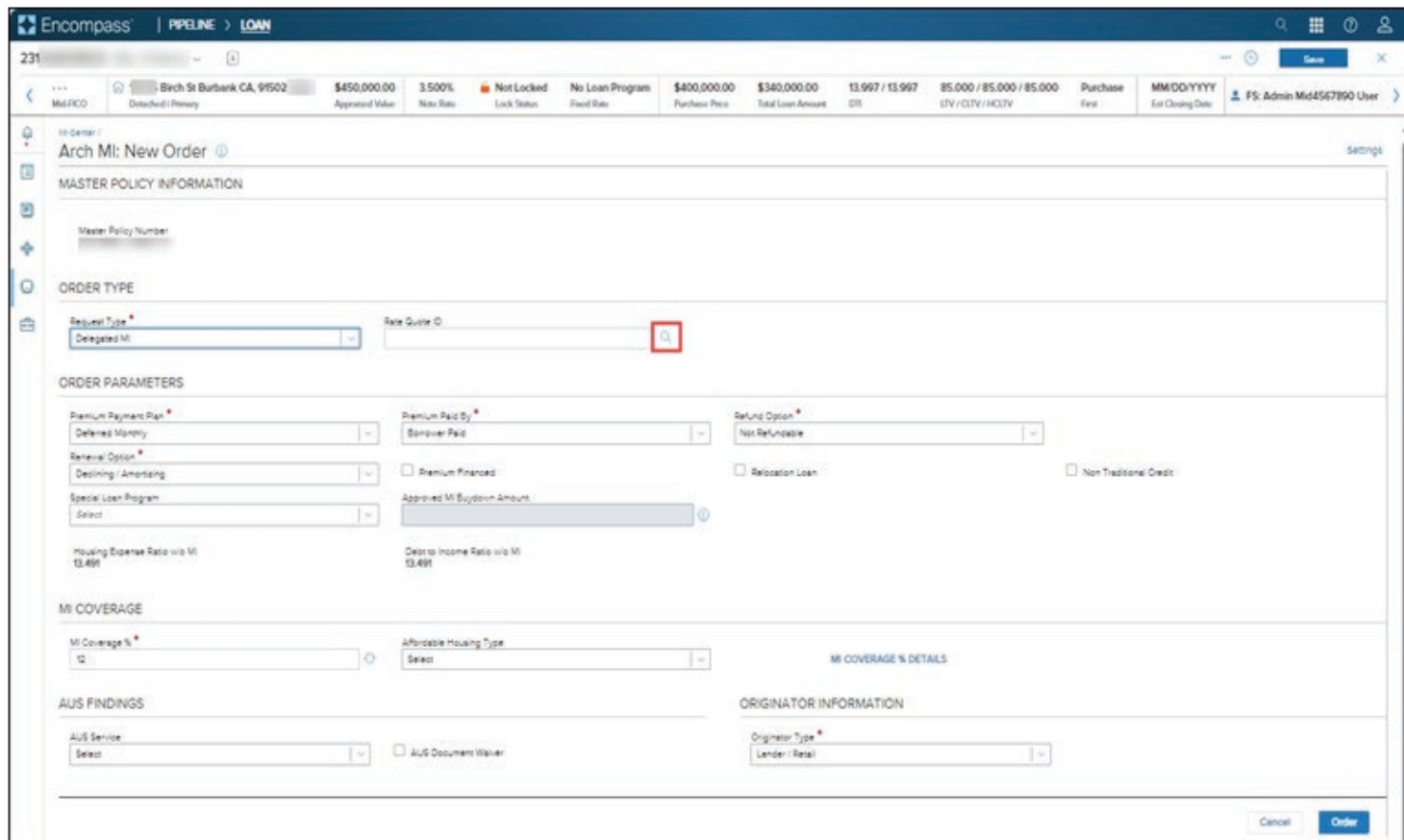
Certificate # 95641926

Commitment Term	4 Months	Commitment Effective	11/29/23
Base Loan Amount	\$340,000	Commitment Expiration	3/29/24
Financed Premium Amount	N/A	Loan Term	360 Months
Total Loan Amount	\$340,000	Occupancy	Owner Occupied
Sales Price	\$400,000	Property Type	SFD (Single Family Detached)
Appraised Value	\$400,000	Loan Type	ARM (Adjustable Rate)
Subordinate Financing Amount	N/A		Mortgage)
Submission Type	Non-Delegated	Loan Purpose	Purchase
Fannie Mae DUE Response	Approved/Eligible	Loan Representative Score	720
Freddie Mac LPAR Response		Renewal Type	Constant
Qualifying Debt Ratio	28.34%	Refundability	No Refund
Calculated LTV/CLTV	85.00%	Premium Paid By	Borrower

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' window in the Encompass system. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. Below this, a summary bar displays loan details: 231, Birch St Burbank, CA, 91502, \$450,000.00, 3.500%, Not Locked, No Loan Program, \$400,000.00, \$340,000.00, 13.997 / 13.997, 85,000 / 85,000 / 85,000, Purchase First, MM/DD/YYYY, and FS: Admin Mid4567890 User. The main form is titled 'Arch MI: New Order' and contains several sections: 'MASTER POLICY INFORMATION' (Master Policy Number), 'ORDER TYPE' (Request Type: Delegated MI, Rate Quote ID), 'ORDER PARAMETERS' (Premium Payment Plan: Deferred Monthly, Premium Paid By: Borrower Paid, Refund Option: Non Refundable, Renewal Option: Declining / Amortizing, Special Loan Program: Select, Approved MI Buydown Amount, Housing Expense Ratio w/o MI: 13.49%, Debt to Income Ratio w/o MI: 13.49%), 'MI COVERAGE' (MI Coverage %: 12, Affordable Housing Type: Select), 'AUS FINDINGS' (AUS Service: Select, AUS Document Walker), and 'ORIGINATOR INFORMATION' (Originator Type: Lender / Retail). A 'Search' icon (magnifying glass) is located next to the 'Rate Quote ID' field, which is highlighted with a red box. The bottom right corner has 'Cancel' and 'Order' buttons.

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

	RATE QUOTE ID	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION
					PERCENT %	AMOUNT		PERCENT %	AMOUNT	
<input type="radio"/>	M329 N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.000000%	\$0.00	0 Months	0.250000%	\$70.83	120 Months
<input type="radio"/>	S329	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.710000%	\$2,414.00	360 Months	--	--	--
<input type="radio"/>	S329 N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	1.170000%	\$3,978.00	360 Months	--	--	--

Cancel Select

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

	RATE QUOTE ID	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION
					PERCENT %	AMOUNT		PERCENT %	AMOUNT	
<input type="radio"/>	M329 N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.000000%	\$0.00	0 Months	0.250000%	\$70.83	120 Months
<input type="radio"/>	S329	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.710000%	\$2,414.00	360 Months	--	--	--
<input type="radio"/>	S329 N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	1.170000%	\$3,978.00	360 Months	--	--	--

Cancel Select

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

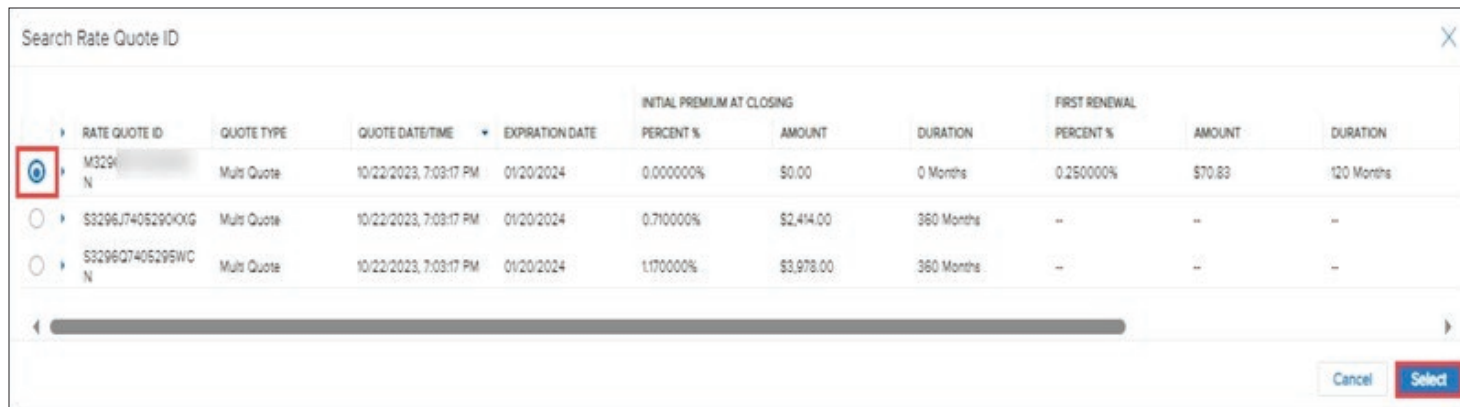
	RATE QUOTE ID	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION
					PERCENT %	AMOUNT		PERCENT %	AMOUNT	
<input type="radio"/>	M329 N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.000000%	\$0.00	0 Months	0.250000%	\$70.83	120 Months

Rate Quote ID Details

Premium Plan Periodic Monthly	Premium at Closing Deferred	Paid By Borrower	Refund Option Not Refundable	Renewal Option Constant	Product Description BPMI Monthly Non-Refundable
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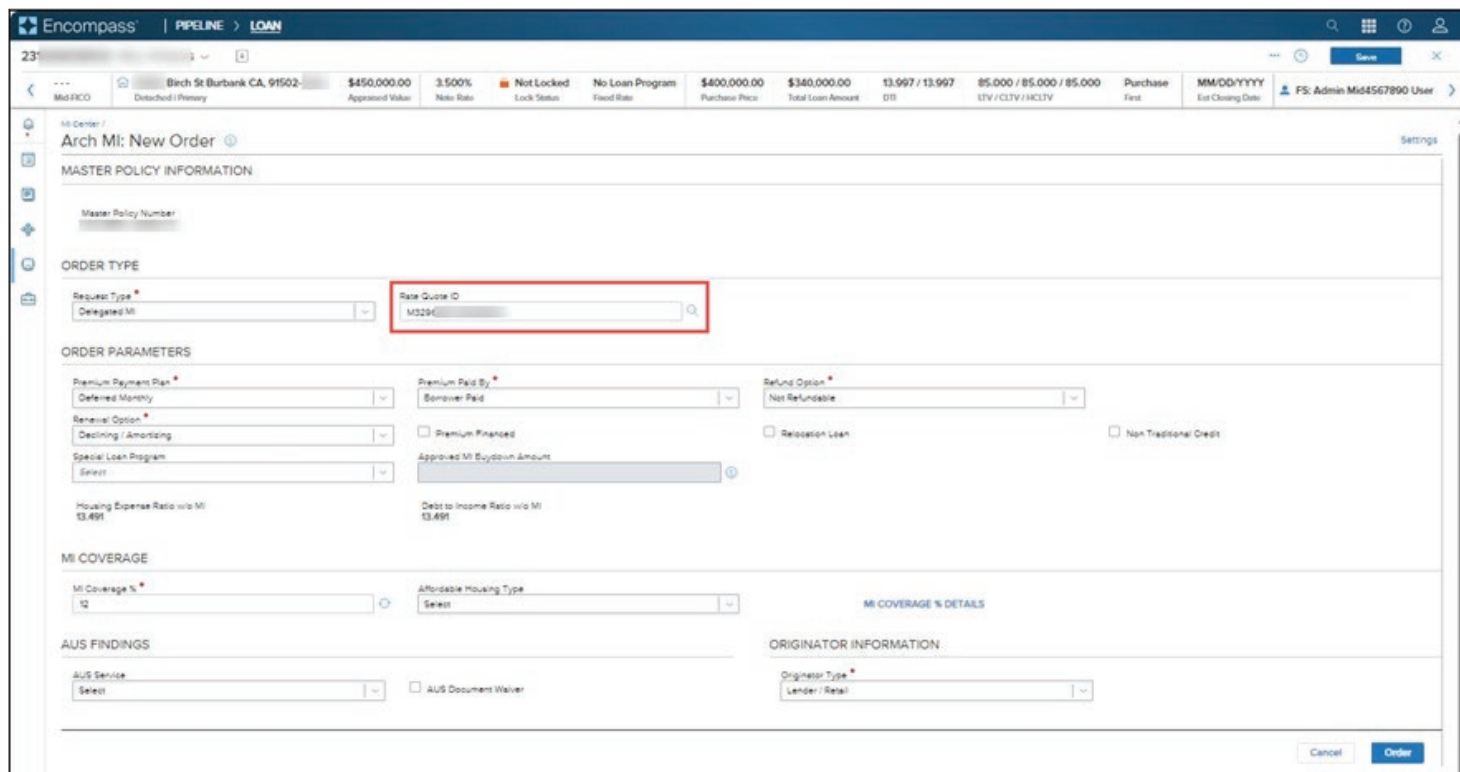
Cancel Select

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



RATE QUOTE ID	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING	FIRST RENEWAL	DURATION
PERCENT %	AMOUNT	PERCENT %	AMOUNT	DURATION		
M3294 N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.000000%	\$0.00	0 Months
S3296J7405290XG	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	0.710000%	\$2,414.00	360 Months
S3296Q7405295WC N	Multi Quote	10/22/2023, 7:03:17 PM	01/20/2024	1.170000%	\$3,978.00	360 Months

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

231 | Birch St Burbank CA, 91502 | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 13.997 / 13.997 | 85.000 / 85.000 / 85.000 | Purchase First | MM/DD/YYYY | FS: Admin Mid4567890 User

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

ORDER TYPE

Request Type: Delegated MI

Rate Quote ID: M3294

ORDER PARAMETERS

Premium Payment Plan: Deferred Monthly

Premium Paid By: Borrower Paid

Refund Option: Not Refundable

Renewal Option: Declining / Amortizing

Special Loan Program: Select

Approved MI Buydown Amount

Housing Expense Ratio w/o MI: 13.491

Debt to Income Ratio w/o MI: 13.491

MI COVERAGE

MI Coverage %: 12

Affordable Housing Type: Select

AUS FINDINGS

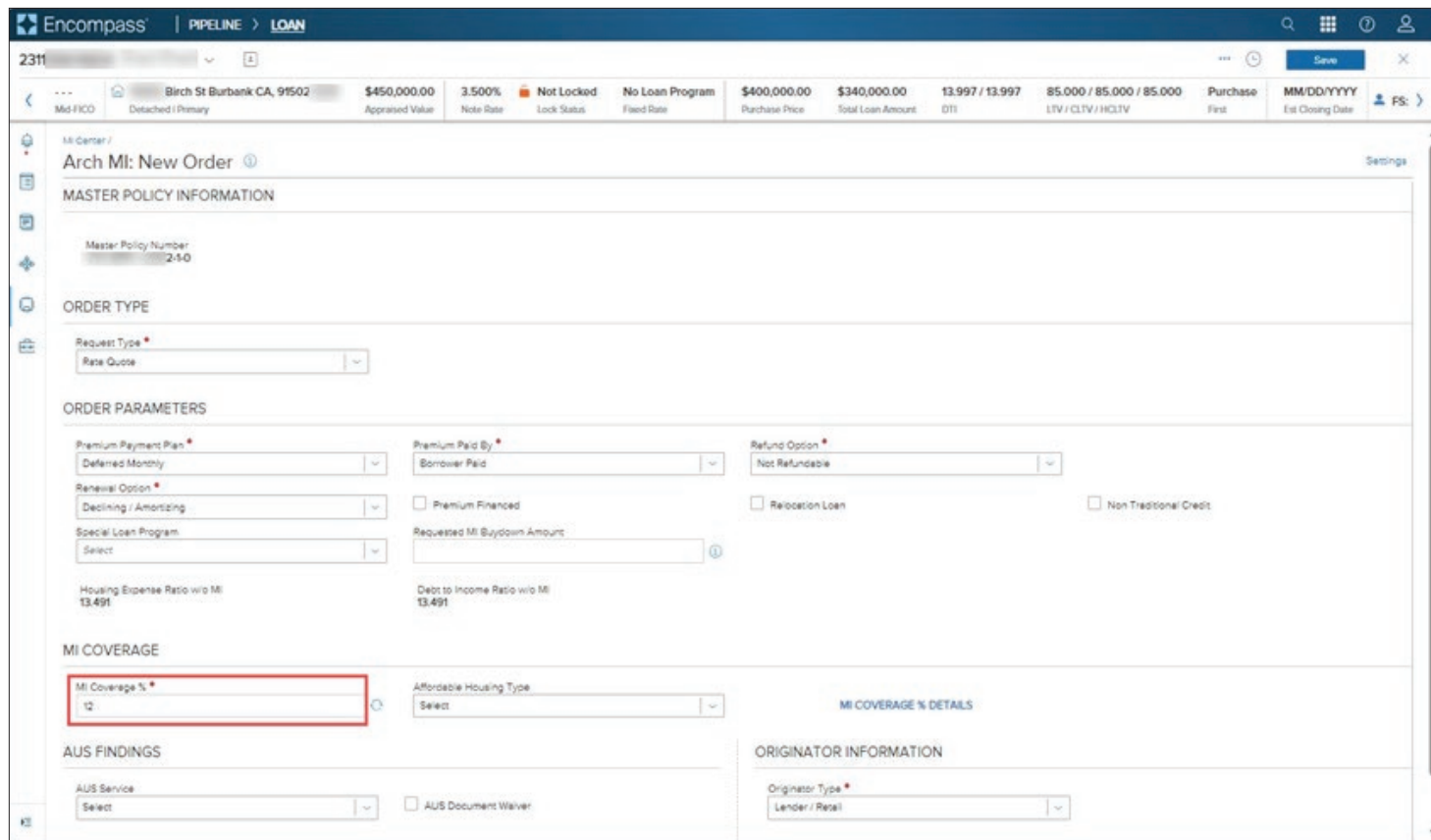
AUS Service: Select

ORIGINATOR INFORMATION

Originator Type: Lender / Retail

MI Coverage

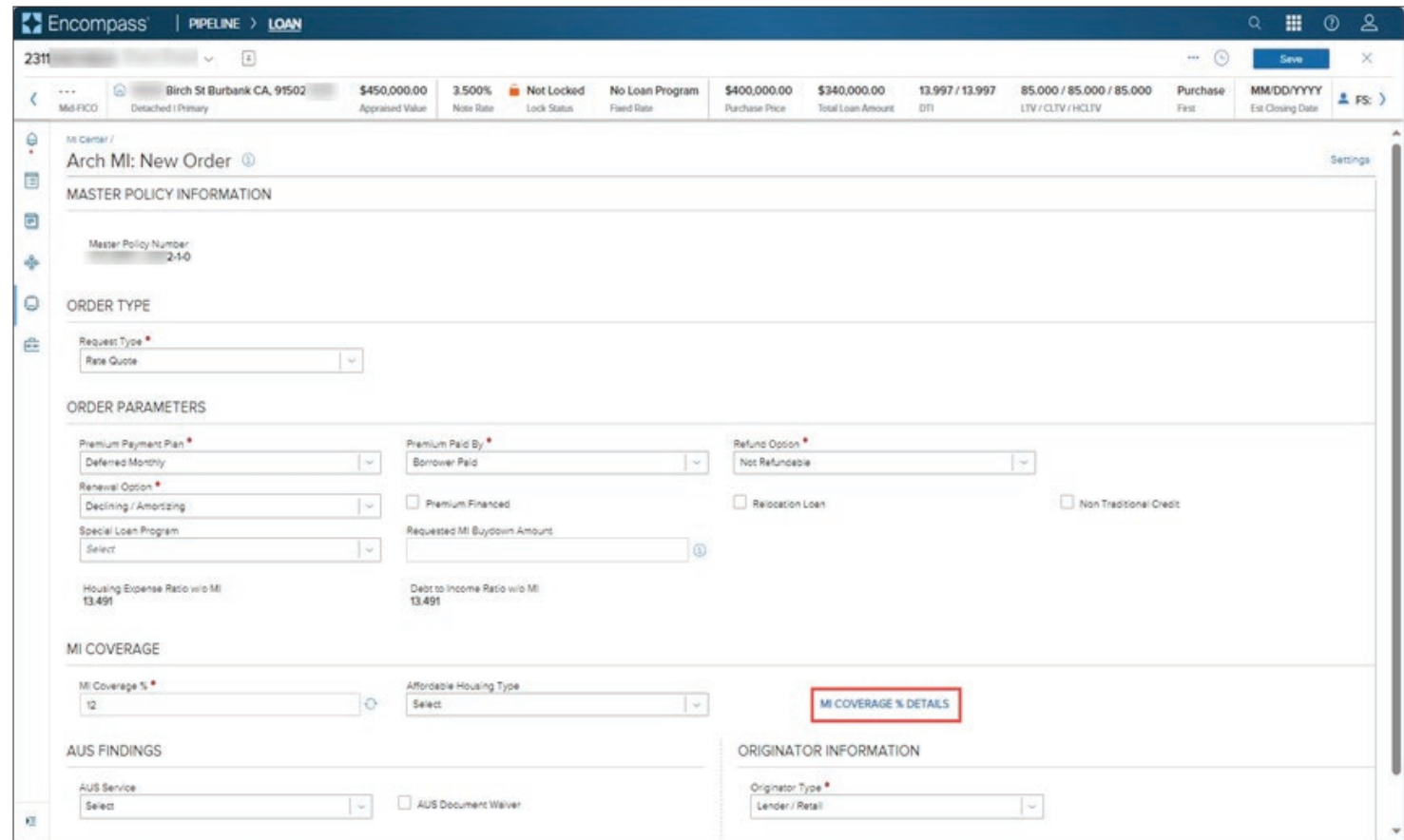
The MI Coverage % value is system-calculated and auto-populated each time the New Order window is launched. You can update this value if needed by going to the **MI Coverage % Details** link.



The screenshot shows the 'Arch MI: New Order' form in the Encompass system. The form is divided into several sections:

- MASTER POLICY INFORMATION:** Includes fields for Master Policy Number (2-40) and a link to 'Settings'.
- ORDER TYPE:** Includes a 'Request Type' dropdown menu set to 'Rate Quote'.
- ORDER PARAMETERS:** Includes fields for Premium Payment Plan (Deferred Monthly), Premium Paid By (Borrower Paid), Refund Option (Not Refundable), Renewal Option (Declining / Amortizing), Special Loan Program (Select), Requested MI Buydown Amount, Housing Expense Ratio w/o MI (13.491), and Debt to Income Ratio w/o MI (13.491).
- MI COVERAGE:** This section is highlighted with a red box. It includes a field for 'MI Coverage %' set to 12, a link to 'MI COVERAGE % DETAILS', and a dropdown for 'Affordable Housing Type' set to 'Select'.
- AUS FINDINGS:** Includes a dropdown for 'AUS Service' set to 'Select' and a checkbox for 'AUS Document Waiver'.
- ORIGINATOR INFORMATION:** Includes a dropdown for 'Originator Type' set to 'Lender / Retail'.

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



Encompass | PIPELINE > LOAN

2311

Birch St Burbank CA, 91502 \$450,000.00 3.500% Not Locked No Loan Program \$400,000.00 \$340,000.00 13.997 / 13.997 85,000 / 85,000 / 85,000 Purchase MM/DD/YYYY

Mid FICO Detached / Primary Appraised Value Note Rate Lock Status Fixed Rate Purchase Price Total Loan Amount DTI LTV / CLTV / HCLTV First Est Closing Date FS

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number 2-1-0

ORDER TYPE

Request Type * Rate Quote

ORDER PARAMETERS

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

Renewal Option * Declining / Amortizing Premium Financed Relocation Loan Non Traditional Credit

Special Loan Program Select Requested MI Buydown Amount

Housing Expense Ratio w/o MI 13.49% Debt to Income Ratio w/o MI 13.49%

MI COVERAGE

MI Coverage % * 12 Affordable Housing Type Select

MI COVERAGE % DETAILS

AUS FINDINGS

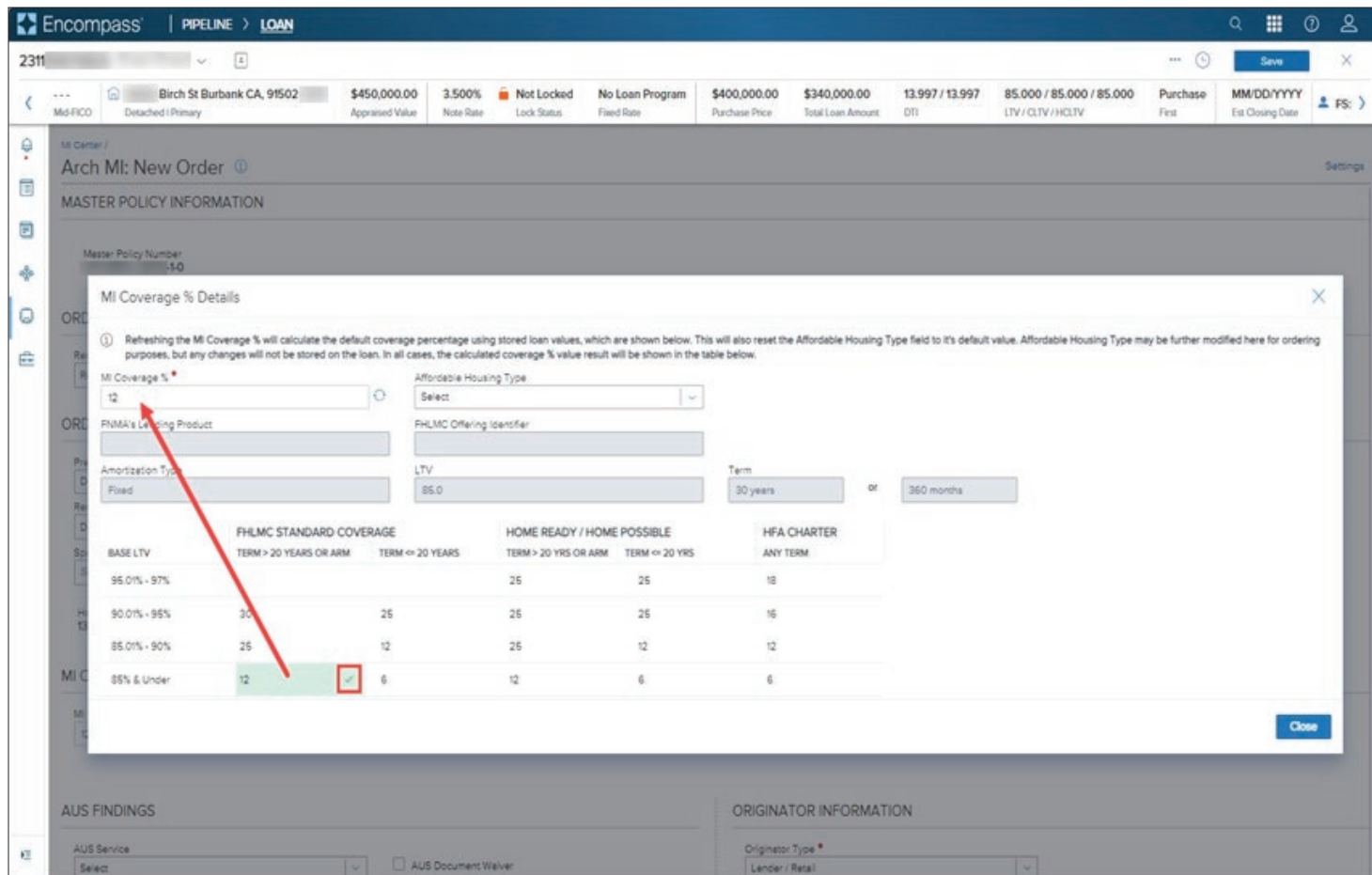
AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type * Lender / Retail

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.



Encompass | PIPELINE > LOAN

2311

Birch St Burbank CA, 91502 \$450,000.00 3.500% Not Locked No Loan Program \$400,000.00 \$340,000.00 13.997 / 13.997 85,000 / 85,000 / 85,000 Purchase MM/DD/YYYY FS

Mid FICO Detached / Primary Appraised Value Note Rate Lock Status Field Rate Purchase Price Total Loan Amount DTI LTV / CLTV / HCLTV First Est Closing Date

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

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 Affordable Housing Type Select

PNMA's Lending Product PHLMC Offering Identifier

Amortization Type Fixed LTV 85.0 Term 30 years or 360 months

BASE LTV	PHLMC 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
95.0% - 97%			25	25	18
90.0% - 95%	30	25	25	25	16
85.0% - 90%	25	12	25	12	12
85% & Under	12	6	12	6	6

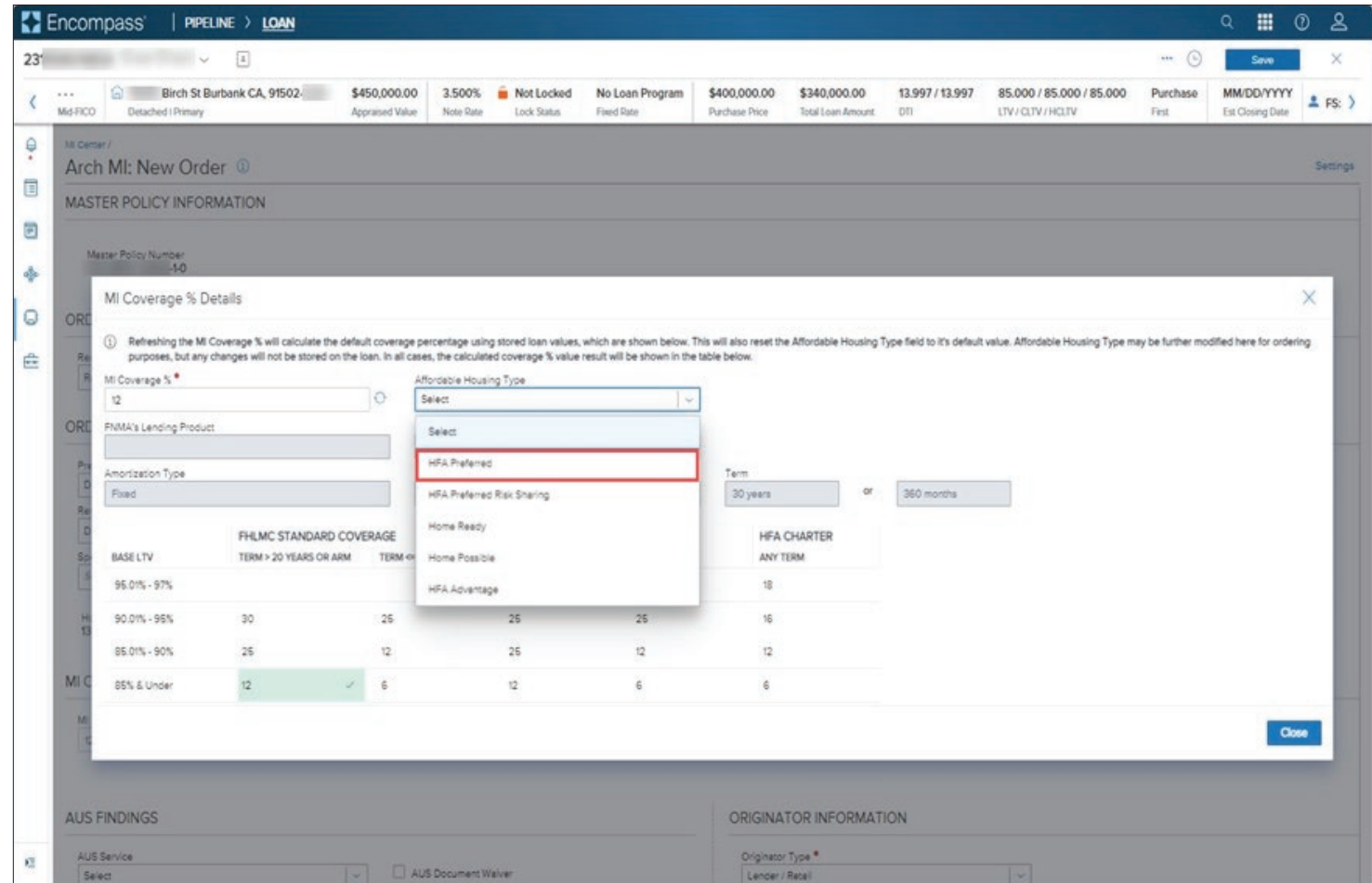
AUS FINDINGS

AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

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



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 %

PNMA's Lending Product

Amortization Type

Affordable Housing Type

Term or

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

AUS FINDINGS

AUS Service ☐ AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type

Encompass

PIPELINE > LOAN

23

...

Mid FICO

Birch St Burbank CA, 91502

Detached / Primary

\$450,000.00

Appraised Value

3.500%

Note Rate

Not Locked

Lock Status

No Loan Program

Fixed Rate

\$400,000.00

Purchase Price

\$340,000.00

Total Loan Amount

13.997 / 13.997

DTI

85.000 / 85.000 / 85.000

LTV / CLTV / HCLTV

Purchase First

MM/DD/YYYY

Est Closing Date

FS: >

All Services /

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

1-10

MI Coverage % Details

① 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 %

6

Affordable Housing Type

HFA Preferred

FHMA's Lending Product

FHLMC Offering Identifier

Amortization Type

Fixed

LTV

85.0

Term

30 years

or

360 months

BASE LTV	FHLMC 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%			25	25	18
92.01% - 95%	30	25	25	25	16
86.01% - 90%	25	12	25	12	12
85% & Under	12	6	12	6	6

Close

AUS FINDINGS

AUS Service

Select

AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type

Lender / Retail

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

Encompass | PIPELINE > LOAN

23 | Birch St Burbank CA, 91502 | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 13.997 / 13.997 | 85.000 / 85.000 / 85.000 | Purchase | MM/DD/YYYY | FS: >

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number: 1-0

MI Coverage % Details

① 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 %: 6 | Affordable Housing Type: HFA Preferred

PNMA's Lending Product: | FHLMC Offering Identifier: |

Amortization Type: Fixed | LTV: 85.0 | Term: 30 years or 360 months

BASE LTV	FHLMC 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%			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: Select | AUS Document Waiver: ☐

ORIGINATOR INFORMATION

Originator Type: Lender / Retail

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

Encompass | PIPELINE > LOAN

23

Mid FICO Detached / Primary Birch St Burbank CA, 91502 \$450,000.00 Appraised Value 3.500% Note Rate Not Locked Lock Status No Loan Program Fixed Rate \$400,000.00 Purchase Price \$340,000.00 Total Loan Amount 13.997 / 13.997 DTI 85.000 / 85.000 / 85.000 LTV / CLTV / HQLTV Purchase First MM/DD/YYYY Est Closing Date FS: >

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

MI Coverage % Details

① 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 % 6 Affordable Housing Type HFA Preferred

PNMA's Lending Product PHLMC Offering Identifier

Amortization Type Fixed LTV 85.0 Term 30 years or 360 months

BASE LTV	PHLMC 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%			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 ✓

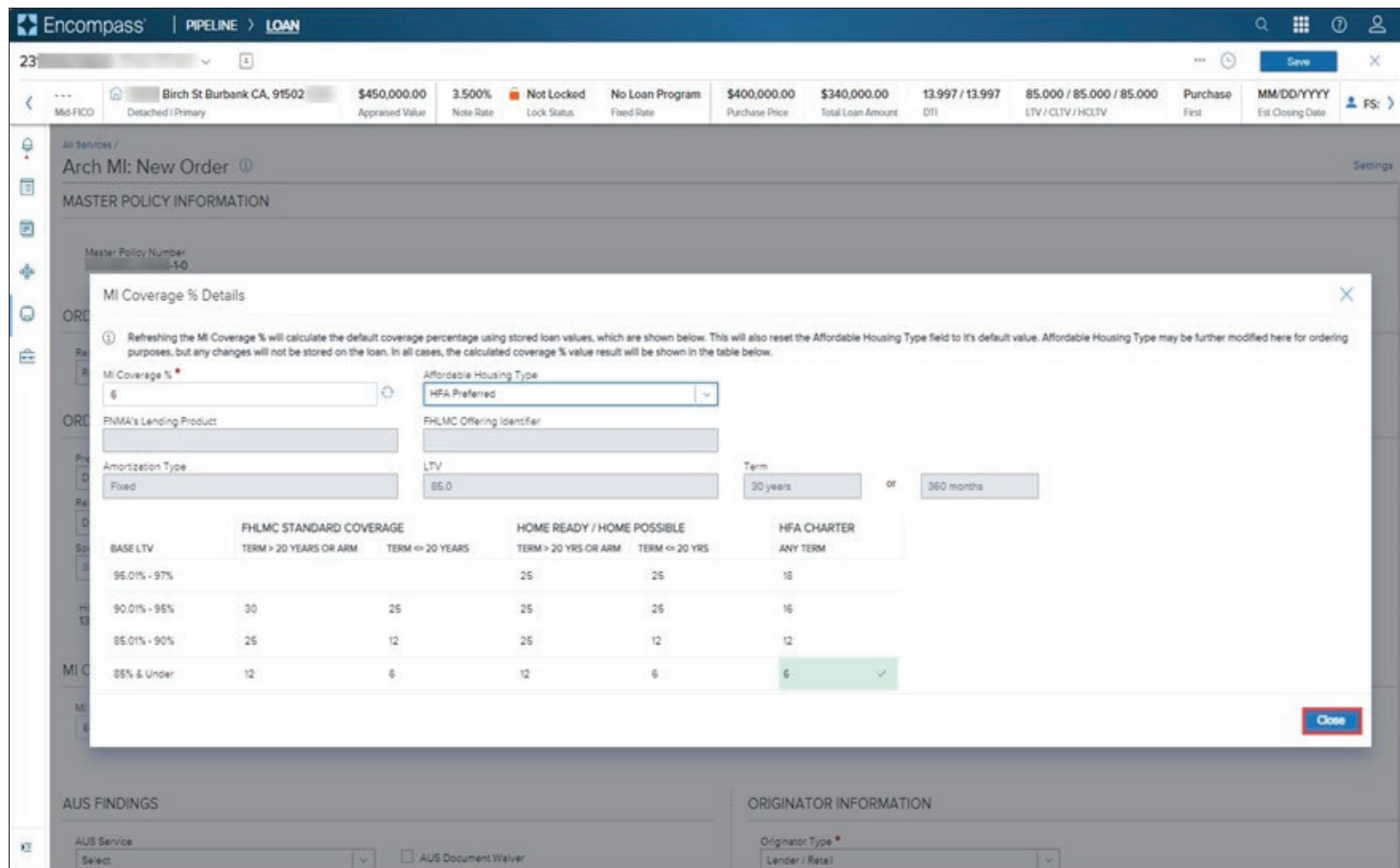
AUS FINDINGS

AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

6. Click the **Close** button.



MI Coverage % Details

① 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

PNMA's Lending Product

FHLMC Offering Identifier

Amortization Type

LTV

Term or

BASE LTV	FHLMC 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%			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 ✓

Close