



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.

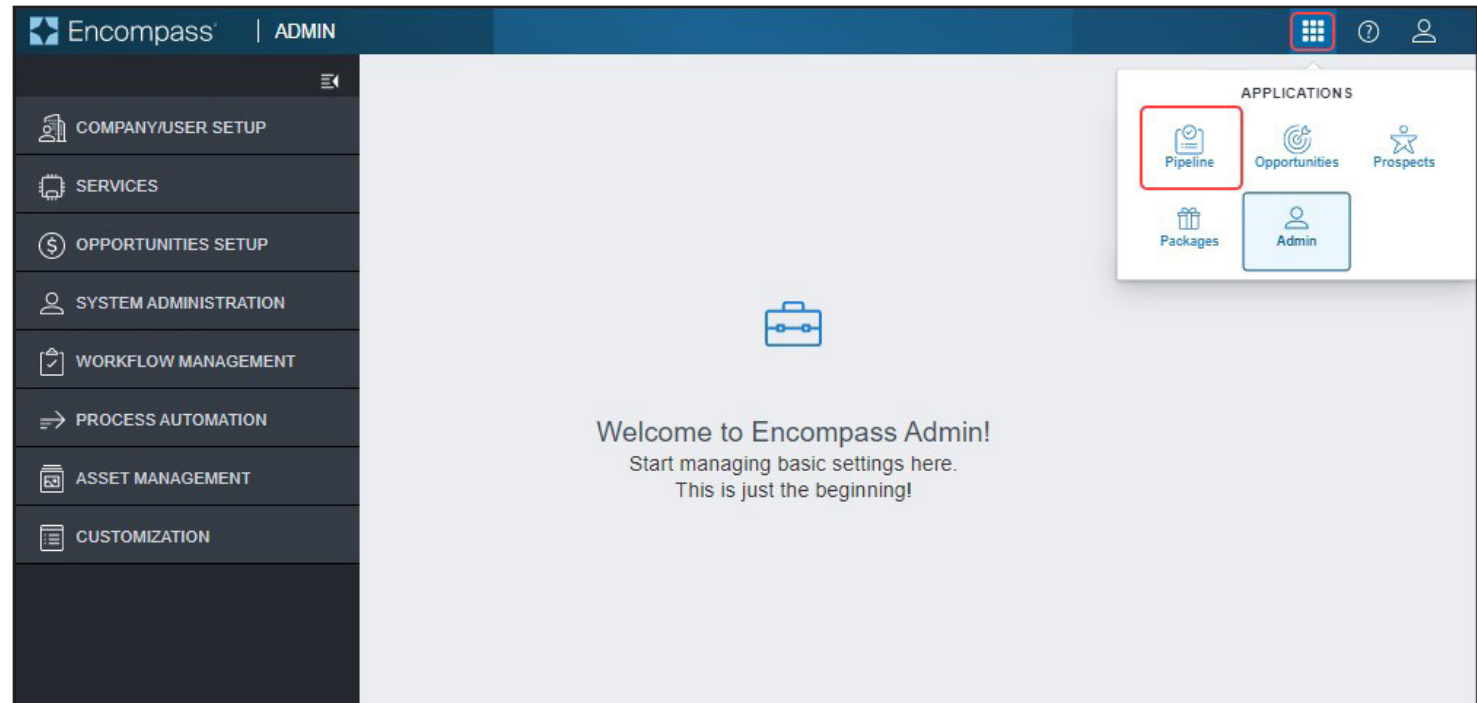
Settings and Configuration

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.

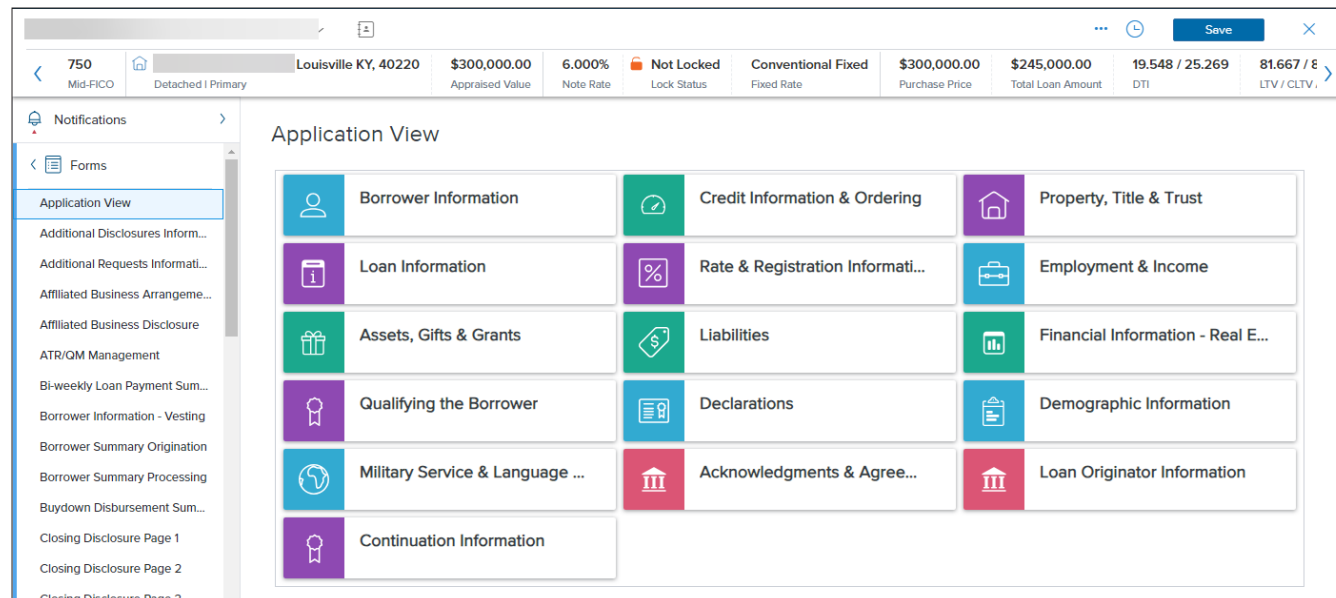
1. Log into the Encompass web version.
2. Click the **Applications** menu and from the drop-down menu, click **Pipeline**.
3. From the **Pipeline**, open the loan for your MI order.

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

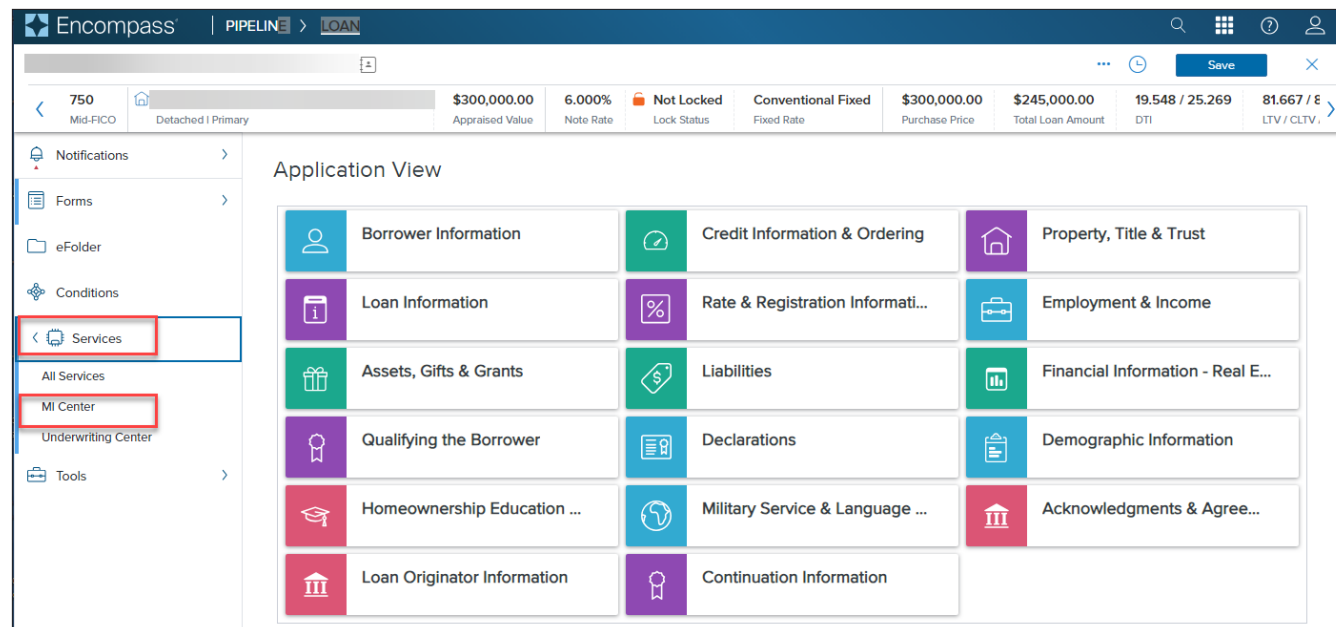
The Encompass MI Center includes enhanced integration with Arch Mortgage Insurance Company (Arch MI) for a more streamlined mortgage insurance (MI) ordering process. This integration provides Encompass customers with process improvements and access to data and alerts.



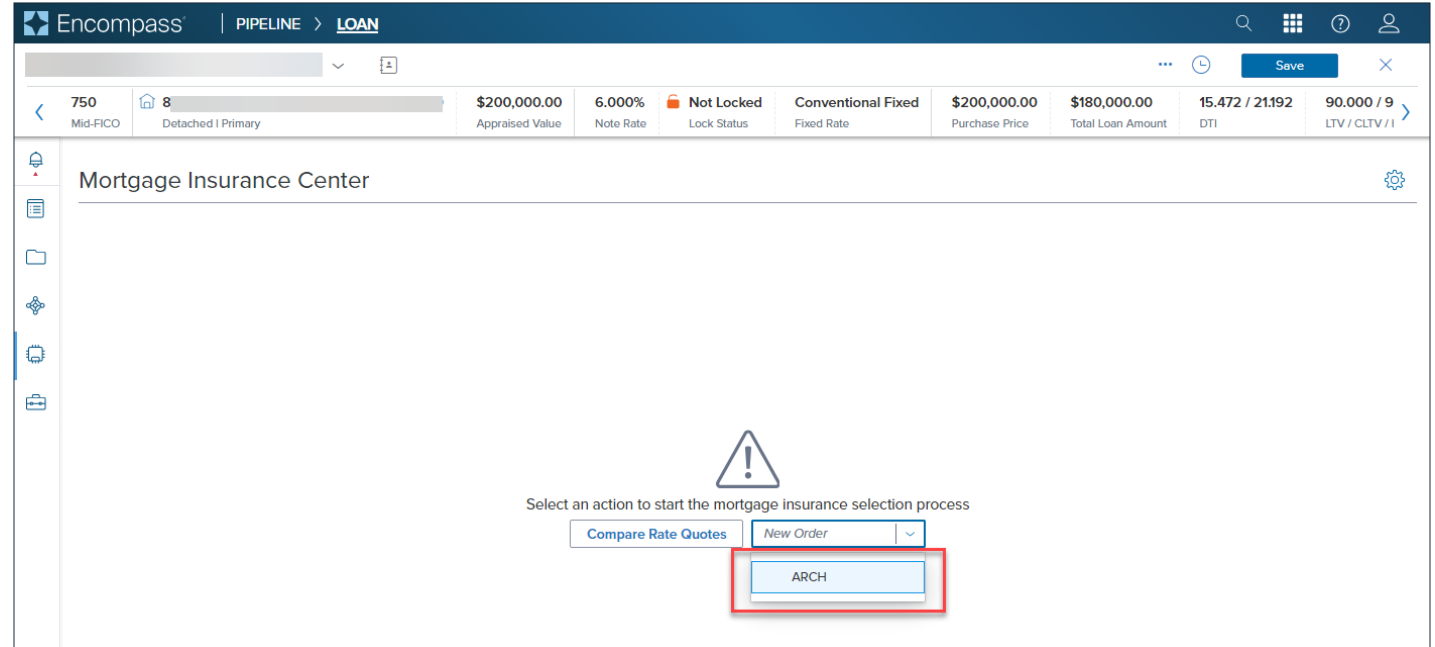
4. On the left navigation panel, click the **Forms** menu to collapse it (if applicable to your Encompass instance).



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

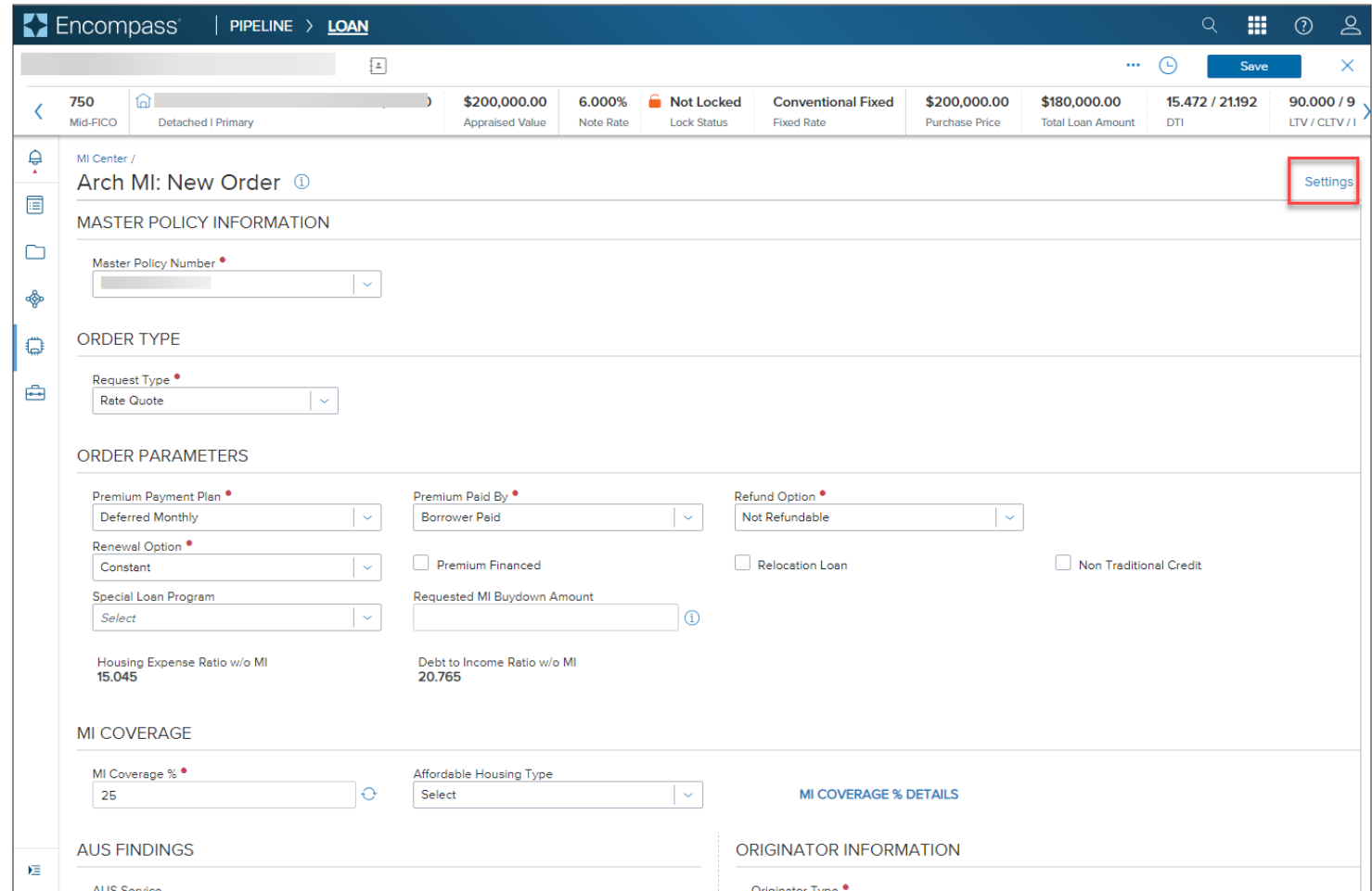


6. From the **New Order** drop-down list, click **ARCH**.



The screenshot shows the Encompass interface for a loan pipeline. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. Below this is a summary row with various 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 section is titled 'Mortgage Insurance Center'. A warning icon is present, and the text 'Select an action to start the mortgage insurance selection process' is displayed. Below this text is a 'Compare Rate Quotes' button and a dropdown menu currently set to 'New Order'. The 'ARCH' option in the dropdown menu is highlighted with a red box.

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



The screenshot shows the Encompass interface for a new Arch MI order. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. Below this, 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 / 9 LTV / CLTV / I.

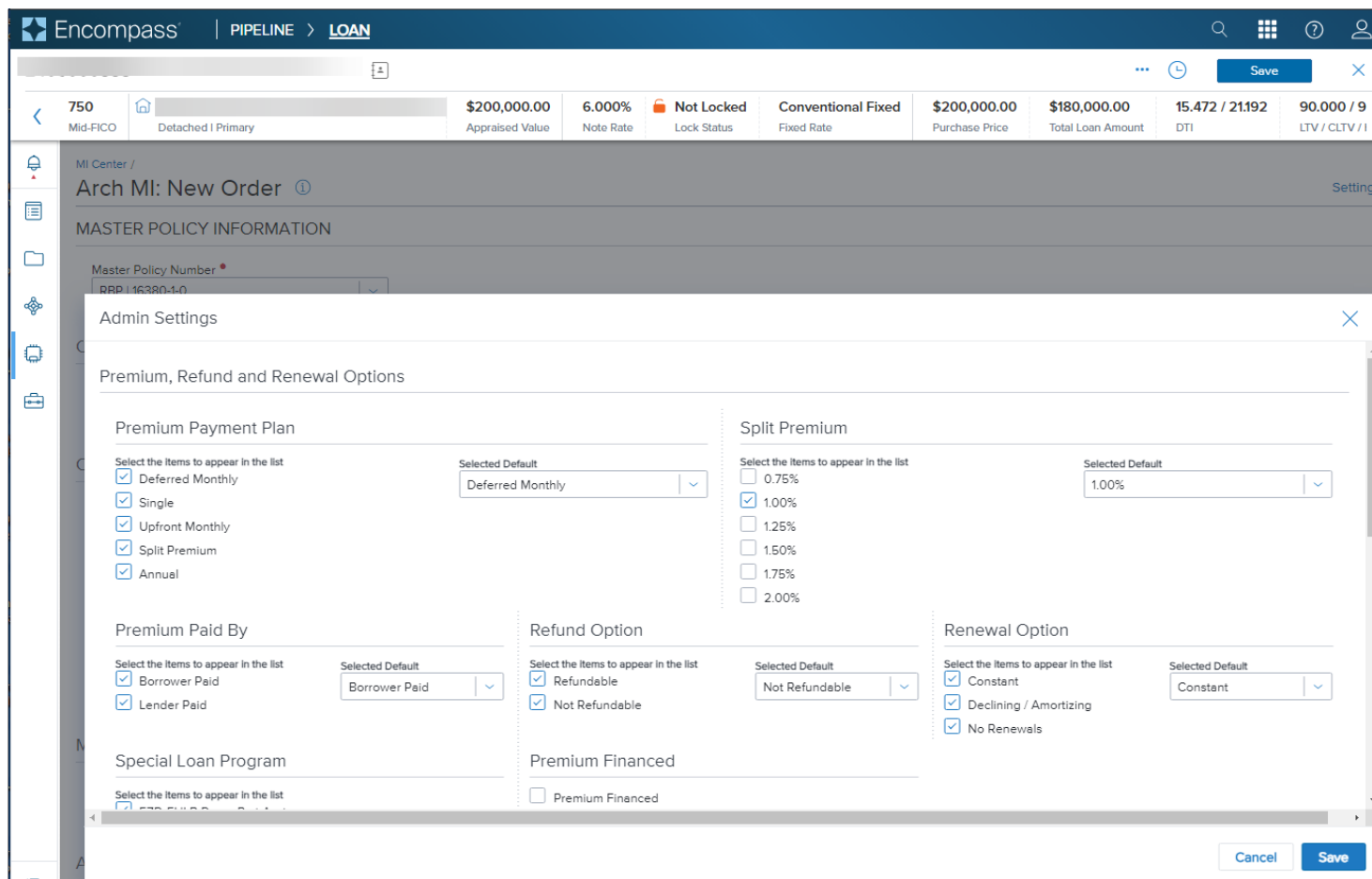
The main content area is titled 'Arch MI: New Order' and includes a 'Settings' link in the top right corner, which is highlighted with a red box. The form is organized into several sections:

- MASTER POLICY INFORMATION:** Includes a 'Master Policy Number' dropdown menu.
- ORDER TYPE:** Includes a 'Request Type' dropdown menu set to 'Rate Quote'.
- ORDER PARAMETERS:** Includes multiple dropdown menus for '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'. It also features checkboxes for 'Premium Financed', 'Relocation Loan', and 'Non Traditional Credit'.
- MI COVERAGE:** Includes a 'MI Coverage %' dropdown menu set to 25, an 'Affordable Housing Type' dropdown menu set to Select, and a link to 'MI COVERAGE % DETAILS'.
- AUS FINDINGS:** Includes a field for 'AUS Service'.
- ORIGINATOR INFORMATION:** Includes a field for 'Originator Type'.

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

Master Policy Information:

- Master Policy Number: RRP 16380-1-0

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:
 - ☒ Fannie Mae
 - ☒ Freddie Mac
- Premium Financed:**
 - ☐ Premium Financed

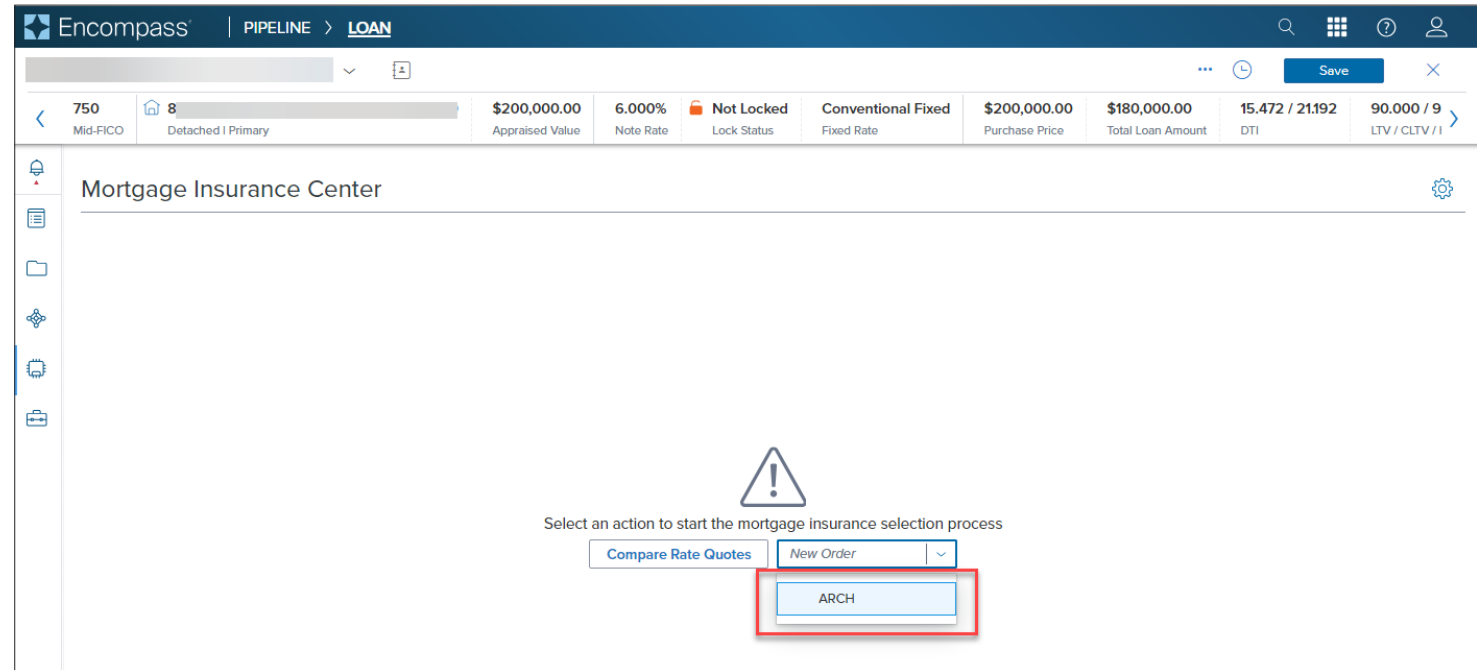
Buttons: Cancel, Save

New Rate Quote Order

The following New Order types are supported for Arch MI:

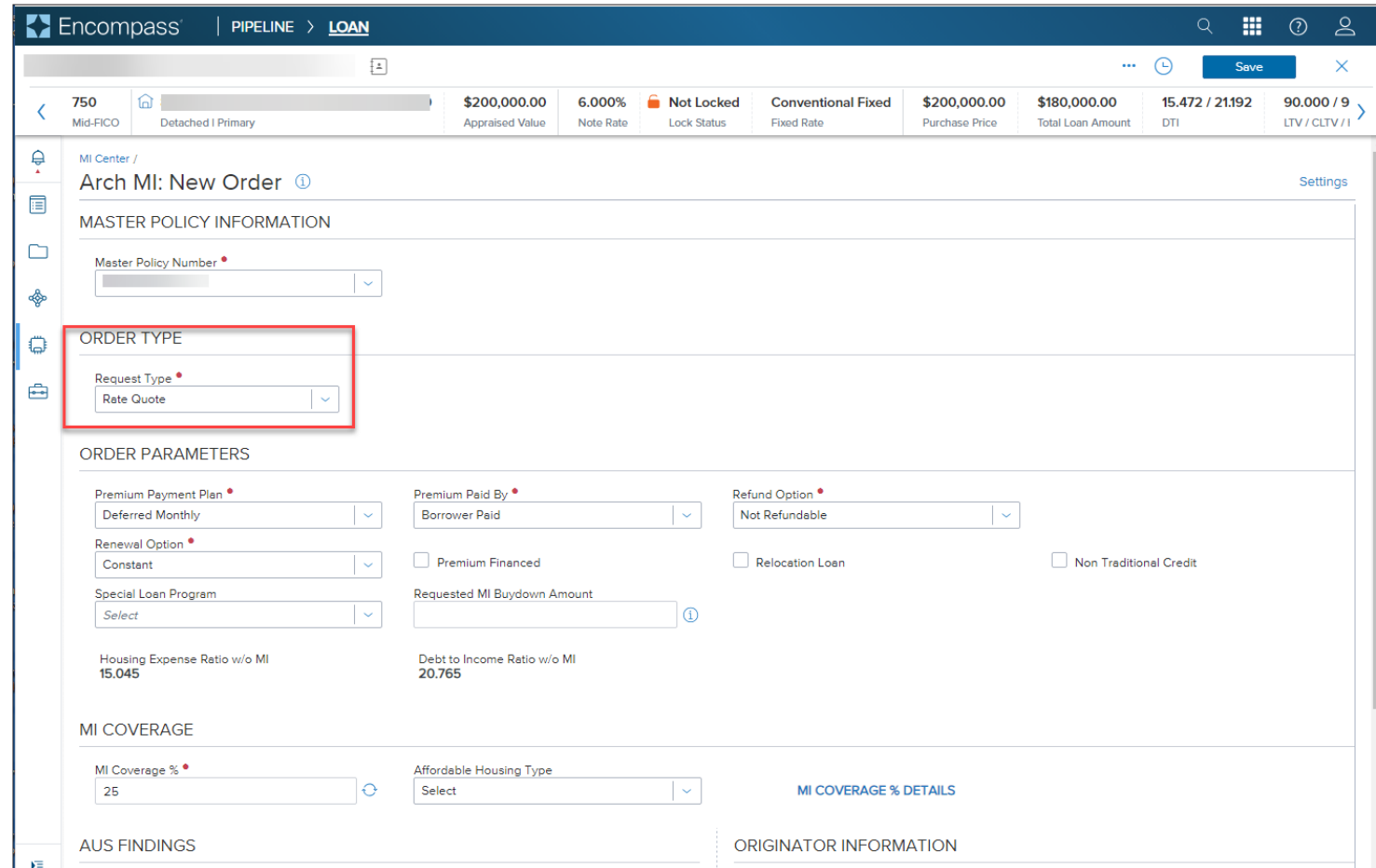
- Rate Quote.
- Delegated MI.
- Non-Delegated.
- Contract Underwriting with MI.
- Contract Underwriting without MI.

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



The screenshot shows the Encompass interface for the Mortgage Insurance Center. The top navigation bar includes 'Encompass', 'PIPELINE > LOAN', and a 'Save' button. Below the navigation bar, a summary row displays 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'. A warning icon is present, and a message states 'Select an action to start the mortgage insurance selection process'. Below this message, there are two buttons: 'Compare Rate Quotes' and a dropdown menu labeled 'New Order'. The 'ARCH' option is selected in the dropdown menu and is highlighted with a red box.

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



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 / 9 LTV / CLTV / I

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

ORDER TYPE

Request Type
Rate Quote

ORDER PARAMETERS

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

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

ORIGINATOR INFORMATION

3. Click the **Order** button.

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 / 9

LTV / CLTV / I

Master Policy Number

ORDER TYPE

Request Type

Rate Quote

ORDER PARAMETERS

Premium Payment Plan

Deferred Monthly

Premium Paid By

Borrower Paid

Refund Option

Not Refundable

Renewal Option

Constant

Special Loan Program

Select

Premium Financed

☐

Relocation Loan

☐

Non Traditional Credit

☐

Requested MI Buydown Amount

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

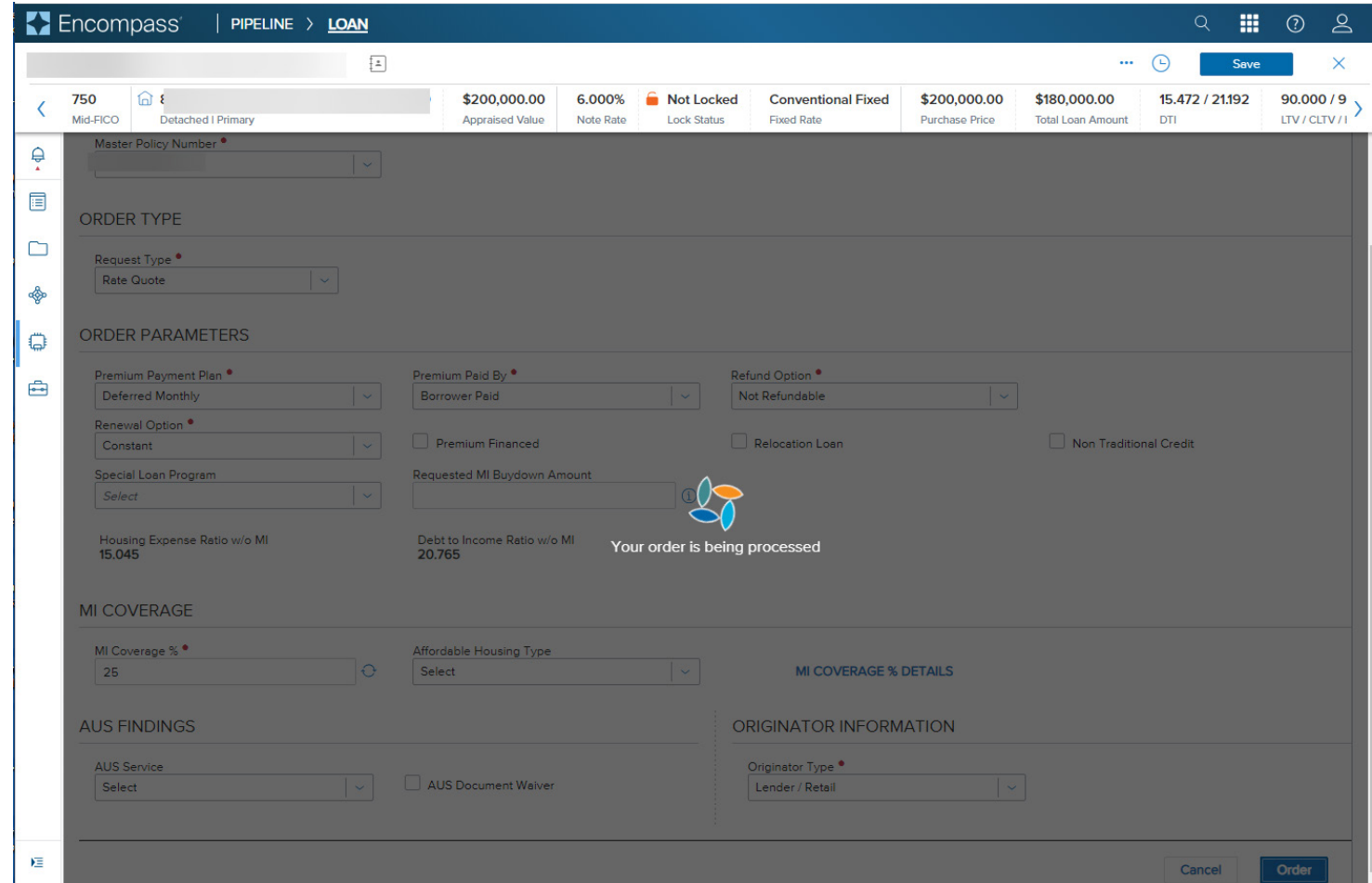
Originator Type

Lender / Retail

Cancel

Order

4. Wait for the order to be processed.



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 / 9 LTV / CLTV / I

Master Policy Number

ORDER TYPE

Request Type
Rate Quote

ORDER PARAMETERS

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

Housing Expense Ratio w/o MI
15.045

Debt to Income Ratio w/o MI
20.765

Your order is being processed

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

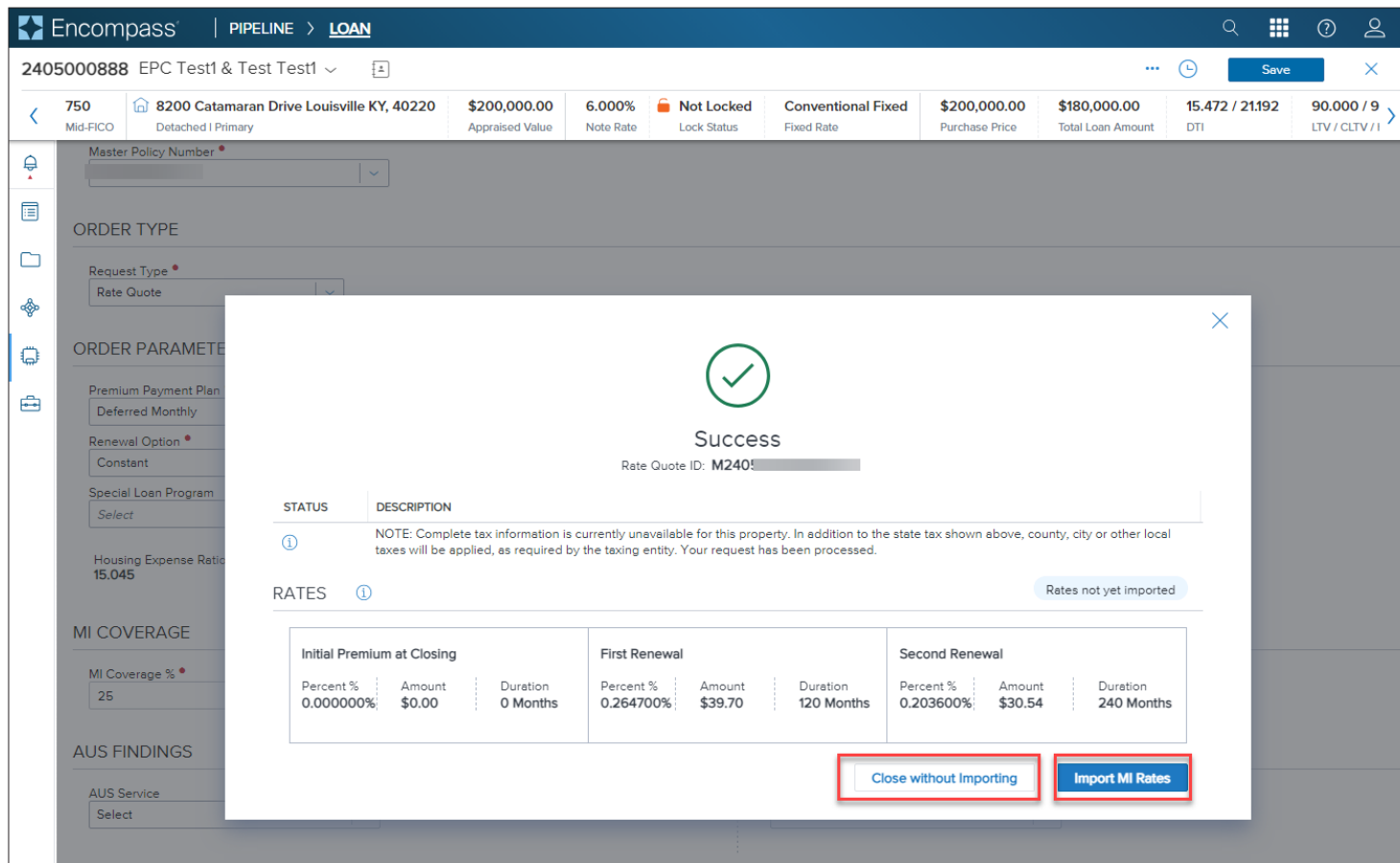
5. Review the data and options in the **Success** message window:

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.



Encompass | PIPELINE > **LOAN**

2405000888 EPC Test1 & Test Test1

750 Mid-FICO | 8200 Catamaran Drive Louisville KY, 40220 | \$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

Master Policy Number

ORDER TYPE

Request Type: Rate Quote

ORDER PARAMETER

Premium Payment Plan: Deferred Monthly

Renewal Option: Constant

Special Loan Program: Select

Housing Expense Ratio: 15.045

MI COVERAGE

MI Coverage %: 25

AUS FINDINGS

AUS Service: Select

Success

Rate Quote ID: M240

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 taxes will be applied, as required by the taxing entity. Your request has been processed.

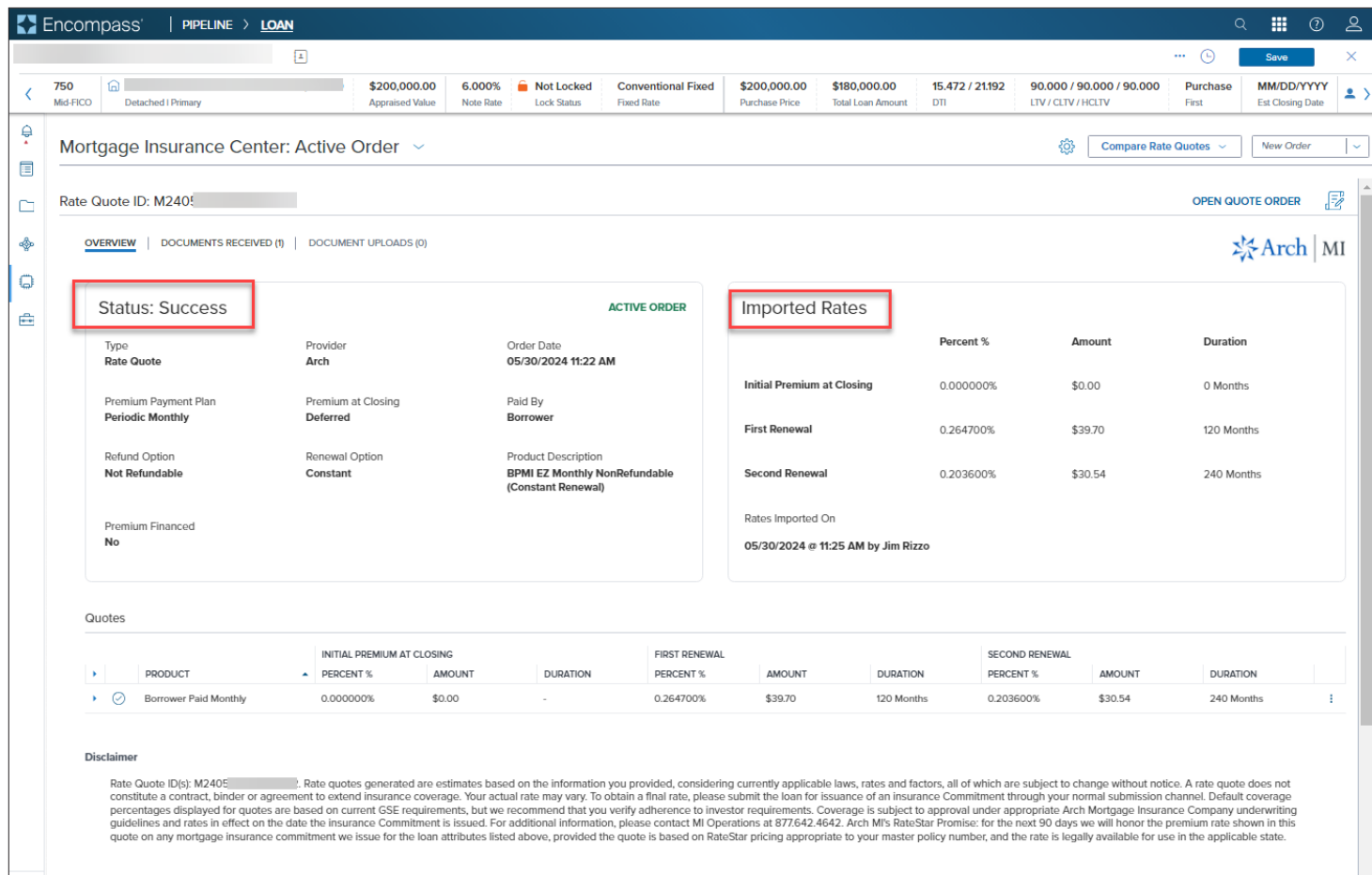
RATES

Rates not yet imported

| 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 |

Close without Importing | Import MI Rates

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



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

Mortgage Insurance Center: Active Order

Rate Quote ID: M2405

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

Status: Success **ACTIVE ORDER**

Imported Rates

| Type | Provider | Order Date | Percent % | Amount | Duration |
|----------------------|--------------------|--|-----------|--------|----------|
| Rate Quote | Arch | 05/30/2024 11:22 AM | | | |
| Premium Payment Plan | Premium at Closing | Paid By | | | |
| Periodic Monthly | Deferred | Borrower | | | |
| Refund Option | Renewal Option | Product Description | | | |
| Not Refundable | Constant | BPMI EZ Monthly NonRefundable (Constant Renewal) | | | |
| Premium Financed | | | | | |
| No | | | | | |

Rates Imported On
05/30/2024 @ 11:25 AM by Jim Rizzo

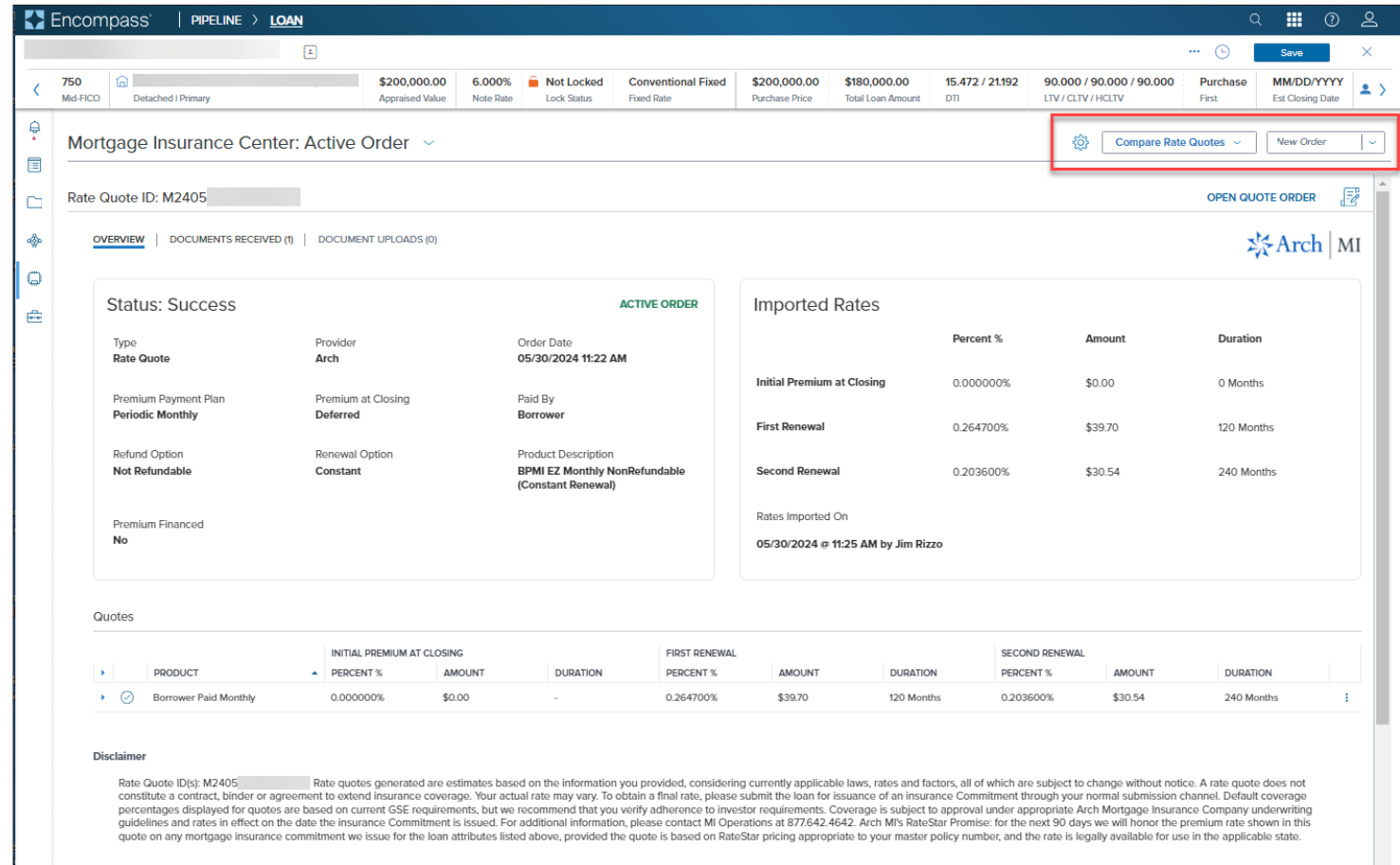
Quotes

| 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 |

Disclaimer

Rate Quote ID(s): M2405. Rate quotes generated are 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. Coverage is subject to approval under appropriate Arch Mortgage Insurance Company underwriting guidelines and rates in effect on the date the Insurance Commitment is issued. For additional information, please contact MI Operations at 877.642.4642. Arch MI's RateStar Promise: for the next 90 days we will honor the premium rate shown in this quote on any mortgage insurance commitment we issue for the loan attributes listed above, provided the quote is based on RateStar pricing appropriate to your master policy number, and the rate is legally available for use in the applicable state.

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.



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

Mortgage Insurance Center: Active Order Compare Rate Quotes New Order

Rate Quote ID: M2405 OPEN QUOTE ORDER

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

Status: Success ACTIVE ORDER

| | | |
|---|---------------------------------------|--|
| Type Rate Quote | Provider Arch | Order Date 05/30/2024 11:22 AM |
| Premium Payment Plan Periodic Monthly | Premium at Closing Deferred | Paid By Borrower |
| Refund Option Not Refundable | Renewal Option Constant | Product Description BPMI EZ Monthly NonRefundable (Constant Renewal) |
| Premium Financed 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
05/30/2024 @ 11:25 AM by Jim Rizzo

Quotes

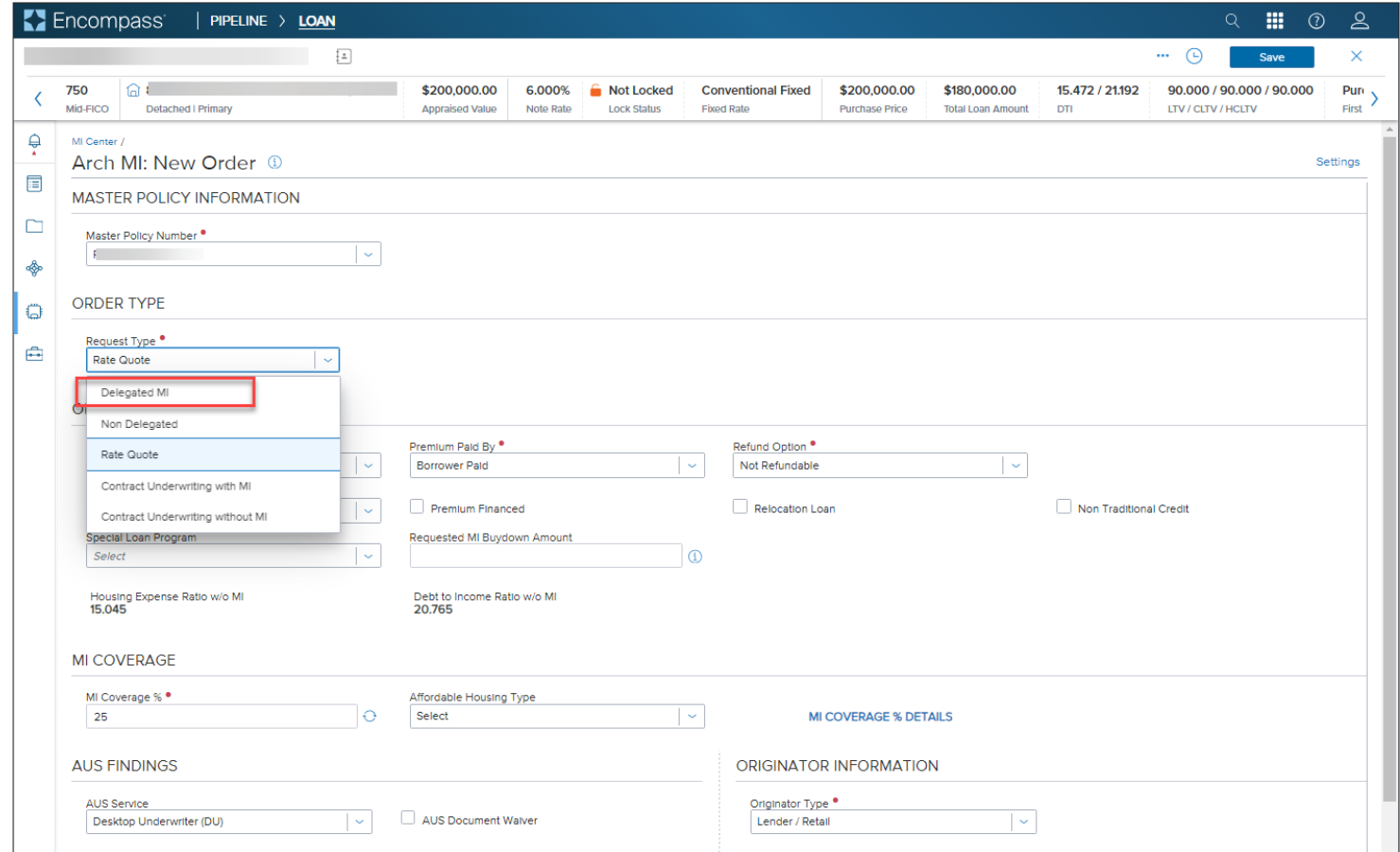
| PRODUCT | INITIAL PREMIUM AT CLOSING | | | FIRST RENEWAL | | | SECOND RENEWAL | | |
|-----------------------|----------------------------|--------|----------|---------------|---------|------------|----------------|---------|------------|
| | PERCENT % | AMOUNT | DURATION | PERCENT % | AMOUNT | DURATION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

Disclaimer

Rate Quote ID(s): M2405 Rate quotes generated are 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. Coverage is subject to approval under appropriate Arch Mortgage Insurance Company underwriting guidelines and rates in effect on the date the Insurance Commitment is issued. For additional information, please contact MI Operations at 877.642.4642. Arch MI's RateStar Promise: for the next 90 days we will honor the premium rate shown in this quote on any mortgage insurance commitment we issue for the loan attributes listed above, provided the quote is based on RateStar pricing appropriate to your master policy number, and the rate is legally available for use in the applicable state.

New Delegated Order

1. From the **Request Type** drop-down field, select **Delegated MI**.



The screenshot shows the Encompass EPC Arch MI New Order form. The 'Request Type' dropdown menu is open, showing 'Delegated MI' as the selected option. The form includes sections for Master Policy Information, Order Type, MI Coverage, AUS Findings, and Originator Information.

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 Put First

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

ORDER TYPE

Request Type
Rate Quote
Delegated MI
Non Delegated
Rate Quote
Contract Underwriting with MI
Contract Underwriting without MI
Special Loan Program
Select

Premium Paid By
Borrower Paid
Refund Option
Not Refundable

☐ Premium Financed ☐ Relocation Loan ☐ Non Traditional Credit

Requested MI Buydown Amount

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

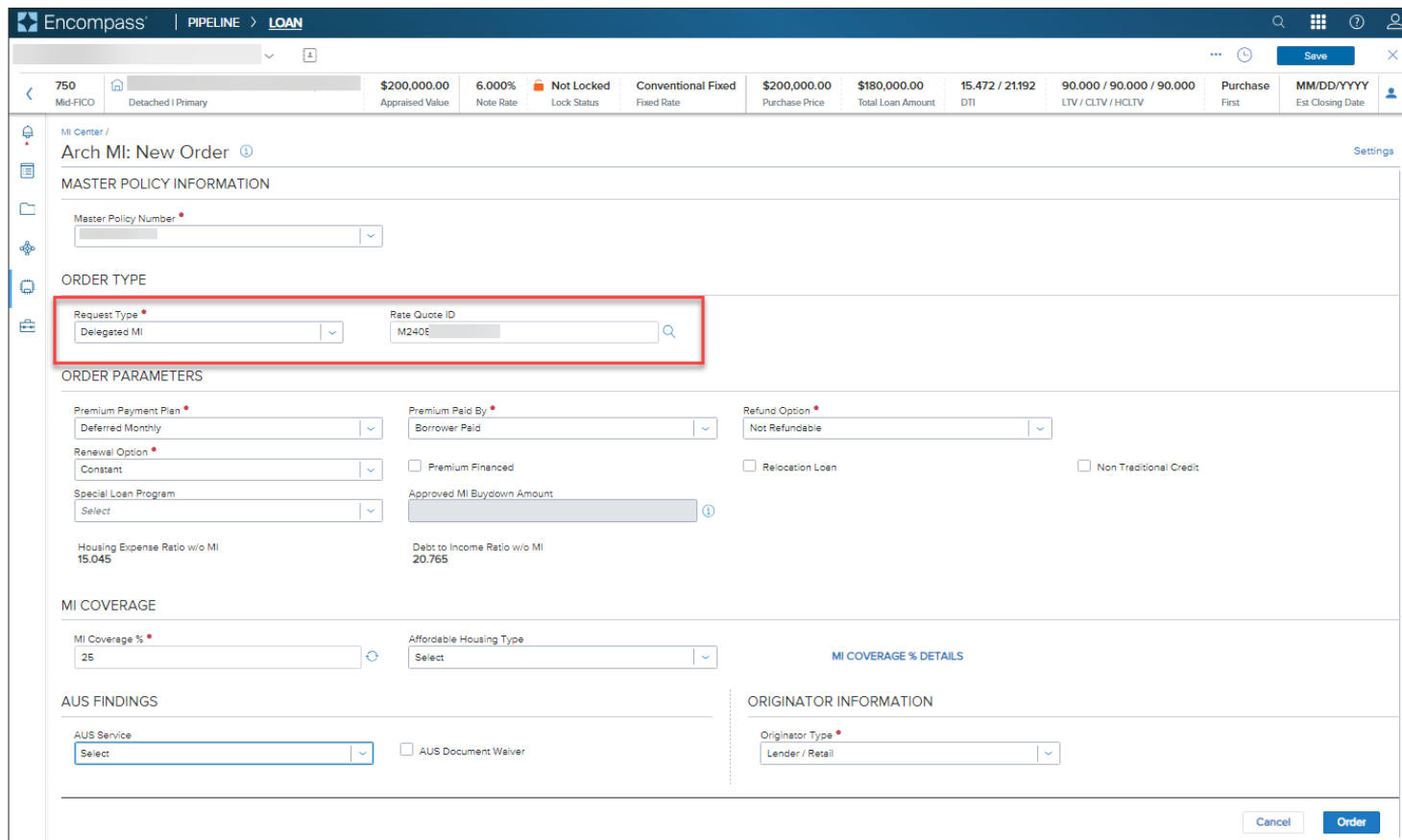
AUS FINDINGS

AUS Service Desktop Underwriter (DU) ☐ AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

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.



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 M2406

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

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

ORIGINATOR INFORMATION

Originator Type Lender / Retail

Cancel Order

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.

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 IM2406

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

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

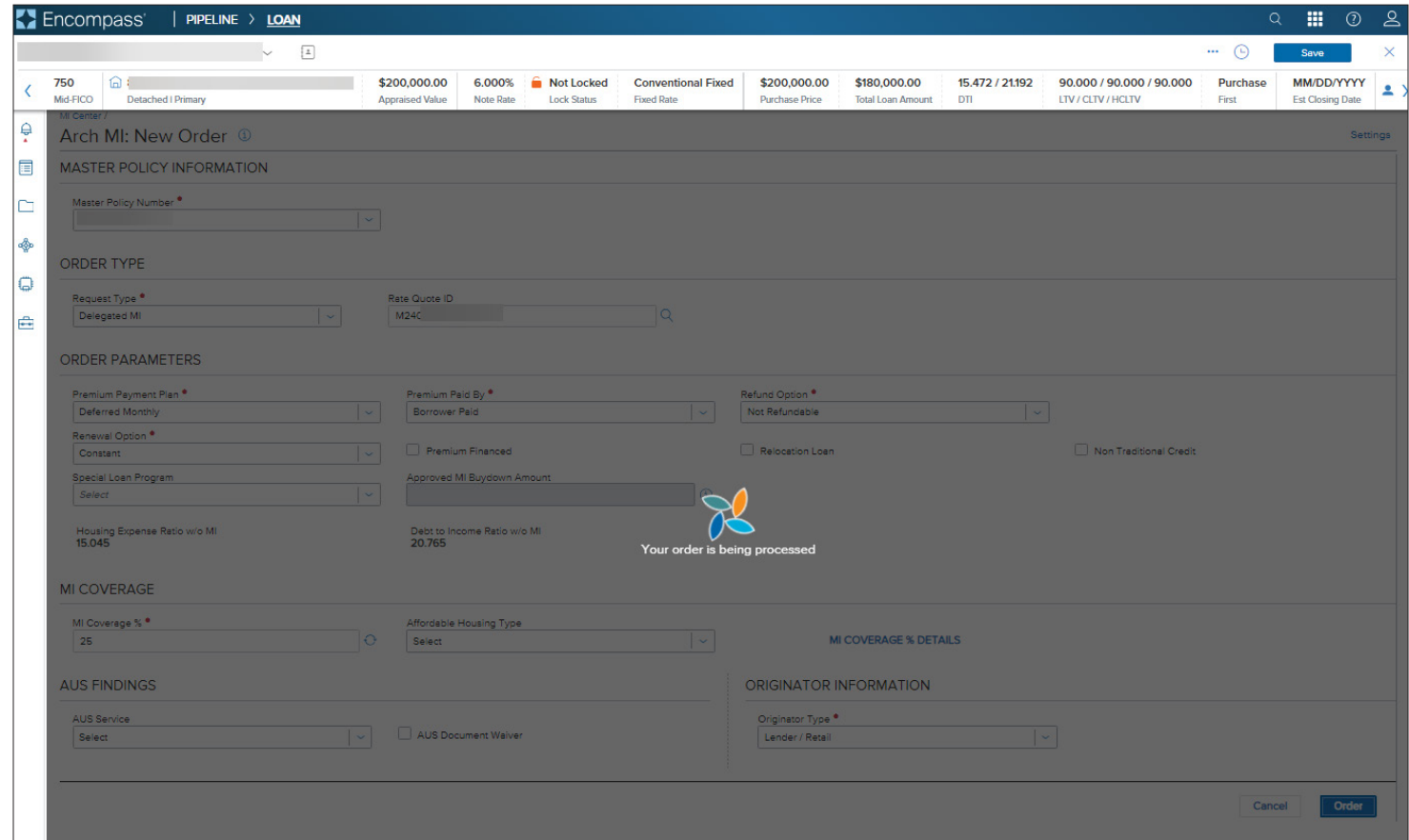
AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

Cancel Order

5. Wait for the order to be processed.



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

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number *

ORDER TYPE

Request Type * Delegated MI Rate Quote ID M24C

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

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

ORIGINATOR INFORMATION


Originator Type * Lender / Retail


Your order is being processed

Cancel Order

6. Review the **Certificate #**, **Status** and **Description** in the message window.


Review the Order Summary page displaying Certificate details.






Approved

Certificate #: 61

| STATUS | DESCRIPTION |
|---|---|
|  | <p>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. 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</p> |

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 |

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

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

Mortgage Insurance Center: Active Order

Order #: 61 **RESUBMIT ORDER** CHECK STATUS

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

Order Status: Approved **ACTIVE ORDER**

| | | |
|--|---------------------------------------|---|
| Type Delegated | Provider Arch | Order Date 05/30/2024 11:36 AM |
| Premium Payment Plan Periodic Monthly | Premium at Closing Deferred | Paid By Borrower |
| Refund Option Not Refundable | Renewal Option Constant | Product Description Borrower Paid Monthly |
| Certificate Expiration Date 09/30/2024 | Premium Financed 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
05/30/2024 @ 11:37 AM by Jim Rizzo

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 | - | 0.264700% | \$39.70 | 120 Months | 0.203600% | \$30.54 | 240 Months |

Arch Messages

| DATE | MESSAGE |
|---------------------|--|
| 05/30/2024 11:37 AM | 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. 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 |

8. Click **Resubmit**.

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 | 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 |

ORDER STATUS

Show All Messages

| 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 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.archmigroup.com/Disclaimer |

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

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

Check Status

Import MI Rates

Cancel

Resubmit



Mortgage Insurance Center: Order Summary

Order #: 61215354

OVERVIEW | **DOCUMENTS RECEIVED (2)** | DOCUMENT UPLOADS (0)

Document Name: Arch_Delegated.pdf

Arch_Delegated.pdf

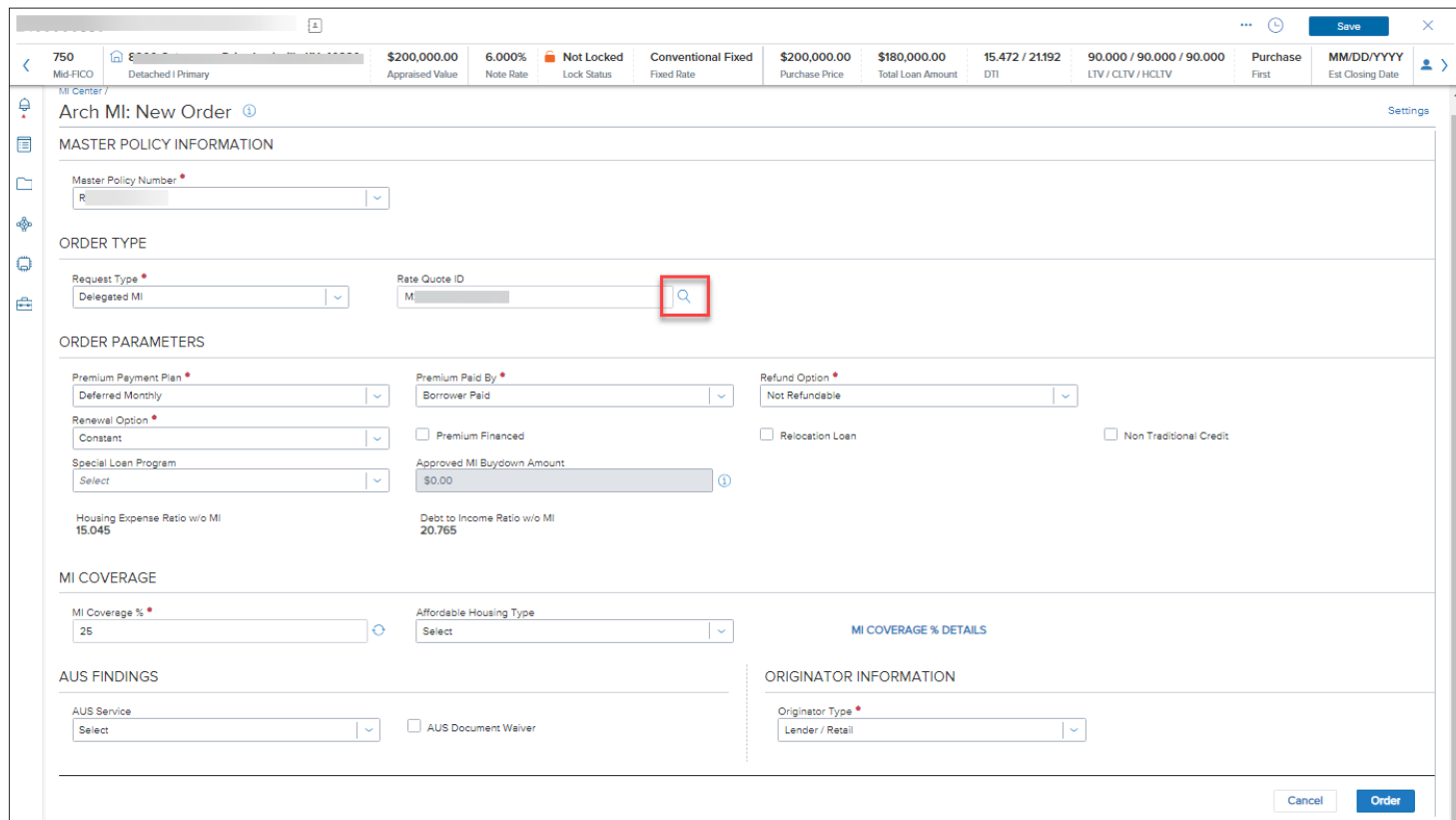
1 100% Download

The document is titled "Commitment and Certificate of Insurance" from Arch Mortgage Insurance Company. It details the loan information for JIM RIZZO, insured customer AMI DEFAULT RQ RBP BRANCH. The commitment includes terms like 4 months, \$180,000 loan amount, and a 3.00% interest rate. It also lists various fees and taxes, such as the initial premium of \$39.00 and KY state tax of \$ 0.75. The document concludes with the premium due now of \$0.00 and endorsemments/special text regarding coverage under First Lien Master Policy ARCH 3800.03.

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.

1. 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.



The screenshot shows the 'Arch MI: New Order' form. At the top, there's a header bar with various loan details like '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'. Below this, the form is organized into sections: 'MASTER POLICY INFORMATION' with a 'Master Policy Number' field; 'ORDER TYPE' with 'Request Type' (set to 'Delegated MI') and 'Rate Quote ID' (with a search icon highlighted in a red box); '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' (\$0.00), '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' (Select) and 'AUS Document Waiver'; and 'ORIGINATOR INFORMATION' with 'Originator Type' (Lender / Retail). At the bottom right, there are 'Cancel' and 'Order' buttons.

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

Search Rate Quote ID

| | 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

Search Rate Quote ID

| | 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

Search Rate Quote ID

| | 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 | Renewal Option |
| Periodic Monthly | Deferred | Borrower | Not Refundable | Amount | Constant |

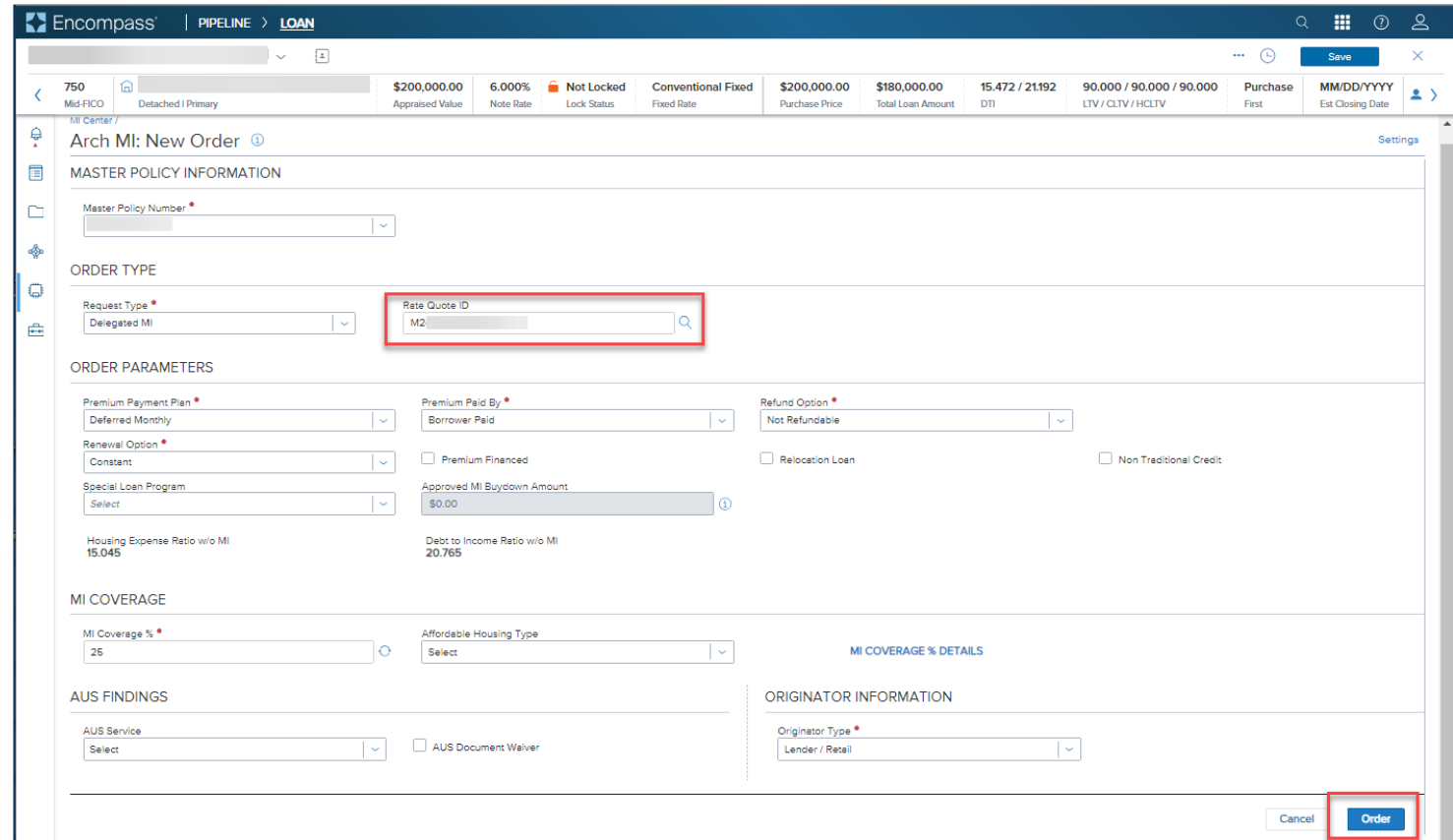
Cancel Select

Search Rate Quote ID

| | 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 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

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

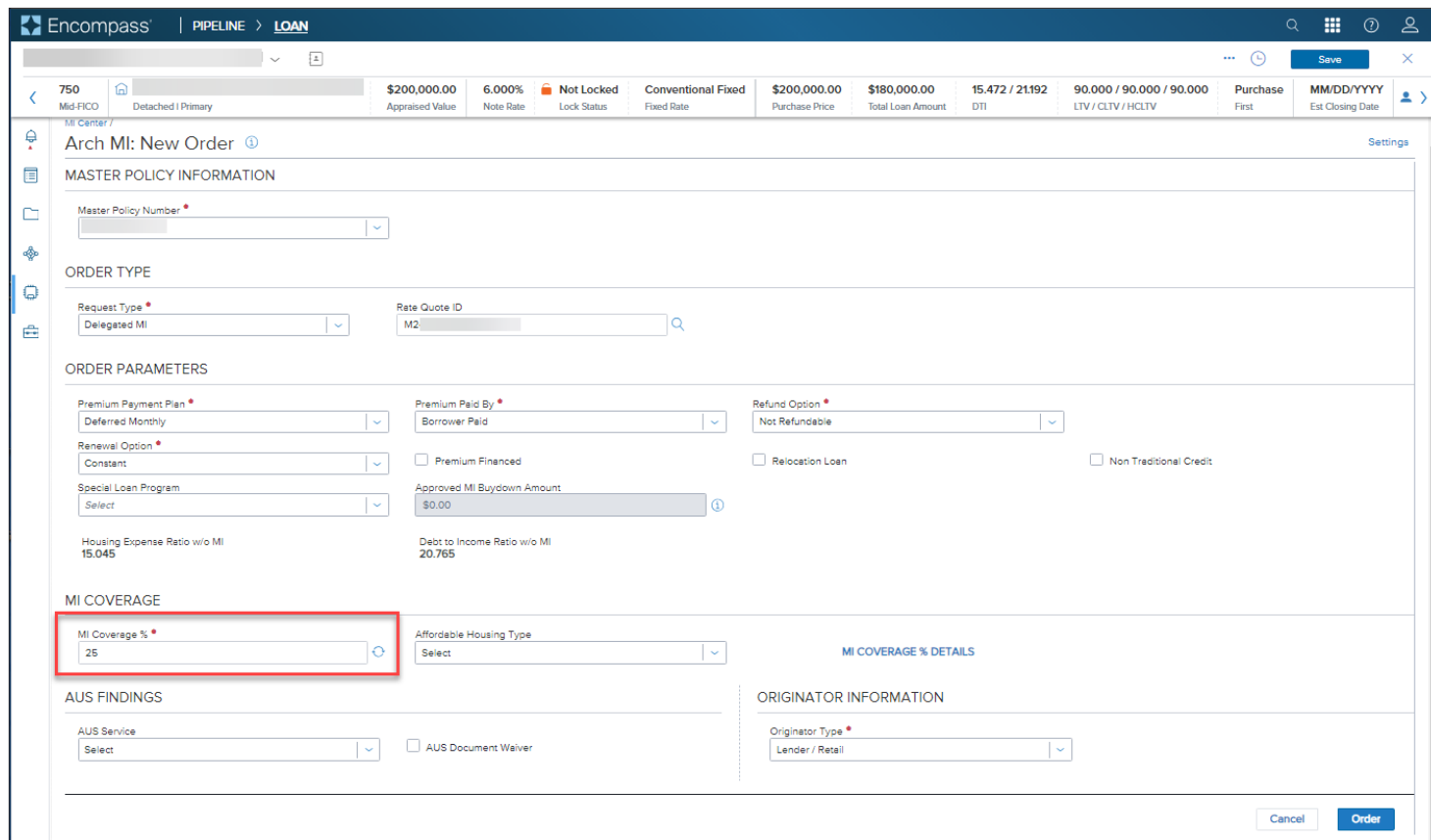
ORIGINATOR INFORMATION

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.



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

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

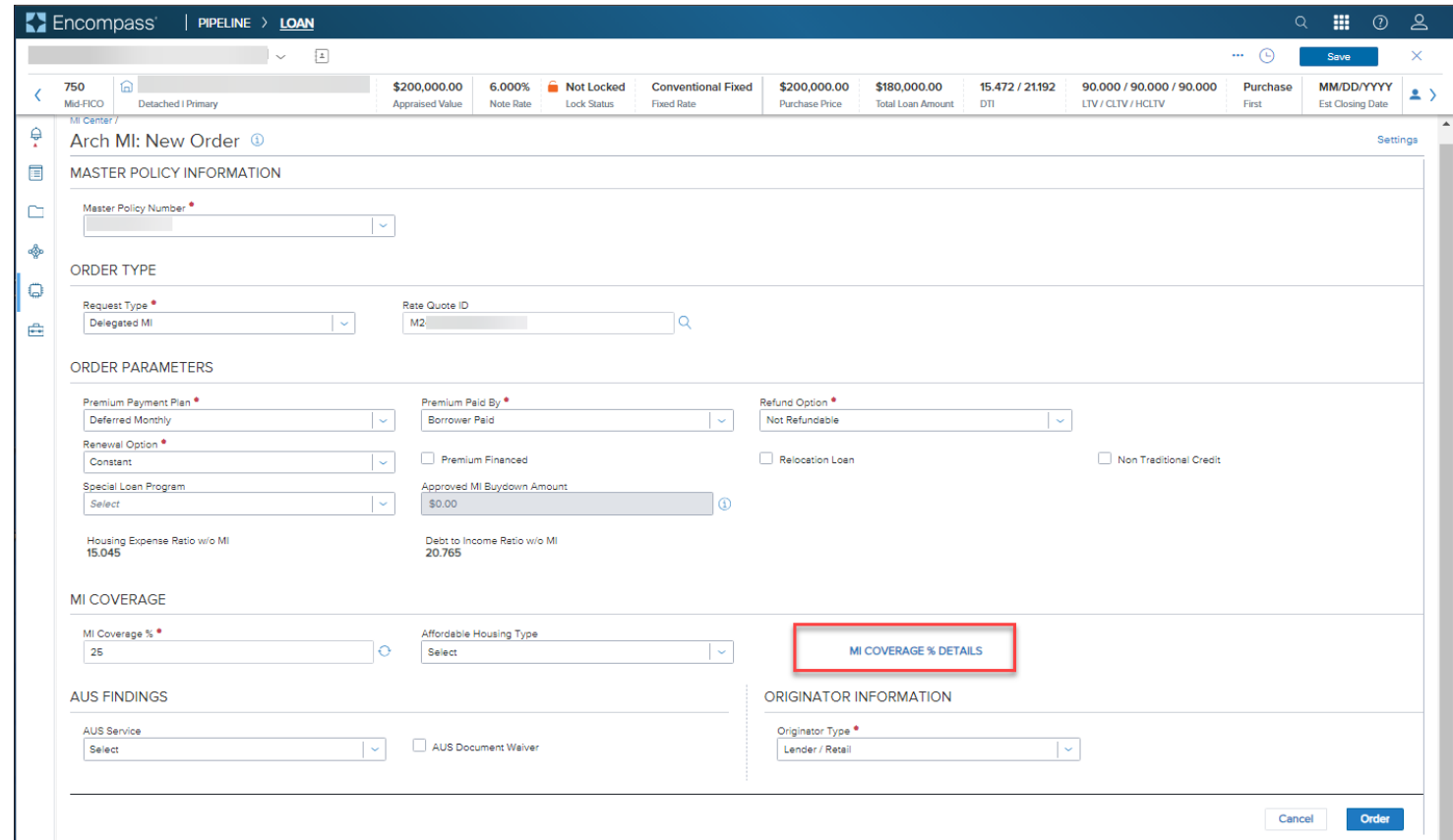
AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type * Lender / Retail

Cancel Order

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



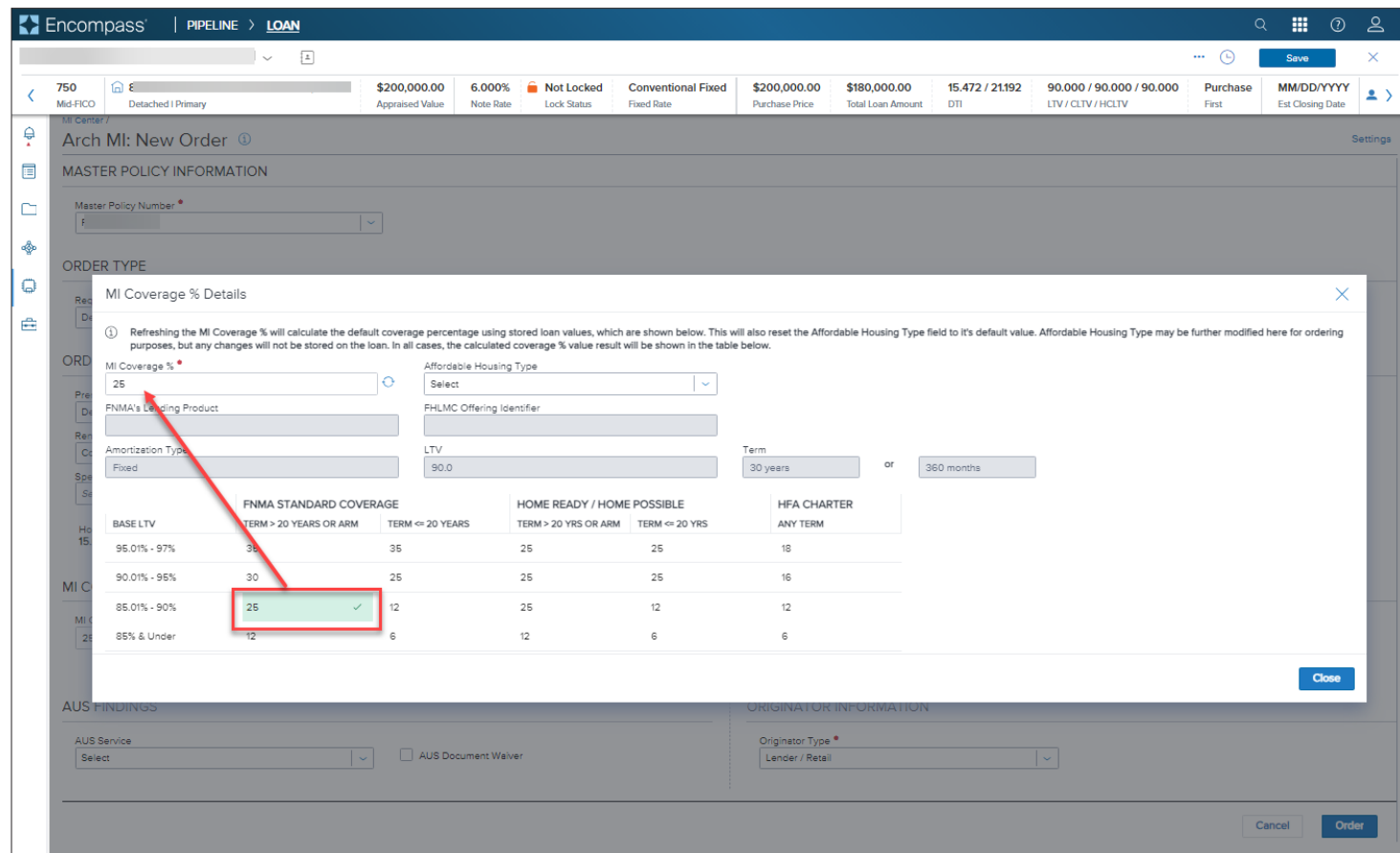
The screenshot shows the 'Arch MI: New Order' form in the Encompass system. The form is titled 'Arch MI: New Order' and includes a 'Save' button in the top right corner. The form is divided into several sections:

- MASTER POLICY INFORMATION**: Includes a field for 'Master Policy Number'.
- ORDER TYPE**: Includes a 'Request Type' dropdown set to 'Delegated MI' and a 'Rate Quote ID' field set to 'M2'.
- ORDER PARAMETERS**: Includes several dropdowns and checkboxes:
 - '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' set to '15.045'.
 - 'Debt to Income Ratio w/o MI' set to '20.765'.
 - 'Premium Financed' checkbox is unchecked.
 - 'Relocation Loan' checkbox is unchecked.
 - 'Non Traditional Credit' checkbox is unchecked.
- MI COVERAGE**: Includes a 'MI Coverage %' dropdown set to '25' and an 'Affordable Housing Type' dropdown set to 'Select'. A link labeled 'MI COVERAGE % DETAILS' is highlighted with a red rectangle.
- AUS FINDINGS**: Includes an 'AUS Service' dropdown set to 'Select' and an 'AUS Document Waiver' checkbox which is unchecked.
- ORIGINATOR INFORMATION**: Includes an 'Originator Type' dropdown set to 'Lender / Retail'.

At the bottom right of the form, 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.



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

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

ORDER TYPE

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 % 25 Affordable Housing Type Select

FNMA's Lending Product FHLMC Offering Identifier

Amortization Type Fixed LTV 90.0 Term 30 years or 360 months

| BASE LTV | FNMA STANDARD COVERAGE | | HOME READY / HOME POSSIBLE | | HFA CHARTER ANY TERM |
|--------------|------------------------|------------------|----------------------------|----------------|----------------------|
| | 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 |

AUS FINDINGS

AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

Cancel Order

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

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 Save X

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 % 25 Affordable Housing Type Select

FNMA's Lending Product Select

Amortization Type Fixed

Term 30 years or 360 months

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

AUS FINDINGS

AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

Cancel Order

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

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

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 HFA Preferred

FNMA's Lending Product PHLMC Offering Identifier

Amortization Type Fixed LTV 90.0 Term 30 years or 360 months

| BASE LTV | FNMA STANDARD COVERAGE | | HOME READY / HOME POSSIBLE | | HFA CHARTER ANY TERM |
|--------------|------------------------|------------------|----------------------------|----------------|----------------------|
| | 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 |

AUS FINDINGS

AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

Close

Cancel Order

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

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

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 HFA Preferred

FNMA's Lending Product FHLMC Offering Identifier

Amortization Type Fixed LTV 90.0 Term 30 years or 360 months

| BASE LTV | FNMA STANDARD COVERAGE | | HOME READY / HOME POSSIBLE | | HFA CHARTER ANY TERM |
|--------------|------------------------|------------------|----------------------------|----------------|----------------------|
| | 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 |

AUS FINDINGS

AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

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.

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

Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number

ORDER TYPE

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 HFA Preferred

FNMA's Lending Product PHLMC Offering Identifier

Amortization Type Fixed LTV 90.0 Term 30 years or 360 months

| BASE LTV | FNMA STANDARD COVERAGE | | HOME READY / HOME POSSIBLE | | HFA CHARTER ANY TERM |
|--------------|------------------------|-----------------|----------------------------|---------------|----------------------|
| | 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 |

AUS FINDINGS

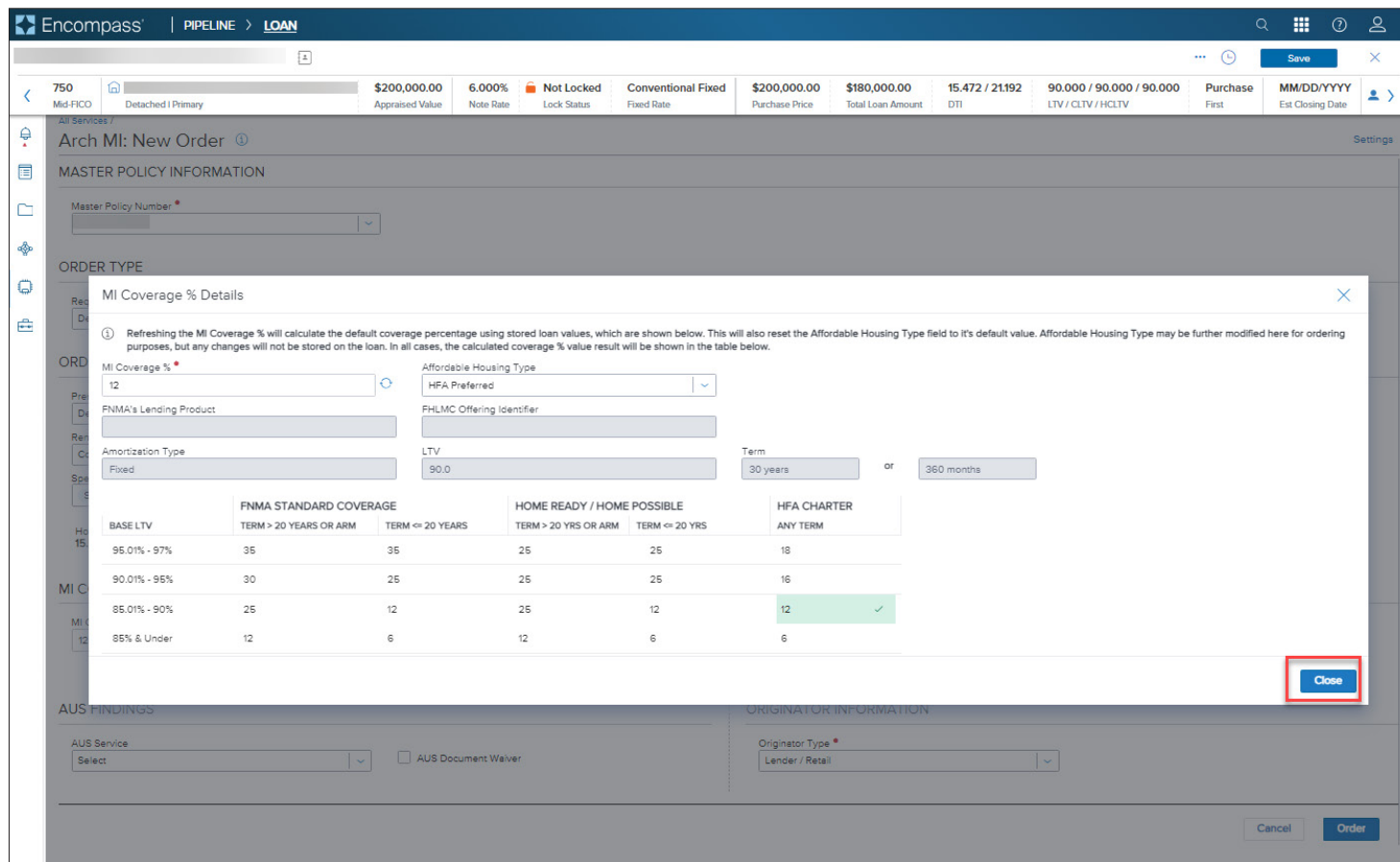
AUS Service Select AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type Lender / Retail

Cancel Order

6. Click the **Close** Button.



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 |

Close