Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Rate Quote and Delegated

Mortgage Insurance Center in Encompass: Arch MI (Rate Quote and Delegated)

The Encompass MI Center 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.

Encompass[®]

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 Encompass web version.
- 2. Click the **Applications** menu and from the drop-down menu, click **Pipeline**.
- **3.** From the **Pipeline**, open the loan for your MI order.

Encompass' ADMIN		🛄 O 🚨
EI COMPANY/USER SETUP		
SERVICES		Pipeline Opportunities Prospects
S OPPORTUNITIES SETUP		Packages Admin
PROCESS AUTOMATION	Welcome to Encompass Admin!	
	Start managing basic settings here. This is just the beginning!	

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Lock Status

\$300,000.00 6.000% 🛑 Not Locked

Note Rate

Appraised Value

....

19.548 / 25.269

DTI

81.667 / 8

LTV / CLTV

\$245,000.00

Total Loan Amount

\$300.000.00

Purchase Price

:

Louisville KY, 40220

Application View

750

Mid-FICO

Closing Disclosure Page 3

6

Detached | Primary

- **4.** On the left navigation panel, click the **Forms** menu to collapse it (if applicable to your Encompass instance).
- < 🔳 Forms **Borrower Information** Credit Information & Ordering Property, Title & Trust ി Application View Additional Disclosures Inform... Additional Requests Informati... Employment & Income i Loan Information % Rate & Registration Informati... Affiliated Business Arrangeme. Affiliated Business Disclosure (\$) Assets, Gifts & Grants Liabilities Financial Information - Real E... 11. Ĥ ATR/QM Management Bi-weekly Loan Payment Sum., Qualifying the Borrower Declarations Demographic Information မှု Ê **≣**₽ Borrower Information - Vesting Borrower Summary Origination Military Service & Language ... Acknowledgments & Agree... Loan Originator Information Borrower Summary Processing (\mathcal{D}) m m Buydown Disbursement Sum. Closing Disclosure Page 1 Continuation Information A Closing Disclosure Page 2

Conventional Fixed

Fixed Rate

	-						Save	
750 Mid-FICO Detached I Primary		\$300,000.00 6.00 Appraised Value Note I				\$245,000.00 Total Loan Amount	19.548 / 25.269 DTI	81.667 /
Notifications	Application Vie	w						
Forms >	<u>O</u> Borrowe	r Information		Credit Information & Ord	dering	Property, T	Title & Trust	
Conditions	Loan Infe	ormation	%	Rate & Registration Infor	rmati	Employme	nt & Income	
All Services MI Center	Assets, 0	Gifts & Grants	\$	Liabilities		Financial In	nformation - Rea	I E
Underwriting Center	Qualifyir	ig the Borrower	Ē	Declarations	Ê	Demograp	hic Information	
	Service Homeov	vnership Education	\odot	Military Service & Langua	age	Acknowled	dgments & Agree	e
	Loan Ori	ginator Information	ម្ព	Continuation Information	n			

5. Click the Services menu and select **MI Center**.

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

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							ARCH						

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

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Ē	Request Type •							
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	Renewal Option •				I	_		
	Constant	Premium Financed		Relocation Loan		Non Traditio	nal Credit	
	Special Loan Program Select	Requested MI Buydown Am		D				
	Housing Expense Ratio w/o MI 15,045	Debt to Income Ratio w/o N 20.765	11					
	MI COVERAGE							
	MI Coverage % •	Affordable Housing Type Select		MI COVERAGE				
	25	Select		MI COVERAGE	A DETAILS			
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E	AUS Service			Originator Type •				

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Admin Settings

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

K

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

Encompass pipeline > <u>loan</u>				Q 📕	? 2
4				L Save	×
	000.00 6.000% Not Loc ed Value Note Rate Lock Statu		\$200,000.00 \$180,000.00 Purchase Price Total Loan Amount	15.472 / 21.192 DTI	90.000 / 9
Arch MI: New Order (1)					Setting
MASTER POLICY INFORMATION					
Master Policy Number *					
Admin Settings					\times
Premium, Refund and Renewal Options					Â
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Special Loan Program	Premium Financed				
Select the Items to appear in the list	Premium Financed				-
А				Cancel	Save

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New Rate Quote 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.

	Encompass' pipeline > LOAN Q	?	2
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<	750 6 8 \$200,000.0 6.000% Environmentation \$200,000.00 \$180,000.00 \$15,472 / 21.92 Mid-FICO Detached I Primary Appraised Value Note Rate Lock Status Fixed Rate Purchase Price Total Loan Amount DTI	90.000 LTV / CLT	
	Mortgage Insurance Center		ĝ
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e			
	Select an action to start the mortgage insurance selection process		
	Compare Rate Quotes New Order ~		
	ARCH		

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2. The default selection in the Order Type: Request Type drop-down field is Rate Quote.

	Encompass' pipeline > <u>loan</u>								् 🏢	? 2
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<	750 a Letached 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
P	MI Center / Arch MI: New Order ①									Settings
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	Renewal Option •									
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	Special Loan Program	Requ	ested MI Buydown An	nount						
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3. Click the Order button.

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<	750 in Mid-FICO Detached I Primary		\$200,000.00 Appraised Value	6.000% Note Rate	Not Locked	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
P	Master Policy Number •	~								
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<u> </u>	Premium Payment Plan •		Premium Paid By •		Re	fund Option •				
-	Deferred Monthly	~	Borrower Paid		~ N	ot Refundable				
	Renewal Option •		_		_			_		
	Constant	~	Premium Financed			Relocation Loan		Non Traditio	onal Credit	
	Special Loan Program		Requested MI Buydown Ar	nount						
	Select	~			1					
	Housing Expense Ratio w/o MI 15.045		Debt to Income Ratio w/o 20.765	MI						
	MI COVERAGE									
	MI Coverage % •		Affordable Housing Type							
	25	0	Select		 	MI COVERAGE %	DETAILS			
	AUS FINDINGS				0	RIGINATOR INFORM	ATION			
	AUS Service Select	$\overline{}$	AUS Document Waiver			Originator Type • Lender / Retail	~	7		
E									Cancel	Order

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4. Wait for the order to be processed.

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	Select ~							
	Housing Expense Ratio w/o MI 15.045	Debt to Income Ratio w/o MI 20.765	Your order is being p	processed				
	MI COVERAGE							
	MI Coverage % •	Affordable Housing Type						
	25	Select		MI COVERAGE %	DETAILS			
	AUS FINDINGS		OR		IATION			
6	AUS Service	AUS Document Waiver		Driginator Type •				
	Select			Lender / Retail				
Æ							Cancel	Order

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- **5.** Review the data and options in the **Success** message window:
 - a. Close without Importing: This will launch the Order Summary page displaying your placed order, without importing any MI rates.
 - b. Import MI Rates: This imports
 MI rates and the Order
 Summary page displays
 the details of the Rate Quote
 order.

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<	750 (m) 8200 Cata Mid-FICO Detached I Pr	naran Drive Louisville KY, 40220 ^{mary}	\$200,000.00 Appraised Value	6.000%	Not Locked Lock Status	Conventional Fix Fixed Rate	ed \$200,000.00 Purchase Price	\$180,000.00 Total Loan Amount	15.472 / DTI	21.192	90.00 LTV / C	0/9 LTV/I
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O	ORDER PARAMETE				\bigcirc							
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	Renewal Option •				Succes	s						
	Constant Special Loan Program			Rate Qu	ote ID: M240!							
	Select	STATUS DESCRIPTION										
	Housing Expense Ratio		e tax information is plied, as required by				state tax shown above, co	unty, city or other local				
	15.045	RATES ①						Rates not yet imported	Ŀ			
	MI COVERAGE											
	MI Coverage % •	Initial Premium at Closing Percent % Amount		First Renew		Duration	Second Renewal					
	25	Percent % Amount 0.000000% \$0.00	Duration 0 Months	Percent % 0.264700%	Amount \$39.70	120 Months	Percent % Amoun 0.203600% \$30.54					
	AUS FINDINGS											
	AUS Service					Clo	se without Importing	Import MI Rates				
	Select											

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This screenshot is a sample
 Order Summary page
 displaying imported rate quotes.

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i 0 ±-FICO	Det	lached I Primary		\$200,000.0 Appraised Valu		Not Locked	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/ Est Closing	
Nort	gage	Insurance Cente	er: Active	e Order 🖂							🔅 Compare Rat	e Quotes 🗸	New Ord	er
Rate G	Quote II	D: M240!										OPEN QUO	TE ORDER	
ov	RVIEW	DOCUMENTS RECEIVED	(1) DOCUM	MENT UPLOADS (0)								Z.	Arcł	1
-	Statu	s: Success					ACTIVE ORDER	Imported	Datas					
L	Type Rate Q		Provide Arch	r		Order Date 05/30/2024 11:22 #		Imported	Rales	Percent %	Amount	Duration		
		m Payment Plan		m at Closing		Paid By		Initial Premiun	at Closing	0.000000%	\$0.00	0 Months		
	Periodi	ic Monthly	Deferre	ed	1	Borrower		First Renewal		0.264700%	\$39.70	120 Mont	hs	
	Refund Not Re	Option fundable	Renewa Consta	al Option nt	1	Product Description BPMI EZ Monthly N (Constant Renewal)	onRefundable	Second Renew	ral	0.203600%	\$30.54	240 Mon	hs	
	Premiu No	m Financed						Rates Imported	I On 11:25 AM by Jim Riz	zo				
QL	uotes													
		PRODUCT		AL PREMIUM AT CLO	SING AMOUNT	DURATION	FIRST RENEWAL	AMOUNT	DURATIO		ND RENEWAL	DURATIO	N.	
	\bigcirc	Borrower Paid Monthly	PER		\$0.00	JURATION	0.264700%	\$39.70	120 Mont		8600% \$30.54	240 Mor		

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NOTE: Once you have placed your first MI order, you can click the **New Order** drop down available as a header on all MI pages to place an MI order.

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60 d-FICC	O Detached I Primary	\$200,00 Appraised		Not Locked	Conventional Fixed Fixed Rate	\$200,000.00 Purchase Price	\$180,000.00 Total Loan Amount	15.472 / 21.192 DTI	90.000 / 90.000 / 90.00 LTV / CLTV / HCLTV	O Purchase MM/DD/YYYY First Est Closing Date
No	rtgage Insurance Cente	r: Active Order	~						දරුි Compare F	Rate Quotes ~ New Order
Rate	Quote ID: M2405									
C	OVERVIEW DOCUMENTS RECEIVED (1) DOCUMENT UPLOADS	i (O)							以 Arch M
	Status: Success				ACTIVE ORDER	Imported	Rates			
	Type Rate Quote	Provider Arch		Order Date 05/30/2024 11:22 A	м			Percent %	Amount	Duration
	Rate Guote	Alth		05/30/2024 11.22 #		Initial Premium	at Closing	0.00000%	\$0.00	0 Months
	Premium Payment Plan Periodic Monthly	Premium at Closing Deferred		Paid By Borrower		F 1 D 1				
	Refund Option	Renewal Option		Product Description		First Renewal		0.264700%	\$39.70	120 Months
	Not Refundable	Constant		BPMI EZ Monthly N (Constant Renewal)		Second Renewa	4	0.203600%	\$30.54	240 Months
	Premium Financed					Rates Imported	Dn			
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	Quotes									
		INITIAL PREMIUM AT	CLOSING		FIRST RENEWAL			SECO	ND RENEWAL	
	PRODUCT	 PERCENT % 	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION			DURATION
	 Borrower Paid Monthly 	0.00000%	\$0.00	-	0.264700%	\$39.70	120 Month	is 0.203	600% \$30.54	240 Months

Disclaimer

Rate Quote ID(s): M2405 Retent of the estimates based on the information you provided, considering currently applicable laws, rates and factors, all of which are subject to change without notice. A rate quote does not constitute a contract, binder or agreement to extend insurance Coverage. Your actual rate may vary. To obtain a final rate, please submit the loan for issuance of an insurance Commitment through your normal submission channel. Default coverage percentages displayed for quotes are based on current GSE requirements, but we recommend that you verify adherence to investor requirements. Soverage is subject to approval under appropriate Acch Mortgage Insurance Commitment issued. For additional information, please contact MI Operations at 877.642.4642. Arch Mir StateStar Promise, for the next 90 days we will honor the premium rate shown in this quote on any mortgage insurance commitment we issue of the loan attributes listed above, provided the quote is a do nated on a discription sportpart of the use issue applicable loan attributes and nates and nates in effect on the date the insurance Commitment is listed above, provided the quote is a based on nates and on advection sportpart and provide the quote provide the quote point and the rate is legally available for use in the applicable state.

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New Delegated Order

1. From the **Request Type** dropdown field, select **Delegated MI**.

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Arch MI: New Order							Settin
MASTER POLICY INFORMATION							
Master Policy Number •	~						
ORDER TYPE							
Request Type * Rate Quote ~ Delegated MI							
	Premium Paid By • Borrower Paid		Option • efundable	~			
Contract Underwriting with MI Contract Underwriting without MI Special Loan Program Select	Premium Financed Requested MI Buydown Amount	R	location Loan		Non Traditional	Credit	
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 % DET	TAILS			
AUS FINDINGS		ORI	GINATOR INFORMATIC	DN .			
AUS Service Desktop Underwriter (DU)	AUS Document Walver		jinator Type • nder / Retail				

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2. Note that when you select Delegated MI, 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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750 G Mid-FICO Detached I Primary	\$200,000.00 6.000% Not Locked Appraised Value Note Rate 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/ Est Closing	
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Renewal Option *	Premium Financed		Relocation Loan			Non Traditional Credit			
			Relocation Loan			Non traditional Credit			
Special Loan Program Select	Approved MI Buydown Amount	(1)							
Housing Expense Ratio w/o MI 15.045	Debt to Income Ratio w/o MI 20.765								
MI COVERAGE									
MI Coverage % *	Affordable Housing Type								
	Select	~	м	COVERAGE % DETA	NLS				
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AUS Service			Originator Type •						
Select	- AUS Document Weiver		Lender / Retail		-	~			
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							Car	ncel	Order

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- **3.** Review the data displayed on this (New Order) page. Update if needed. For additional information on MI Coverage, see the MI Coverage section.
- 4. Click the **Order** button.

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□ ◆	MASTER POL	ICY INFORMAT	ION		~											-
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÷	Request Type • Delegated MI			~	Rate Quote ID M2405			Q								
	ORDER PARA	METERS														
	Premium Payme Deferred Mont				Premium Borrowe				Refund Option * Not Refundable		~	Г				
	Renewal Option	-			Borrowe	reid		· · ·	Not Refundable		· · · · · · · · · · · · · · · · · · ·					
	Constant	-			- Premi	um Financed			Relocation Lo	en		Non Traditional Credit				
	Special Loan Pr	orem				MI Buydown A	mount									
	Select				~			(1)								
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	MI COVERAG	E														
	MI Coverage %	•			Affordable	Housing Type	•									
	25				O Select			~		MI COVERAGE % DET	AILS					
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	AUS Service Select			_	AUS Do	cument Waive	r		Originator Typ			<u>~</u>]				
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5. Wait for the order to be processed.

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	Mid-FICO Detached I Primary		aised Value	Note Rate		Fixed Rate	Purchase Price	Total Loan Amount	DTI	LTV / CLTV / HCLTV	First	Est Closing Da	
	Arch MI: New Order (1)												Settin
ļ	MASTER POLICY INFORMATION												
	Master Policy Number *												
	ORDER TYPE												
	Request Type * Delegated MI		te Quote ID 1240										
	ORDER PARAMETERS												
	Premium Payment Pien *		Premium Peic Borrower Pa				Refund Option • Not Refundable						
	Renewal Option * Constant		Premium	Financed			Relocation Loan			Non Traditional Credit			
	Special Loan Program Select		Approved MI	Buydown A	Amount	2							
	Housing Expense Ratio w/o MI 15.045		Debt to Inco 20.765	me Ratio w	/o MI	Your order is	being processed						
	MI COVERAGE												
	MI Coverage % * 25		Affordable Ho	ousing Type	2		N	II COVERAGE % DET	AILS				
	AUS FINDINGS						ORIGINATOR	NFORMATION					
	AUS Service Select		AUS Docur	nent Waive	r		Originator Type						

Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Rate Quote and Delegated

 \times 6. Review the Certificate #, Status and **Description** in the message window. **Review the Order Summary** Approved page displaying Certificate Certificate #: 61 details. STATUS DESCRIPTION NOTE: Complete tax information is currently unavailable for this property. In addition to the state tax shown above, county, city or other local \odot taxes will be applied, as required by the taxing entity. We're pleased to inform you that your loan has been approved for Mortgage Insurance. Thank you for choosing Arch MI. See Arch MI's fraud warning here: https://mi.archcapgroup.com/Disclaimer RATES Initial Premium at Closing First Renewal Second Renewal Percent % Amount Duration Percent % Amount Duration Percent % Amount Duration 0.000000% \$0.00 0 Months 0.264700% \$39.70 120 Months 0.203600% \$30.54 240 Months

Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Rate Quote and Delegated

7. Click **Resubmit Order** if any edits or changes are needed.

\$200,000.00 Appraised Value ter: Active Order		Conventional Fixed Fixed Rate		0,000.00 15.472 / 2 I Loan Amount DTI	21.192 90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV	First Est Closing	
Appraised Value						First Est Closing	
ter: Active Order \sim							
						{ŷ} New Ord	er
					RESUBM	IT ORDER CHECK STAT	us "E
ED (1) OCUMENT UPLOADS (0)						袋Ar	ch N
ved		ACTIVE ORDER	Imported Ra	tes			
Provider	Order Date			Perce	ent% Amount	Duration	
Arch	05/30/2024 11:36 AM	м	Initial Premium at C	losing 0.000	0000% \$0.00	0 Months	
Premium at Closing Deferred	Paid By Borrower		First Renewal	0.264	700% \$39.70	120 Months	
Renewal Option Constant	Product Description Borrower Paid Month	hly	Second Renewal	0.203	\$30.54	240 Months	
Premium Financed No			Rates Imported On 05/30/2024 @ 11:3	7 AM by Jim Rizzo			
		FIRST RENEWA	L	DURATION	SECOND RENEWAL PERCENT % AMOUNT	DURATION	
	00 -	0.264700%	\$39.70	120 Months	0.203600% \$30.54	240 Months	
	Provider Arch Premium at Closing Deferred Renewal Option Constant Premium Financed No INITIAL PREMIUM AT CLOSING PERCENT % AM	Provider Order Date Arch 05/30/2024 11:36 AI Premium at Closing Paid By Deferred Borrower Renewal Option Product Description Constant Borrower Paid Mont Premium Financed No	Active order Active order Arch Of/30/2024 11:36 AM Premium at Closing Paid By Deferred Borrower Renewal Option Product Description Constant Borrower Paid Monthly Premium Financed No	Active onder Imported Ra Provider Order Date Arch 05/30/2024 11:36 AM Premium at Closing Paid By Deferred Borrower Renewal Option Product Description Constant Borrower Paid Monthly Premium Financed No No Second Renewal INITIAL PREMIUM AT CLOSING First Renewal PRESTERNEWAL Parst Renewal PRESTERNEWAL AMOUNT	Active onder Active onder Arch Order Date Arch O5/30/2024 11:36 AM Premium at Closing Paid By Deferred Borrower Renewal Option Product Description Constant Borrower Paid Monthly Premium Financed No	Active order Arch Order Date O5/30/2024 11:36 AM Imported Rates Premium at Closing Deferred Paid By Borrower Initial Premium at Closing 0.00000% \$0.00 Renewal Option Constant Product Description Borrower Paid Monthly Second Renewal 0.264700% \$39.70 Premium Financed No Premium AT CLOSING Product Description Borrower Paid Monthly Second Renewal 0.203600% \$30.54 INITIAL PREMIUM AT CLOSING FERCENT % INITIAL PREMIUM AT CLOSING MOUNT FIRST RENEWAL PERCENT % FIRST RENEWAL PERCENT % Second Renewal MOUNT DURATION FIRST RENEWAL PERCENT % Second Renewal MOUNT Second Renewal DURATION Second Renewal PERCENT % Second Renewal MOUNT Second Renewal MOUNT Second Renewal MOUNT Second Renewal PERCENT % Second Renewal MOUNT Second Renewal MOUNT Second Renewal PERCENT % Second Renewal MOUNT Second Renewal PERCENT % Second Renewal MOUNT Second Renewal PERCENT % Second R	Active order Active order Provider Order Date 05/30/2024 11:36 AM Premium at Closing Paid By Deferred Borrower Renewal Option Product Description Premium Financed Product Description No Premium At Closing Initial Premium Financed Rates Imported On No 05/30/2024 # 11:37 AM by Jim Rizzo

Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Rate Quote and Delegated

8. Click Resubmit.

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	Request Type Delegated MI	Rate Quote ID M24		MI Certificate # 61	Order Status Approved		
	RATES					Rates imported on 5/30/2024, 11:37	23 AM by Jim Rizzo
	Initial Premium at Closing		First Renewal		Second Renewal		
© ≞	Percent % Amount 0.000000% \$0.00	Duration O Months	Percent % Amount 0.264700% \$39.70	Duration 120 Months	Percent % 0.203600%	Amount Duration \$30.54 240 Mc	
	ORDER STATUS						Show All Messages
	STATUS DESCRIPTION						
			s property. In addition to the state tax shown al I MI. See Arch MI's fraud warning here: https://r	oove, county, city or other local taxes will be appl ni.archcapgroup.com/Disclaimer	ed, as required by the taxing entit	ty. We're pleased to inform you that your I	oan has been
	Premium Payment Plan *	Premium Peid By *		Refund Option •			
	Deferred Monthly	- Borrower Paid	~	Not Refundable			
	Renewal Option * Constant	Premium Finance	ed	Relocation Loan		Non Traditional Credit	
	Special Loan Program Select	Approved MI Buydov	vn Amount				
	Housing Expense Ratio w/o MI 15.045	Debt to Income Rati 20.765	io w/o MI				
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	MI Coverage %	Affordable Housing T	Туре 🛛 🗸 🗸	MI COVERAGE % DET	AILS		
	AUS FINDINGS			ORIGINATOR INFORMATION			
	AUS Service Select	AUS Document W	aiver	Originator Type * Lender / Retail	~]		
Æ					Check Status	Import MI Rates Cancel	Resubmit

Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Rate Quote and Delegated

11. Click on **Documents Received** to view the Certificate.

Encompass' PIPELI	NE > <u>Loan</u>									C C	2 🛄 (2
	1									··· 🕒	Save	ľ
750 In Detached I Primary		\$200,000.00 Appraised Value	6.000% Note Rate	Not Locked	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/YY Est Closing Di	
Mortgage Insurance	e Center: Order	r Summary 🖂								ø	New Order	
Order #: 61215354									RESUBMIT OF	DER CHI	ECK STATUS	
	S RECEIVED (2) DOCU	JMENT UPLOADS (0)								2	Arch	
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Arch_Delegated.pd	r.				Commitment and							
					ificate of Insurance			N.	Arch MI			
					ch Mortgage Insurance Company (herein "the Company")							
					Please deliver to .	Jim Rizzo AMI DEFAULT RQ RBP BRAF		I Master Policy # Insured Loan #	Main Street			
						Do No Delete or inactivate EPC Test1 , Test Test1		N Property Address (8	Nalnut Creek, CA 94597 I200 Catamaran Drive			
								L	ouisville, KY 40220			
					Commitment Term A Base Loan Amount	4 Months \$180,000		milment Effective d nitment Expiration	830/24			
					Financed Premium Amount 1 Total Loan Amount 3 Sales Price 1	\$180.000		Property Type 5	Owner Occupied SED (Single Family Detached)			
				s	Appraised Value 1 ubordinate Financing Amount 1	\$200,000 N/A		Loan Type	lixed Rate, Fixed Payment Nith Buydown			
					Submission Type I Fannie Mae DU® Response Freddie Mac LPA® Response	Delegated	Loan Rep	Loan Purpose F resentative Score 7 Renoved Type (20			
					Qualifying Debt Ratio Calculated LTV/CLTV	90.00%		Refundability 1 Premium Paid By E				
					Plan LTV Coverage % 2 Payment Plan	85.01% - 90.00% 25% 25 March 10.07	Ini	tial Premium Rate (KY State Tax Rate 1	280%			
					Initial Premium S KY State Tax	\$39.00 ** \$ 0.70		Renewal 1 0 Renewal 2 0	250% Through year 10 200% Through term			
					Total :	\$39.70	Renovel 1 Pr	emium & Tax Due 0 emium & Tax Due 0	1.2647%			
					Premium Due Now	\$0.00	Hanewai 2 Pt	emium & Tax Due 0	1.2030%			
					Endorsements/Special Text	Independent Validation Endo 3800.01 (03/20). "'Loan Amount multiplied b Important: Provide Loan Cl NOTE: Complete fax inform	st Lien Master Policy ARCH 3 reservent ARCH 3800.03 (03/20 by Initial Premium % divided tosing and First Payment Dat nation is currently unavailat or other local taxes will be a	 Delegated Underw by 12 equals Month les below to Effect C e for this property. I 	ly Premium overage n addition to the state tax			
						anoun acce, county, cry t	on owner rouge (dates the lot of	igned, as required t	y one canning comp.			

Encompass Partner Connect[™] (EPC) Arch MI Guide for Encompass Users — Rate Quote and Delegated

Search Rate Quote ID

Use the **Search Rate Quote ID** feature if you have previously ordered Rate Quotes on the loan to review the rate quotes 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 the loan's rate quotes previously ordered.

			1									··· 🕒	Save	×
	750 Mid-FIC	,		\$200,000.00 Appraised Value	6.000% Note Rate	Not Locked	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	
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	MA	STER POLICY INFORMATION	N											
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		pecial Loan Program Select	~	Approved \$	Al Buydown A	Amount	(1)							
	н 1!	Housing Expense Ratio w/o MI 5.045	i	Debt to Inc 20.765	come Ratio w	/o MI								
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	2	25	C	Select			~	MI	COVERAGE % DET#	AILS				
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												Can	cel Order	

Image: ArchMIEncompass Partner Connect™ (EPC) Arch MI Guide
for Encompass Users — Rate Quote and Delegated

- 2. In the Search Rate Quote ID window, review the list of rate quotes ordered on the loan.
- **3.** Click the arrow corresponding to a rate quote ...
- 4. ... to view quote details.
- Click the radio button corresponding to the rate quote you want to apply, and then click the Select button.

	PRODUCT DECODIDITION	QUOTE TYPE	QUOTE DATE/TIME		INITIAL PREMIUM	AT CLOSING AMOUNT	DURATION	FIRST RENEWAL		DURATION	
RATE QUOTE ID	PRODUCT DESCRIPTION BPMI EZ Monthly	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	
▶ 1	NonRefundable (Constant Renewal) BPMI EZ Monthly	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Month	8
•	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 Month	8
•	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 Month	9
										Cancel	Se
rch Rate Quote ID											
					INITIAL PREMIUM			FIRST RENEWAL			
RATE QUOTE ID	PRODUCT DESCRIPTION BPMI EZ Monthly	QUOTE TYPE	QUOTE DATE/TIME -	EXPIRATION DATE	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	
*	NonRefundable (Constant Renewal) BPMI EZ Monthly	Rate Quote	05/31/2024, 11:23:17 AM	08/29/2024	0.00000%	\$0.00	0 Months	0.264700%	\$39.70	120 Month	8
•	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 Month	8
•	BPMI EZ Monthly NonRefundable (Constant	Rate Quote	05/30/2024. 5:54:36 PM	08/28/2024	0.000000%	\$0.00	0 Months	0.264700%	\$39.70	120 Month	s
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arch Rate Quote ID)									Cancel	Se
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RATE QUOTE ID	PRODUCT DESCRIPTION BPMI EZ Monthly 3 NonRefundable (Constant Renewal)				PERCENT %	AMOUNT		PERCENT %		DURATION	4
	PRODUCT DESCRIPTION BPMI EZ Monthly NonRefundable (Constant Renewal) Details Premium at Closing		05/31/2024, 11:23:17 AM Refun	08/29/2024	PERCENT %	AMOUNT		PERCENT %		DURATION	4
RATE QUOTE ID Rate Quote ID I Premium Plan Periodic Monthh	PRODUCT DESCRIPTION BPMI EZ Monthly NonRefundable (Constant Renewal) Details Premium at Closing	Rate Quote Paid By	05/31/2024, 11:23:17 AM Refun	08/29/2024	PERCENT %	AMOUNT \$0.00 Renewal Option		PERCENT %		DURATION	4
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 This returns you to the Arch MI: New Order window — note that the selected Rate Quote ID is applied to your order.

~ 1					··· 🕒	Save
750 In Detached I Primary	\$200,000.00 6.000% Not Locke Appraised Value Note Rate Lock Status	d Conventional Fixed \$200,000.00 Fixed Rate Purchase Price	\$180,000.00 15.472 / 21.19 Total Loan Amount DTI	90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYY Est Closing Date
Arch MI: New Order (1)						S
MASTER POLICY INFORMATION						
Master Policy Number *	· ·					
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Request Type * Delegated MI	Rate Quote ID M2	Q				
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Renewal Option * Constant	Premium Financed	Relocation Loan		Non Traditional Credit		
Special Loan Program Select	Approved MI Buydown Amount \$0.00	٩				
Housing Expense Ratio w/o MI 15.045	Debt to Income Ratio w/o MI 20.765					
MI COVERAGE						
MI Coverage % *	Affordable Housing Type					
25	O Select	~ N	II COVERAGE % DETAILS			
AUS FINDINGS		ORIGINATOR	INFORMATION			
AUS Service		Originator Type	•			
Select	 AUS Document Waiver 	Lender / Retail		~		

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MI Coverage

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

750 In Detached I Primary	\$200,000.0 Appraised Val		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/YY Est Closing Da
Arch MI: New Order (1)										5
MASTER POLICY INFORMATION										
Master Policy Number •										
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Premium Payment Pian * Deferred Monthly		n Paid By • ver Paid		~	Refund Option * Not Refundable		~]		
Renewal Option Constant	- Pr	mium Financed			Relocation Loan			Non Traditional Credit		
Special Loan Program		ed MI Buydown A	mount							
Select	\$0.0			٩						
Housing Expense Retio w/o MI 15.045	Debt 1 20.76	o Income Ratio w/	'o MI							
MI COVERAGE										
MI Coverage % •	Afforde	ble Housing Type	•							
25	O Selec			~	м	I COVERAGE % DETA	ILS			
AUS FINDINGS					ORIGINATOR I	NFORMATION				
AUS Service					Originator Type •					
Select	AUS	Document Waive	r		Lender / Retail		,	~		

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 In the Arch MI: New Order window, click the MI Coverage % Details link.

750 🔓	\$200,000.00 6.000% 😑 Not L	ocked Conventional Fixed	\$200,000.00	\$180,000.00	15.472 / 21.192	90.000 / 90.000 / 90.000	Purchase	MM/DD/Y
Mid-FICO Detached I Primary	Appraised Value Note Rate Lock S	atus Fixed Rate	Purchase Price	Total Loan Amount	DTI	LTV / CLTV / HCLTV	First	Est Closing I
Arch MI: New Order (1)								
MASTER POLICY INFORMATION								
Master Policy Number •								
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Request Type •	Rete Quote ID							
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ORDER PARAMETERS								
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Deferred Monthly	 Borrower Paid 	~	Not Refundable		~			
Renewal Option *								
Constant	Premium Financed		Relocation Loan			Non Traditional Credit		
Special Loan Program	Approved MI Buydown Amount							
Select	\$0.00	(1)						
Housing Expense Ratio w/o MI 15.045	Debt to Income Ratio w/o MI 20.765							
13.045	20.703							
MI COVERAGE								
MI Coverage % •	Affordable Housing Type							
25	Select	~	міс	COVERAGE % DETAILS				
				CODINETION				
AUS FINDINGS			ORIGINATOR IN	FORMATION				
AUS Service			Originator Type •					
Select	- AUS Document Waiver		Lender / Retail			-		

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- 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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			~ 1								··· 🕒	Save	×
	750 Mid-FICO	Detached I Primary		\$200,000.00 Appraised Value	6.000% Not Locked	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/YY Est Closing Da	
€	Arch	MI: New Order											Settings
	MAST	ER POLICY INFORMAT	TION										
-		er Policy Number *											
»	F												
		R TYPE											
2	Req	MI Coverage % Detail	ls										×
≞	De	(i) Refreshing the MI Cover	rage % will calculate the defa	ult coverage percen	tage using stored loan values, wh e calculated coverage % value res	ich are shown below. This v	vill also reset the Afforda	able Housing Type f	ield to it's default value	. Affordable Housing Type may be	further modified	here for orderir	9
	ORD	MI Coverage % *	ges will not be stored on the	Affordal	s calculated coverage % value res ble Housing Type	uit will be snown in the tabl	e below.						
- 1	Pre	25		O Select		~							
	De	FNMA's Lending Product		FHLMC	Offering Identifier								
- 1	Ren	Amortization Type		LTV			Term						
- 1	Spe	Fixed		90.0			30 years	or 3	60 months				
	Se		FNMA STANDARD COVE	RAGE	HOME READY / HO	DME POSSIBLE	HFA CHARTE	R					
	Но	BASE LTV	TERM > 20 YEARS OR ARM	TERM <= 20 YEA	RS TERM > 20 YRS OR AR	TERM <= 20 YRS	ANY TERM						
	15.	95.01% - 97%	38	35	25	25	18						
	MIC	90.01% - 95%	30	25	25	25	16						
	MIC	85.01% - 90%	25 🗸	12	25	12	12						
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											C	ancel	Order
- 1													

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

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		~ 1									©	Save	×
750 Mid-FICO	Detached I Primary		\$200,000 Appraised		Not Locked Lock Status	Conventional Fixed Fixed Rate	\$200,000.00 Purchase Price	\$180,000.00 Total Loan Amoun	15.472 / 21.192 DTI	90.000 / 90.000 / 90.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYY Est Closing Date	
MAST	MI: New Ord												Settin
Mast	er Policy Number *												
ORD	MI Coverage % D	etails										>	<
ORD	purposes, but any MI Coverage % • 25	changes will not be stored on th	e Ioan. In all ca		overage % value resi			dable Housing Typ	e field to it's default value	a. Affordable Housing Type may be a standard be a st a standard be a st	e further modified	I here for ordering	
Pre- De Ren	FNMA's Lending Produ	21		Select HFA Preferred			Term						
Cc Spe Se	Fixed BASE LTV	FNMA STANDARD COV TERM > 20 YEARS OR ARM		HFA Preferred Ri Home Ready Home Possible	ık Sharing		30 years HFA CHAR ANY TERM	or	360 months]			
Ho 15.	95.01% - 97%	35	35	HFA Advantage			18						
MIC	90.01% - 95%	30	25		25	25	16						
MI C	85% & Under	12	6		12	6	6						
												Close	
AUS F	FINDINGS						ORIGINATOR	INFORMATIO	N				
AUS	Service ect		4	US Document Weive	er		Originator Type Lender / Retail	•					
											c	ancel	rder

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

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 Confirm that the value in the check-marked field also displays in the MI Coverage % field.

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

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6. Click the **Close** Button.

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