



Mortgage Insurance Center in Encompass

Last updated: Feb. 21, 2024

© 2024 Arch Mortgage Insurance Company. All Rights Reserved.



Contents

Settings and Configuration	4
Rate Quote Comparison and MI Orders from the MI Center	13
Compare Rate Quotes	13
Import Rates Only	20
Delegated MI, Non-Delegated MI, Contract UW with MI	22
New MI Order	24
Order History	27
Additional Navigation	31
View Order Summary	33
Active Orders	46
Document Uploads	48
Attaching Documents to Your Non-Delegated Order	50
MI Center Landing Page Rules	58

The Mortgage Insurance (MI) Center in Encompass[®] includes an enhanced integration with multiple MI service partners for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers with process improvements and access to data and alerts.

The following partners are supported in the MI Center: Arch MI, Enact, Essent, MGIC, National MI and Radian.

NOTE: This integration is supported in Encompass 23.3 and later versions. MI Center is available in both the desktop and web versions of Encompass.



The Mortgage Insurance (MI) Center is available in the *Tools* menu in the desktop version of Encompass.

Home Pipeline Loan 7	frades Contact	s Dashboard Reports						
Borrowers Jonathon		~ 2					Search AliRegs	
Birch St Burbank, CA 91502		1st Loan #: 2304EM025705 Loan Amount: \$382,500.00	LTV: 85.000/85.000/85.0 DTI: 16.703/16.703	000 Rate: 3.500%	d	Est Closing Date: //	ved	
16 Alerts & Messages Lo Three-Day Disclosure Require At App Disclosure Requiremer econsent Not Yet Received Qualification expected Qualification expected Image: Consent Not Yet Received	g 07/07/20 A 04/06/23 04/06/23 04/09/23	Processing Worksheet Loan Officer Loan Opener Loan Processor	Q Q Q	Days to Finish -298	04/12/2023 01:29	9 PM 🗸 Change Milestone Date		
 Processing expected Submittal expected 	04/12/23 04/15/23	Documents			eFolder	Tasks		Task List
Cond. Approval expected Resubmittal expected Doc Preparation expected Docs Signing expected Funding expected Post Closing expected NEW 202 regres expected Forms Tools Services	04/19/23 04/24/23 04/26/23 05/02/23 05/02/23 05/06/23 05/11/23 05/14/23	* 1003 - URLAXX - NEW * Credit Report						
Disclosure Tracking Fee Variance Worksheet	1	Required Fields			Field Summary	Milestone Comments	Date Stamp	Show All
LU Compensation Anti-Steering Safe Harbor Disclosu Net Tanglible Benefit Compliance Review ECS Data Viewer Toll, Services MI Center Status Online Amotification Schedule Co-Mortgagors Piggyback Loans	ire							



After the MI Center tool launches, the user experience and functionality for both the desktop and web versions of Encompass are the same.



This document focuses on how to use the web version of Encompass.



Settings and Configuration

Use this section to configure MI service in Encompass (web) ADMIN Settings.

NOTE: If your users need to order MI service products like Delegated/Non-Delegated or Rate Quote Comparison (RQC), you must set up the two services separately — once for Delegated/Non-Delegated, etc., and once for RQC — from the *Services Management* page.

1. Log into Encompass as an admin and click the **SERVICES** menu.

Encompass' ADMIN		5
E		
COMPANY/USER SETUP		
S OPPORTUNITIES SETUP		
	Welcome to Encompass Admin!	
\Rightarrow PROCESS AUTOMATION	Start managing basic settings here. This is just the beginning!	



2. From the SERVICES drop-down menu, click Services Management.





3. Click the Add Service button (in the top right corner of the screen).





4. Use the search field to locate the MI service partner card for which you want to configure the service and click the **Manual** link (available on each partner card).





• For Rate Quote Comparison, you must locate the Arch MI card that displays the Rate Quote Comparison suffix (see the screenshot below). **NOTE**: Follow the steps listed in this section twice — once for Rate Quote Comparison and once for non-RQC orders.

			-	Sort V A-Z Category V
Advantage Credit, Inc. ^{Credit}	ARCH MI Rate Quote Comparison Mortgage Insurance	Arch Mortgage Insurance Mortgage Insurance	ENACT MI Rate Quote Comparison Mortgage Insurance	ESSENT MI Rate Quote Comparison Mortgage Insurance
Service Setups Credentials Field Mapping Doc Mapping				
MGIC MI Rate Quote Comparison Norigage Insurance.	National MI Rate Quote Comparison Mortgage Insurance	RADIAN MI Rate Quote Comparison Mortgage Insurance		
Service Setups Credentials	Service Setups Credentials	Service Setups Credentials		



5. Update information in the *Add Manual Setup* window and click the **Save** button. See <u>Add Service</u> for more information.

Encompass' ADMIN							0	Q
E.	Services Management / Add Service /							
COMPANY/USER SETUP	Add Manual Setup						Active	OFF
	Service Type	Evaluation Level		Provider				
Services Management	mortgage insurance	Loan Level		ANCH EPC-MI INT				
Services Management OLD	Service Setup Name		Service Setup Description					
Data Permissions	1							
S OPPORTUNITIES SETUP								
	Readiness Conditions						Va	alidate
								-
⇒ PROCESS AUTOMATION								
	Authorized Users*					Add	Delete	ไล้า
							e evere .	
	ID.	NAME	TYPE		ACTION			
			No Results Found.					
	Total items: 0							
							_	_
						Cance	el	Save



6. On the *Service Setups* page, click the **Credentials** link.

Encompass' Admin						III (0 2	
COMPANY/USER SETUP	Services Management	MI int Service Setups	5			Cre	dentials	I
SERVICES	Manual					A	ldd	
Services Management OLD Data Permissions	STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE			
S OPPORTUNITIES SETUP		ARCH EPC-MI int	17	admin	10/24/2023	~	1	
B ASSET MANAGEMENT								



• You can also go to the **Credentials** link from the *Services Management* page. Locate the MI partner card for which you want to configure the service and click the **Credentials** link.





- 7. In the *Edit Company Credentials* window, type in the Master Policy Number and Description and click **Save**.
 - For multiple Master Policy Numbers (MPNs), type a comma-separated list with spaces, e.g., "1234, 4567, 5678." MPNs entered here will be displayed in a drop-down list for the user who placed the MI service order.

Encompass' Admin			II 0 2
COMPANY/USER SETUP	Services Management / ARCH EPC-MI int Credentials Company Credentials		
Services Management Services Management OLD Data Permissions (\$) OPPORTUNITIES SETUP (\$) SYSTEM ADMINISTRATION (\$) WORKFLOW MANAGEMENT (\$) PROCESS AUTOMATION (\$) ASSET MANAGEMENT (\$) CUSTOMIZATION	CREATED DATE admin 11/04/2021	MODIFIED BY MODIFIED BY MODIFIED BY MODIFIED BY 10/16/2 Edit Company Credentials × Master Policy Number * 1234, 4567, 4567 Description Description 1, Description 2, Description 3 Cancel Save	IED DATE 1023 ÷

IMPORTANT: Do not specify multiple Master Policy Numbers (MPNs) for the Arch MI Rate Quote Comparison service. RQC does not support multiple Master Policy Numbers at this time.



Rate Quote Comparison and MI Orders from the MI Center

Once the MI service setting is configured by the Encompass administrator, users can manually place MI orders from the MI Center.

If you have multiple MI service providers configured with MI Center, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates unless a certificate order type is placed on the loan.

Compare Rate Quotes

Use this feature to compare rate quotes from all MI Center-supported partners configured for the service. Rate quotes are read-only with this release. You can view the rate quote, make a note of it and include it in your MI certificate order. The ability to import rates will be available with a future release.

- 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 which you want to place your MI order.



4. On the left navigation panel, click the **Forms** menu to collapse it.

3	~ 1								🕒	Save	×
Mid-FICO	St Burbank CA, 91502	\$450,000.00 Appraised Value	3.500%	Not Locked Lock Status	No Loan Program	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.302 / 14.302 DTI	85.000 / 85.0000 / 85.0000 / 85.000 / 85.000 / 85.000 / 85.0000 / 85.0000 / 85.0000	35.000	Purchas First
Notifications	Application View										
Forms				-							
Application View	Borrower Infe	ormation		\bigcirc	Credit Information &	Ordering	6	Property, Title	& Trust		
(mike) SMike	Loan Informa	tion		8	Rate & Registration I	nformation		Employment a	& Income		1
Additional Disclosures Infor										_	-
Additional Requests Informa Affiliated Business Arrange	Assets, Gifts	& Grants		5	Liabilities			Financial Info	rmation - Real Estate	•	
Affiliated Business Disclosure appContextTest	Qualifying th	e Borrower			Declarations		Ē	Demographic	Information		
ATR/QM Management AutoSaveCustomForm112	Homeowners	ship Education & H	Housing Co	0	Military Service & La	nguage Preferen	ice 🏛	Acknowledgn	nents & Agreements		
Berrower Information - Vesting Borrower Summary Originat	Loan Origina	tor Information		ß	Continuation Information	tion					
BORROWER SUMMARY O 🖕											

5. From the *Services* menu, click **MI Center**.

Encompass PIPELI	NE > LOAN			🛄 🚔 @
555 58	~ (1)		TT 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	···· 🕞 Save 🗙
K Aud-FIGO Detached / Primary	Irvine CA, 92618 \$250,000.00 3.375% Approxed Velue / Note Ree	Not Locked No Loan Program \$250,000. Lock Status Finet Rate Purchase Pro	NO \$220,000.00 14.140 / 17.473 88.000 / 88.000 / 88.000 Total Loan Annual DTI LTV / CLTV / HCLTV	0 Purchase 08/31/2018 First Est Classing Date FS: David Anema James >
Q Notifications	Loan Appreation			
Forms >	Mortgage Type, Loan Terms, Proper	y and Title 🗠		
Documents	Type of Mortgage and Terms of Loan			
	Application Date	Estimated Closing Date	Business Channel	
C Services	08/01/2018	08 / 31 / 2018	📇 Banked - Retali 🗴	
All Services	Loan Purpose		Loan Type	Lien Position Type
	Purchase x		Conventional *	First #
Mi Center	Amortization Type		Lien Position	
Underwriting Center	Pixed Rate ×	e		
Tools >	Purchase Price		Note Rate	Qualifying Rate
	\$ 250,000.00		3.375 %	3.375 %



6. Click the **Compare Rate Quotes** button.

	Encom	npass' pipeline > <u>loan</u>								Q	. 0	e S
<	 Mid-FICO	Birch Street Burbank CA, 91502 Detacted I Occupancy	\$100,000.00 Estimated Value	0.000% Note Rate	Not Locked	No Loan Program	\$0.00 Total Loan Antount	0.000 / 0.000 DTI	0.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Loan Purpose	MM/DD/YY Est Closing D	x x x x x x x x x x x x x x x x x x x
0	Mor	tgage Insurance Center										
1												
						\wedge						
2				Se	ect an action to s	tart the mortgage insu	rance selection pro	ce55				
T.					Compare Ra	the Quotes New Of	uer [*]					
3												

7. Review the data in the *Compare Rate Quotes* panel.

	Encom	npass' pipeline > <u>loan</u>								Q	. 0 2
100	-	~ [¥	1							🕒 📕	Save X
<	Mid-FICO	Birch St Burbank CA, 91502-12 Detached I Primary	34 \$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.491 / 13.491 DTI	85.000 / 85.000 / 8 LTV / CLTV / HCLTV	5.000 Purchase
	Mortgag	ge Insurance Center /									
	Com	npare Rate Quotes								View By 💿 Prod	duct O Provider
Ð			INITIAL PREMIUM AT	CLOSING		FIRST RENEWAL			SECOND REN	EWAL	
	4	PROVIDERS	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Q	👻 Bo	orrower Paid Monthly									
-	0	MGIC	-	-	-	%	\$	Months	%	\$	Months
	0	• ENACT	-4-	-	÷	%	\$	Months	%	\$	Months
	0	ESSENT	÷.	÷1	-	%	\$	Months	%	\$	Months
	0	NATIONAL MI	4	+	+	%	\$	Months	%	\$	Months
	0	ARCH	4	ц.	-	%	\$	Months	%	\$	Months
	Bo	orrower Paid Single									
) Le	ender Paid Single									
Æ						Close	Import Rate	s Only Delega	ated MI Non	Delegated MI C	ontract UW with MI



8. You can expand/collapse the panels and filter by **Product** and **Provider**.

Encompass | PIPELINE > LOAN Q III 🕐 2 ; ~ E ... 🕒 Save X Birch St Burbank CA, 91502-\$450,000.00 3.500% E Not Locked No Loan Program \$400,000.00 \$340,000.00 13.491 / 13.491 85.000 / 85.000 / 85.000 Purchase MM/DD/YYYY ES: Admin Mid4567890 User < 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 0 Mortgage Insurance Center / **Compare Rate Quotes** View By Product O Provider INITIAL PREMIUM AT CLOSING FIRST RENEWAL SECOND RENEWAL PROVIDERS PERCENT % - AMOUNT DURATION PERCENT % AMOUNT DURATION PERCENT % AMOUNT DURATION Q Borrower Paid Monthly Borrower Paid Single - Lender Paid Single Close Import Rates Only Delegated MI Non Delegated MI Contract UW with MI ΝĒ

9. Click the arrow on each row to expand and view the details.

Encompass PPELINE > LOAN Image: Decompass PPELINE > LOAN Image: Decompass PPELINE > Decompass PPELINE > Decompass PPELINE												
-	~ i									··· @	Save	×
Mid-FICO	Birch St Burbank CA, 91502- Detached I Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.491 / 13.491 DTI	85.000 / 85.000 LTV / CLTV / HCLTV	/ 85.000	Purchase First	MM/DD/YY Est Closing D
Mortga Com	ge Insurance Center / npare Rate Quotes									View By	Product	O Provide
	PROVIDERS	INITIAL PREMIUM AT C		DURATIC	FIRST REI	NEWAL % AMOL	INT DU	RATION	SECOND RENEWAL PERCENT %	AMOUNT	DU	RATION
▼ B	forrower Paid Monthly											
0	MGIC	+1	(e)									
0	• ENACT	-	-									
0	ESSENT		+	+								
0	RADIAN	•	÷	÷								
0	ARCH											
• в	lorrower Paid Single											
<u>ا</u> ا	ender Paid Single											
_						Close	Import Patos O	nly Deloga	ted MI Non Dr	M hotepole	Contrac	t LIW with MI
						Close	import nates of	Delega	Non De	legated in	contrac	i on marin



10. View the Rate Quote Details and take note of the Rate Quote ID.

		 ↓± 								(5	Save	×
Mid-FICO	Birch St Burbank Co Detached I Primary	A, 91502 \$450,000.00 Appraised Value	3.500% Note Rate	Not Locked I	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.491 / 13.49 ⁴	85.000/85.0	00 / 85.000 TV	Purchase First	MM/DD/YY Est Closing D
Mortgage In: Compa	surance Center / are Rate Quotes									View By	Product	O Provide
4 F	ROVIDERS	INITIAL PREMIUM A PERCENT %	T CLOSING	DURATION	FIRST RENE PERCENT %		T DURA	TION	SECOND RENEWAL	AMOUNT	DURAT	ION
· Borrow	er Paid Monthly											
0	MGIC	•		-								
0	• ENACT	-	4	-								
0	- ESSENT	-		-								
	Rate Quote Details 67 Rate Quote ID	Periodic Monthly Premium Payment Plan	67. Product Descri	BPMI Periodic Month	lly, Constant, NotRefu	undable Const Renewa	ant al Option	- Premium at Closing	Borrowe Paid By	r	Not Refund Refund Option	able
	Disclaimer											

11. Click the **Provider** option to view the data grouped by MI service providers.

	Encom	ipass' pipeline > <u>loan</u>											Q 📕	0 2
		~ 1											••• 🕒 Save	X
<	Mid-FICO	Birch St Burbank CA, 91502 Detached Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.571 / 13.571 DTI	85.000 / 85.000 / 85.00 LTV / CLTV / HCLTV	0 Purchase First	MM/DD/YYYY Est Closing Date	S: Admin Mid45	667890 User >
•	Mortgag	e Insurance Center / pare Rate Quotes											View By O Product	Provider
		PREMIUM PAYMENT PLAN	INITIAL PREMIUM AT C	LOSING	DUF	ATION	FIRST RENEWAL PERCENT %	AMOUNT	DURA	non p	ECOND RENEWAL	AMOUNT	DURATION	
-	> Al	RCH (3)												
	> EN	IACT (4)												
Q	ES	SENT (3)												
	> M	SIC (3)												
	► R/	IDIAN (3)												
Æ									Close	Import Rates Only	Delegated MI	Non Deleg	gated MI Contrac	t UW with MI



12. Click the arrows to expand the panels and view the data.

		× 1											··· · · · · · · · · ·	6
Md-F	00 00	Birch St Burbank CA, 91502 Interded Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.571/13.571 DTI	85.000 / 85.000 / 85.000 ETV / CLTV / HCLTV	D Purchase First	MM/DD/YYYY Est Closing Date	S: Admin Mid45	5 <mark>67890 User</mark>
1-														
C	ompare	Rate Quotes											View By 🔿 Product	Provid
			INITIAL PREMIUM AT CLO	SING			FIRST RENEWAL			SEC	OND RENEWAL			
-	APCHICK	MUM PAYMENT PLAN .	PERCENTS	AMOUNT	DUR	ATION	PERCENTS	AMOUNT	DURAT	ON PUR	CINTS	AMOUNT	DURATION	
0		Borrower Paid Monthly												
C	-	Borrower Paid Single												
	-	Bels Course Barbally												
		Rate Guote Details												
		M2167 Rale Quite ID	Frenaues Phymeret Plan		Product Description	Dister	eal Option	Promium at Clos	ing	Part By	Solund Opti-	04	Premum Ensinced	
		Disclaimer												
		Rate Quote IDIs: M21677808155 rate quote does not constitute a percentages displayed for quote effect on the date the insurance commitment we issue for the los	6712, M2167780835628 contract, binder or agre s are based on current (Commitment is issued i n attributes listed above	no, M21677 ement to ex 35E require or addition provided t	8080567122. Rate of dend insurance cov ments, but we reco al information, plear the quote is based of	puotes generated are erage. Your actual rate mmend that you verify se contact MLOperatio on RateStar pricing app	estimates based on th may vary. To obtain a adherence to investo ins at 877.642.4642. A propriate to your mast	e information you pro final rate, please sub r requirements. Cove inch MPs RateStar Pre er policy number, and	wided, considering mit the loan for iss rage is subject to a mise: for the next 9 the rate is legally o	currently applicable laws, ra sance of an insurance Comm pproval under appropriate A 0 days we will honor the pre vailable for use in the applic	tes and factors, all itment through yo rch Mortgage Insu mium rate shown able state.	of which are subje ur normal submissi rance Company un in this quote on any	ct to change without no on channel. Default cov derwriting guidelines ar y mortgage insurance	otice, A verage nd rates in
C		Lender Paid Single	-							~		141	141	
*	ENACT (4)													
•	ESSENT (3	h.												
-	MGIC (3)													
	SUCCESSION (1	1												



See <u>Import Rates Only</u> and <u>Delegated MI, Non-Delegated MI, Contract UW with MI</u> for more details about the options at the bottom of the *Compare Rate Quotes* page.

	Encom	npass' pipeline > <u>loan</u>											Q 👭	0 2
	-	~ ±											••• 🕒 Save	×
<	Mid-FICO	Birch St Burbank CA, 91502 Detached Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.571 / 13.571 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	S: Admin Mid45	67890 User >
.	Mortga Con	ge Insurance Center / Ipare Rate Quotes											View By O Product	Provider
e	1	PREMIUM PAYMENT PLAN	INITIAL PREMIUM AT C	LOSING	DUF	ATION	FIRST RENEWAL PERCENT %	AMOUNT	DURA		COND RENEWAL	AMOUNT	DURATION	
- -	> A	RCH (3)												
) E	NACT (4)												
Q) E	SSENT (3)												
-	> N	GIC (3)												
Ē	+ R	ADIAN (3)												
									Close	Import Rates Only	Delegated MI	Non Dele	aated MI Contrac	t UW with MI
) <u>=</u>											-			



Import Rates Only

Use the **Import Rates Only** button to select a rate quote and import the rate to your loan file.

1. Click to select a rate quote and then click the **Import Rates Only** button.

Com										_	- 0		
	V 1										🕒	Save	×
tid-FICO	Birch St Burbank CA, 91502- Detached I Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.571 / 13.571 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	L FS: Admin	Mid456789
Madazar	Insurance Contex I												
Com	pare Rate Quotes										View By	Product	O Provider
	(INITIAL PREMIUM AT C	LOSING			FIRST RENEWAL			SECOND RE	NEWAL			
	PROVIDERS	PERCENT %	· AMOUNT	DU	RATION	PERCENT %	AMOUNT	DURATIO	N PERCENT %		AMOUNT	DURATION	
* Bor	rower Paid Monthly (5)												
0	MGIC	4.9	-		- 11							240 Mont	ns
0	> ENACT	÷	÷									240 Mont	hs
۲	ESSENT	(2))	(-1)									240 Mont	hs
0	RADIAN	4.	-		•							240 Mont	hs
0	ARCH	4	4									240 Mont	hs
> Bor	rower Paid Single (5)												
Len	der Paid Single (5)												
 Spli 	it Premium 1% (1)												
							-					1	



• This displays the Order Summary page for the selected rate quote.

and the second se	~ 1									🕥	Sav	e 3
Mid-FICO Birch St Burbank CA	, 91502- \$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.302 / 14.302 DTI	85.000 / 85.000 / 8 LTV / CLTV / HCLTV	5.000 Purchase First	MM/DD/YYYY Est Closing Date	💄 FS: Ar	dmin Mid4567
Mortgage Insurance Cer	nter: Order Summary	· ~									New	Order
Rate Quote ID:										OPEN	QUOTE OR	DER 📝
	ED (1) DOCUMENT UPLOADS (C	0)								Ø	ESS	ENT
Status: Eligible				ACTIVE	ORDER	Imported Ra	tes					
Type	Provider		Order Date					Percent %	Amount	Durat	ion	
Rate Quote	Essent		08/30/2023	09:14 AM		Initial Premium at C	losing					
Bromium Paymont Dian	Paid Pu		Potund Optio			Eirst Donowal						
Periodic Monthly	Borrower		Not Refunda	ble		riist kellewal						
	and an owned		-			Second Renewal						
Renewal Option Declining	Product Description Borrower Paid Month	hly	No	anced		Rates Imported On 09/01/2023 @ 11:23	AM by Admin Mid4	567890 User				
Quotes												
	INITIAL PREMIUM	AT CLOSING		FIRST	RENEWAL			SECOND RENEWAL				
+ PRODUCT	* PERCENT %	AMOUNT	DURATI	ON PERC	ENT %	MOUNT	DURATION	PERCENT %	AMOUNT	DURATION		
Borrower Paid Monthly	0.000000%	\$0.00		0.290	\$ \$0000	\$82.17	12 Months	0.290000%	\$0.00	348 Months	() IM	PORT
Disclaimer												
Rate Quote ID: 67184545 This i We will use consumer reports a quote is not an agreement to e subject to applicable Essent un	ate quote and/or eligibility indicati ind other credit related information xtend insurance coverage. Favora iderwriting guidelines and rates th	ion for mortgag n you provide to ble LP/DU reco en in effect; rate	e insurance is only an o us to provide our qu mmendations may be es may vary as a resu	estimate based on ote to you, so you sl assumed if data is r It of the application o	certain information tould understand t tot provided. To ap of state taxes. Esse	you provided, includ hat we are relying on ply for insurance, ple nt will honor the pren	ing information from your having already ase complete an Ap nium rate shown for	consumer reports, and m obtained the consumer's plication for Mortgage Ins this Quote ID for 90 days	ay make assumptions written instructions b urance or submit an A provided the loan att	s about information y o obtain a consumer Application electronic ributes and the cover	ou did not p report. This ally. Covera age you req	rovide. rate ge is uested



Delegated MI, Non-Delegated MI, Contract UW with MI

Selecting an entry in the *Compare Rate Quotes* page and then clicking any one of the following buttons launches a new order window for that product if supported by the selected partner: **Delegated MI**, **Non-Delegated MI**, **Contract UW with MI**.

1. Click to select a rate quote, and then click any of the order type buttons.

	Encor	npass' pipeline > <u>loan</u>											۹ 🏭	0 2
	-	/~ 1											••• 🕒 Save	×
<	Mid-FICO	Birch St Burbank CA, 91502 Detached Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.571 / 13.571 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	L FS: Admin Mid45	67890 User 💙
•	Mortga	age Insurance Center / npare Rate Quotes											View By () Product	O Provider
Ð			INITIAL PREMIUM AT C	LOSING			FIRST RENEWAL			SEC	OND RENEWAL			
-		PROVIDERS	PERCENT %	AMOUNT	DUR	ATION	PERCENT %	AMOUNT	DURA	TION PER	CENT %	AMOUNT	DURATION	
- -	* 6	Borrower Paid Monthly (4)												
-	۲	ARCH	.4	- 1		-								
Ψ	0	+ ESSENT	. in the second s	- ÷		-								
Ē	0	MGIC	14	-		-								
	0	RADIAN	-	-										
	► E	Borrower Paid Single (4)												
	+ 1	Lender Paid Single (4)												
E									Close	import Rates Only	Delegated Mi	Non Deleg	ated MI Contrac	t UW with MI



• This launches a *New Order* window for the selected vendor with relevant rate quote data (including the Rate Quote ID) prepopulated on the order page.

Image: Control of the site allowand CA, MSG 200,0000 2000 2000 2000 20000000000000												U.	
Image: Second	~ 1											🕒	Save
And Mix New Order 0 se AMSTER POLICY INFORMATION	G Birch St Burbank CA, 91502 Id-FICO Detached I Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked Lock Status	No Loan Program Fixed Rate	\$400,000.0 Purchase Price	0 \$340,000.00 Total Loan Amount	13.571 / 13.571 DTI	85.000 / 85.000 / 8 LTV / CLTV / HCLTV	5.000 Pure First	hase MM/DD/YYY Est Closing Date	Y S: Adm	in Mid456789
Arch MI: New Order Arch M	MI Center /												
MASEER POLICY INFORMATION	Arch MI: New Order 🕕												
Masser Policy Numeric DOUDER TYPE Begasst Type* Despetes Mi CODER PARAMETERS Premium Premium Premi	MASTER POLICY INFORMATION												
DRDER TYPE Rete Durise ID Rete Durise ID Desgeted MI Reter Durise ID Premum Plagment Ren * Premum Plagment Ren * Plagment Ren * Plagme													
DEL MPN 128 ORDER TYPE Request Type* Request Type* December Monor* Perturn Regress Teal Perturn Regress Teal Monor* Regress Teal <	Mester Policy Number												
ORDER TYPE Revest Type * Desegues M ORDER PARAMETERS Defende Monthly Pendum Fyres (Park Defende Monthly Berower Paid Pendum Fyres (Park Defende Monthly Berower Paid Pendum Fyres (Park Defende Monthly Berower Paid Pendum Fyres (Park) Berower Paid Pendum Fires (Park) Pendum Fires (Park) <td>DEL MPN 236</td> <td></td>	DEL MPN 236												
ADDER TYPE Revel Guode ID Margade MI CORDER PARAMETERS Previour Paried Perviour Paried Defensed Monthy Perviour Paried Previour Paried	an atom the												
Request Type * Despase Mi ORDER PARAMETERS Premium Paymet Plan* Destered Monthly Permium Paymet Plan* Destered Monthly Premium Paymet Plan* Premium Plan* Prem	ORDER TYPE												
Delegates Mi M244 ORDER PARAMETERS Premium Rayment Ran* Premium Paid By* Deferred Monthy Bernuer Reid Result Dopion* IN Retundable Contant Premium Paid By* Social Loan Progrem Premium Paid By work Reid Social Loan Progrem Premium Paid By work Amount Social Loan Progrem P	Request Type *	R	te Quote ID										
ORDER PARAMETERS Permium Permium Permium Perid By* Deferred Monthly Berrower Peid Berrower Peid Contaant Contaant Seeider Becosion Loan Non Tredstonel Credit Mic Coverage %* 12 Mic Coverage % * 12 Mic Coverage % * 12 Mic Coverage % * 12 Mic Coverage % * Allor cash cash cash cash cash cash cash cash	Delegated MI	~	V121(Q							
ORDER PARAMETERS Premium Payment Plan* Defered Monthy Benewal Option* Constant Imaewal Option* Constant Imaewal Option* Constant Imaewal Option* Imaewal Option* </td <td></td> <td>L</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		L				-							
Premium Pagnet Plan* Deferred Monthy Berrower Peld Berrower Peld Constant Special Loan Program Special Loan Pro	ORDER PARAMETERS												
Deferred Monthy Berrover Paid Reneval Option* Constants Constants Special Lean Program MI COVERAGE MI Coverage % * AUS FINDINGS Aus Special Lean Program Special Lean Program Special Lean Program MI Coverage % Defaults Originator Type * Special Lean Program	Premium Payment Plan *		Premium Paid B	By •			Refund Option *			-			
Reversel Option* Constant Special Loen Program Select	Deferred Monthly	~	Borrower Paid			~	Not Refundable			4			
Constant Special Loan Program Approved MI Buydown Amount Select Housing Expense Ratio w/o MI 571 Debt to Income Ratio w/o MI 571 MI Coverage %* 12 Affordable Housing Type MI Coverage % * 12 Affordable Housing Type MI Coverage % * 12 Affordable Housing Type MI Coverage % * 12 Select MI Coverage % * 12 AllS Envice Originator Type * Lender / Retail	Renewal Option *		_							_			
Special Loan Program Select Housing Expense Ratio w/o MI 571 Debt to Income Ratio w/o MI 571 Debt to Income Ratio w/o MI 571 MI COVERAGE MI Coverage % * 12 Affordable Housing Type Select MI COVERAGE % DETAILS ORIGINATOR INFORMATION Originetor Type * Lender / Retail	Constant	~	Premium Fi	inenced			Relocation Loan			No	n Traditional Credit		
Select Housing Expense Ratio w/o MI 571 Debt to Income Ratio w/o MI 571 MI COVERAGE MI Coverage % * 12 Affordable Housing Type Select MI Coverage % Details ORIGINATOR INFORMATION Originator Type * Lender / Retail	Special Loan Program		Approved MI Bu	uydown Amount									
Housing Expense Ratio w/o MI 571 Debt to Income Ratio w/o MI 571 MI COVERAGE MI Coverage % * 12 Affordable Housing Type 12	Select	~				Ē							
MI COVERAGE MI Coverage % * Affordable Housing Type Select AUS Service AUS Service AUS Document Weiver AUS Document Weiver	Housing Expense Patio w/o MI		Debt to Income	a Patio w/o MI									
MI COVERAGE MI Coverage % * Affordable Housing Type Select	.571		571	e neco momi									
MI Coverage % * Affordable Housing Type Select Affordable Housing Type Affordable Housing Type Select Affordable Housing Type MI COVERAGE % DETAILS ORIGINATOR INFORMATION Originator Type * Lender / Retail													
Affordable Housing Type 12 MI Coverage % MI Coverage % DETAILS AUS FINDINGS AUS Service Select AUS Document Waiver AUS Document Waiver	MICOVERAGE												
I2 Select MI COVERAGE % DETAILS AUS FINDINGS ORIGINATOR INFORMATION AUS Service Originator Type * Select AUS Document Waiver	MI Coverage % •		Affordable Hou	sing Type									
AUS FINDINGS ORIGINATOR INFORMATION AUS Service Originator Type * Select Image: AUS Document Weiver		0	Select			×		MI COVERAGE % D	ETAILS				
AUS FINDINGS ORIGINATOR INFORMATION AUS Service Select AUS Document Waiver Charlet / Retail	12												
AUS Service Originator Type * Lender / Retail	12						ORIGINATOR IN	FORMATION					
Select AUS Document Walver Lender / Retail	AUS FINDINGS												
	12 AUS FINDINGS						Originator Type *						
	12 AUS FINDINGS AUS Service Select	~	AUS Docume	ent Waiver			Originator Type •			191			



New MI Order

The following new order types are supported:

- Rate Quote Pricing Only.
- Rate Quote Pricing with Eligibility.
- Delegated MI.
- Non-Delegated MI.
- Contract Underwriting with MI.
- Contract Underwriting without MI.

NOTE: This release will not support all order types by all MI service vendors.

As an example, we will place a delegated MI order.

1. Go to the MI Center and select a service provider from the New Order drop-down list.

		Encomp	Dass Pipeline > <u>Loan</u>										Q 🏭	0 2
C Md + PICO Birch Street Burbank CA, 91502 Soudy So			~ 1										···· 🕒 Save	×
Image: Insurance Center Image: Insurance Center Image: Insurance Selection process Select an action to start the motrage insurance selection process Image: Insurance Selection process Image: Insurance Selection process Image: Insurance Selection Process Image: Insurance Selection Process	<	Mid-FICO	Birch Street Burbank CA, 91502 Property Type I Occupancy	\$0.00 Estimated Value	3.500% Note Rate	Not Locked	No Loan Program Amortization	\$280,000.00 Total Loan Amount	0.000 / 0.000 DTI	70.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Loan Purpose	MM/DD/YYYY Est Closing Date	ES: Admin Mid45678	90 User)
■ Solution Image: Solution of the section process	Q.	Mortg	age Insurance Center											
 Image: Select an action to start the mortcage insurance selection process Compare Rate Quotes Mew Order ARCH ENACT 			, ,											
Select an action to start the mortgage insurance selection process Compare Rate Quotes ARCH ENACT	Ð													
C E Select an action to start the mortgage insurance selection process Compare Rate Quotes ARCH ENACT	-													
Select an action to start the mortgage insurance selection process Compare Rate Quotes ARCH ENACT	Q							\wedge						
Select an action to start the mortgage insurance selection process Compare Rate Quotes Mew Order ARCH ENACT	÷							$\angle! $						
ARCH ENACT						Select	an action to start the	mortgage insurance	e selection process					
ENACT							Compare Rate Guota	es new order	-					
								ENACT						
ESSENT								ESSENT						
MGIC								MGIC						
NATIONAL MI								NATIONA	AL MI					
RADIAN	Æ							RADIAN						

© 2024 Arch Mortgage Insurance Company. All Rights Reserved.



a. This displays the *New Order* window for your selected partner. Note that the default selection in the *Order Type Request Type* drop-down field is **Rate Quote-Pricing with Eligibility**.

Encompass' PIPELINE > LOAN										Q 🏭 🕐 d
× 4										••• 🕒 Save
G Birch Street Burbank CA, 91502 Property Type I Occupancy	\$0.00 Estimated Value	3.500% Note Rate	Not Locked	No Loan Program Amortization	\$280,000.00 Total Loan Amount	0.000 / 0.000 DTI	70.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Loan Purpose	MM/DD/YYYY Est Closing Date	S: Admin Mid4567890 User
MI Center / : New Order (1)										State Fraud Disclosures Setting
MASTER POLICY INFORMATION										
Messer Policy Number 059	Bre	ench ID 'est Brench 2 4321		~	J					
Request Type * Request Type * Rate Quote-Pricing with Fligibility										
ORDER PARAMETERS										
Premium Payment Plan *	Sp	lit Premium Up Front	Rete		Premium Paid B	y •		Refund Opti	ion *	
Deferred Monthly	~			-	Borrower Paid			V Not Refund	dable	~
Renewal Option *										
Declining / Amortizing	× -	Premium Financed			Relocation I	.oan				
Special Loan Program	Sp	ecial Pricing								
MI COVERAGE										
MI Coverage % *	Aff	fordable Housing Tvp	e .							
6	O S	elect		*		MI COVERAGE	E % DETAILS			
AUS FINDINGS					ORIGINAT	OR INFORMATI	ON			
AUS Service					Originator T	ype *				
Select	· □/	AUS Document Waiv	er		Lender / R	etail		~		
										Cancel Order



2. Complete the fields in the *New Order* window and click the **Order** button.

Refer to the MI User Guide for details on how to place an MI order:

• Mortgage Insurance Center in Encompass: Arch MI.

NOTE: Once you place your first MI order, click the **New Order** drop-down menu, available as a header on all MI pages, to place subsequent MI orders.

	Encompass PIPELINE > LOAN				Q 🏭 🛈 😫
	~ 1				··· 🕒 Save X
<	Birch Street Burbank CA, 91502 \$0.00 0.0 Mid-FICO Property Type I Primary Estimated Value Not	Not Locked No Loan Program te Rate Lock Status Amortization	\$100,000.00 \$75,000.00 Purchase Price Total Loan Amount	0.000 / 0.000 75.000 / 0.000 / 0.000 DTI LTV / CLTV / HCLTV	Purchase MM/DD/YYYY Lien Position Est Closing Date
.	Mortgage Insurance Center: Order History $$				New Order v
	MI Orders				
•	Group By None Provider Order Date Order Type				
**	ORDER DATE ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Q	▶ 09/13/2023 01:10 PM -	Essent	Delegated		Error i
E					



Order History

• Click the kebab menu (three vertical dots to the left of View Order Summary) to access the following menu options:

	Encompass pipeline > <u>loan</u>				९ 🏭 🛛 😫
	~ I				··· 🕒 Save 🗙
<	Birch Street Burbank CA, 91502 \$0.00 0.000% Mid-FICO Property Type I Primary Estimated Value Note Rate	Not Locked No Loan Program	\$100,000.00 \$75,000.00 Purchase Price Total Loan Amount	0.000 / 0.000 75.000 / 0.000 / 0.000 DTI LTV / CLTV / HCLTV	Purchase MM/DD/YYYY Lien Position Est Closing Date
Q.	Mortgage Insurance Center: Order History 🔗				New Order Y
	MI Orders				
	Group By None Provider Order Date Order Type				
*	ORDER DATE ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Q	• 09/13/2023 01:10 PM -	Essent	Delegated		Error View Order Summary
÷.					Resubmit Order Check Status
Æ					

- **View Order Summary**: View additional details of your order. See <u>View Order Summary</u> for more information.
- **Resubmit Order**: Supported for the following order types only:
 - Delegated.
 - Non-Delegated.
 - Contract Underwriting (with and without MI).



Check Status: Checks the status of your order and returns a success message from the MI service provider. This can also potentially refresh the order data if the MI service provider has completed its workflow on the order. You may see updated order status, latest rates and new document attachments.

E	ncompass	PIPELINE > LOAN										Q) 2
-		Transition of the	~ 🗉	5							··· 🕒	S	ave	×
<	Mid-FICO Proper	Birch Street Burbank CA, 91502 y Type I Occupancy	\$0.00 Estimated Value	0.000% Note Rate	Lock Status	No Loan Program Amortization	\$0.00 Total Loan Amount	0.000 / 0.000 DTI	0.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Loan Purpose Lien Position	MM/DD/YYYY Est Closing Date	💄 FS:	Admin Mi	d45678 >
.	Mortgage I	nsurance Center: Orc	ler History	~							Success Check State	us Comple	ted	×
	MI Orders										<u>,</u>			
	Group By 💿 N	one 🔿 Provider 🔿 Order	Date 🔿 Order	Туре										
*	ORDER DAT	▼ ORD	ER NUMBER		PROVIDER NAM	NE.	ORDER TYPE		EXPIRATION DATE		STATUS			
C	• 09/13/2023	11:50 AM -			Essent		Delegated				Error			ŧ.
E I														

• Click the arrow to expand the panel and ...

	Encompass pipeline > LOAN			Q 🏭 🕐 🔗	4
	~ [ł			··· 🕒 Save 🗙	
<	Image: Construction of the sector of the s	\$100,000.00 \$75,000.00 Purchase Price Total Loan Amount	0.000 / 0.000 75.000 / 0.000 / 0.000 DTI LTV / CLTV / HCLTV	Purchase MM/DD/YYYY Lien Position Est Closing Date	>
•	Mortgage Insurance Center: Order History \vee			New Order ~	-
	MI Orders				
•	Group By None Provider Order Date Order Type				
aligno a	ORDER DATE ORDER NUMBER PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS	
G	O9/13/2023 01:10 PM - Essent	Delegated		Error	I.
-					
Æ					



... view details of the order.

ncompass PIPELINE >	LOAN							۹ 🗰	2 2
And in case of the local division of the loc	~ 1						🕒	Save	×
Arrow Birch Street Burbank Mid-FICO Property Type Primary	CA, 91502 \$0.00 Estimated Value	0.000% Not Locked	No Loan Program \$100,000. Amortization Purchase Prior	00 \$75,000.00 Total Loan Amount	0.000 / 0.000 DTI	75.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Purchase Lien Position	MM/DD/YYYY Est Closing Date	💄 FS: A
Mortgage Insurance Cen	ter: Order History	~						New Order	~
MI Orders									
MI Orders Group By None Provider	Order Date Order 1	Туре							
MI Orders Group By None Provider • ORDER DATE	 Order Date Order T ✓ ORDER NUMBER 	Type PROVIDER NAME	ORDER TYP	ÞE	EXPIRATION D	ATE	STATUS		
MI Orders Group By	Order Date Order T → ORDER NUMBER	Type PROVIDER NAME Essent	ORDER TYF	PE	EXPIRATION D	ATE	STATUS Error		I
MI Orders Group By None Provider ORDER DATE O9/13/2023 0t:10 PM Details	Order Date Order 1 Order NUMBER -	Type PROVIDER NAME Essent	ORDER TYF	YE .	EXPIRATION D	ATE	STATUS Error	View Order Sum	i
MI Orders Group By None Provider ORDER DATE O9/13/2023 0t:10 PM Details DeferredMonthly	Order Date Order T ORDER NUMBER Borrower	Type PROVIDER NAME Essent Not Re	ORDER TYF Delegated	re Declining	EXPIRATION D	are Deferred	STATUS Error	View Order Sum	i

• The following screenshot displays more details returned from a successful order.

-		~ (1						··· @	Save	×
Mid-FICO	Det	Birch St Burbank CA, 915 ached I Primary	02- \$450,000.00 Appraised Value	3.500% ENDER NOT LOCKED	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.747 / 13.747 DTI	85.000 / 85.000 / 85. LTV / CLTV / HCLTV	.000 Purchase First	MM/E Est Cic
Mor	tgage	Insurance Center	r: Order History 🗸							New Order	~
MI Or	rders										
Grou	ир Ву 🔘	None O Provider (Order Date Order Tvr	De							
		ORDER DATE	ORDER NUMBER	PROVIDER NAME		ORDER TYPE	EXF	IRATION DATE	STATUS		
*		ORDER DATE 06/20/2023 08:27 AM	ORDER NUMBER 87883596	PROVIDER NAME Arch		ORDER TYPE	EXF	IRATION DATE	STATUS Abort		1
•	0	ORDER DATE 06/20/2023 08:27 AM 06/14/2023 12:18 PM.	 ORDER NUMBER 87883596 2128762 	PROVIDER NAME Arch Essent	H I	ORDER TYPE Delegated Delegated	EXF - -	IRATION DATE	STATUS Abort Approved		1
*	© Details	ORDER DATE 06/20/2023 08:27 AM 06/14/2023 12:18 PM	 ✓ ORDER NUMBER 87883596 2128762 	PROVIDER NAME Arch Essent	M	ORDER TYPE Delegated Delegated	- -	IRATION DATE	STATUS Abort Approved	View Order Summ	; ;
*	© Details Split Prem	ORDER DATE 06/20/2023 08:27 AM 06/14/2023 12:18 PM Premium Payment Plan	ORDER NUMBER 87883596 2128762 Borrower Paid By	PROVIDER NAME Arch Essent Not Refundable Retund Option	Constant Renewal Option	ORDER TYPE Delegated Delegated	EXF - - Split Premium Product Description	IRATION DATE Prepa Premiu	STATUS Abort Approved nid m at closing	View Order Summ	i i lary



• Click the **View Order Summary** button to go to the *Order Summary* page. See <u>View Order Summary</u> for more information.

	Encom	ipass pipeline > <u>Lo</u>	NAC						Q		Do
-			ŧ.						··· 🕒	Save	×
<	Mid-FICO	Detached Primary	91502- \$450,000.00 Appraised Value	3.500% Constant Status	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 13.7 Total Loan Amount DTI	47 / 13.747 85.000 / LTV / CLTV	85.000 / 85.000 / HCLTV	Purchase First	Est Cic
Q .	Mort	tgage Insurance Cent	er: Order History 🖂							New Order	~
	MI Ord	ders									*
•	Group	p By 💿 None 🔿 Provider	Order Date Order Type								
Ģ	-	ORDER DATE	✓ ORDER NUMBER	PROVIDER NAME		ORDER TYPE	EXPIRATION	N DATE	STATUS		
	*	06/20/2023 08:27 AM	87883596	Arch		Delegated			Abort		1
	-	06/14/2023 12:18 PM	2128762	Essent		Delegated			Approved		1
		Details							View	v Order Summa	ry
		Split Premium Premium Payment Plan	Borrower Paid By	Not Refundable Refund Option	Constant Renewal Option		Split Premium Product Description	Prepaid Premium at Closing			
Æ		05/19/2023 04:31 PM	÷	Radian		Multi Quote	08/17/2023		Complete		•



Additional Navigation

Once you place multiple MI orders, you can streamline the Order History display to locate your order.

• Use the *Group By* options to filter the reports by Provider, Order Date and Order Type.

Encompass'	PIPELINE > LOAN										0 2
-	~ 1									Save	×
K Mid-FICO	Birch St Burbank CA, 91502	\$450,000.00 3. Appraised Value No	500% Average Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.478 / 14.478 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	2 FS: A >
Mortgage Ins	surance Center: Order His	tory ~								New On	der 🔤
MI Orders											
Group By 🔘 Non	ne 💿 Provider 🔵 Order Date	Order Type									
ORDER DATE	· ORDER M	UMBER	PROVIDER NAME		ORDER TYPE		EXPIRATION DA	ATE	STATUS		
Arch (11)											
Enact (8)											
Essent (10)											
+ MGIC (11)											
National MI (7)											
Radian (7)											
N=											

• Click the **Search** icon on each column (ORDER DATE, ORDER NUMBER, PROVIDER NAME, etc.) and select available values to filter the data further.

Encompass P	ipeline > <u>Loan</u>							Q		D 2
	~ [1]								Save	×
K Mid-FICO Detached Prima	St Burbank CA, 91502- \$450,000.00 3 ary Appraised Value I	Not Locked Lock Status	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	13.491 / 13.491 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purcha First	est	Closing Da
Mortgage Insura	ance Center: Order History 🖂						Compare Rate Que	otes	New Order	
MI Orders										
Group By O None	Provider Order Date Order Type									
ORDER DATE	✓ ORDER NUMBER	PROVIDER NAME	C	RDER TYPE	a	EXPIRATION DATE	STATUS			
Arch (9)			10	6						
Enact (9)										
Essent (9)				Multi Quote						
MGIC (9)				_						
National MI (9)										
Radian (9)										



• Use the green checkmark as a quick visual indicator to identify the active order. See <u>Active Orders</u> for more information.

	Encomp	oass pipeline > <u>loai</u>	<u>N</u>				C		0 2
-	-	~ [±				🕒	Save	×
<	Mid-FICO	Birch St Burbank CA, 9150 Detached I Primary	02- \$450,000.00 3.500% Appraised Value Note Rate	Not Locked No Loan Pr Lock Status Fixed Rate	pgram \$400,000.00 Purchase Price	\$340,000.00 13,747 / 13,747 Total Loan Amount DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	Est Cic
4.	Mortg	gage Insurance Center	: Order History 🖂					New Order	~]
	MI Orde	ers	Order Data						*
G	GIOUP E	ORDER DATE	Order Date Order Type order NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS		
-	*	06/20/2023 08:27 AM	87883596	Arch	Delegated		Abort		-
	+- [06/14/2023 12:18 PM	2128762	Essent	Delegated	÷	Approved		i.
		05/19/2023 04:31 PM	à.	Radian	Multi Quote	08/17/2023	Complete		1
)E		05/10/2022 04-21 PM		Enact	Multi Quoto		Data farriad		

View Order Summary

Use the Order Summary page to view additional details of the MI order.

- 🕼 Birch St Burbank	CA, 91502- \$4	50,000.00 3.50	0% 💼 Not Locked	No Loan Program	\$400,000.00	\$340,000.00	14.478 / 14.478	85.000 / 85.000 / 85.000	Purchase	MM/DD/YYYY	
d-FICO Detached Primary	Арр	raised Value Note R	ate Lock Status	Fixed Rate	Purchase Price	Total Loan Amount	DTI	LTV / CLTV / HCLTV	First	Est Closing Date	-
Mortgage Insurance Cente	er: Order Summa	у ~								New Orc	der
Order #: 2045536											
OVERVIEW DOCUMENTS RECEIVED	(1) DOCUMENT UPLOADS	(O)									
Order Status: Approv	ed				Importe	d Rates					
Type	Provider		Order Date				Percent %	Amount	Dura	tion	
Delegated	Essent		03/29/2023 02:49	PM	Initial Premiu	ım at Closing		12	-		
Premium Payment Plan	Premium at Clos	ing	Paid By		First Renewa	1	-	Tec	4		
Periodic Monthly	Deferred		Lender		Second Rene	wal	-				
Refund Option	Renewal Option		Certificate Expiratio	on Date	Rates Importe	ed On					
Not Refundable	Constant				+1						
Rates											
	INITIAL PREMIUM	AT CLOSING		FIRST RENEWAL			SECOND REN	EWAL			
PRODUCT	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION		
• -	0.000000%	\$0.00		0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months	IMPOR	स
Essent Messages											
DATE MESS	AGE										
					~						

1. On the *Order History* page, click the arrow next to the order to expand the panel and view order details.

	-									0	-
	\sim (\pm)								(5) Seve	×
Mid-FICO Det	Birch St Burbank CA, 91502- ached Primary	\$450,000.00 3. Appraised Value No	500% Not Locked te Rate Lock Status	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.478 / 14.478 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	L FS: A
Mortgage	Insurance Center: Order H	istory ~								New Ord	er 🔶 🗸
MI Orders											
Group By	None Provider Order Date	Order Type									
A ORDER D	ATE - ORDER	NUMBER	PROVIDER NAME		ORDER TYPE		EXPIRATION DATE	ST	TATUS		
 Arch (11) 											
Enact (8)											
 Essent (10 	<i>i</i>)										
> 04/1	17/2023 09:57 AM 20455:	36	Essent		Delegated		-	A	oproved		1
> 04/	17/2023 06:42 AM 20455	36	Essent		Delegated		-	Aţ	oproved		1
					Delegated		-1	Ar	oproved		ł
03/2	(29/2023 02:49 PM 20455.	36	Essent		Delegated						
 ▶ 03/ ▶ 03/1 	229/2023 02:49 PM 20455 17/2023 12:47 PM -	36	Essent		Multi Quote		06/15/2023	Eli	igible		ì
o3/	(29/2023 02:49 PM 20455 17/2023 12:47 PM - 17/2023 11:22 AM -	36	Essent Essent Essent		Multi Quote		06/15/2023 06/15/2023	Ei	igible igible		1
• 03/ • 03/ • 03/ • 03/	1/20/2023 02:49 PM 20455 1/7/2023 12:47 PM - 1/7/2023 11:22 AM - 1/7/2023 11:22 AM -	36	Essent Essent Essent Essent		Multi Quote Multi Quote Multi Quote		06/15/2023 06/15/2023 06/15/2023	Eli Eli Eli	igible igible		1

2. In the *MI Orders* panel:

a. Click the View Order Summary button,

Encon	npass PIPELINE >	LOAN										0 2
-	~	4								•••	Save	×
Mid-FICO	D Detached Primary	k CA, 91502 \$450 Apprais	,000.00 3.500% red Value Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.478 / 14.478 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	💄 FS: A
Mor	rtgage Insurance Cen	ter: Order History	~								New Ord	er 🔤 🛇
MI Or	rders											
Grou	up By O None Provider ORDER DATE	 ○ Order Date ○ Order T → ORDER NUMBER 	vpe	PROVIDER NAME		ORDER TYPE		EXPIRATION DATE		STATUS		
	Arch (11)											
	Enact (8)											
*	Essent (10)											
	 04/17/2023 09:57 AM 	2045536		Essent		Delegated		-		Approved		1
	> 04/17/2023 06:42 AM	2045536		Essent		Delegated		+1	6	Approved		i.
	▼ 03/29/2023 02:49 PM	2045536		Essent		Delegated		÷		Approved		ł
	Details										View Order Sun	mary
	Periodic Monthly Premium Payment Plan	Lende Paid By		N d Re	ot Refundable		Constant Renewal Option		Deferred Premium at Closing			
	→ 03/17/2023 12:47 PM			Essent		Multi Quote		06/15/2023		Eligible		ł
	• 03/17/2023 11-22 AM	-		Essent		Multi Quote		06/15/2023		Diaibla		

b. Or, click the kebab menu (three vertical dots) and click **View Order Summary**.

	[1]							(Sava	1
			SLAT STATISTICS	C. Constant			- Harrison and the second	0	Java	
Id-FICO Detached Primary	CA, 91502- \$450,000.00 Appraised Value	3.500% Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	5340,000.00 Total Loan Amount	14.302 / 14.302 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	2 F
Mortgage Insurance Cent	er: Order History 🖂								New Order	
MI Orders										
Group By O None O Provider	Order Date Order Type ORDER NUMBER	PROVIDER NAME		ORDER TYPE		EXPIRATION DATE	STATUS			
 Arch (12) 										
 Enact (11) 										
 Essent (16) 										
O5/24/2023 05:43 PM	2033812	Essent		Contract UW without M	N		Suspen	ded		
> 05/01/2023 09:33 AM	2	Essent		Contract UW without M	L.		Error			
	2033812	Essent		Delegated		2	Approv	ed Vie	w Order Summary	
Details								Vie	ew / Resubmit Order	-
Periodic Monthly Premium Payment Plan	Borrower Paid By	Not Refundable Refund Option	Decli Renew	ning ral Option	Borro Produc	wer Paid Monthly	Deferred Premium at Closing	Ch	eck Status	1

NOTE: When the panel is collapsed, you can also use the kebab menu to access the **View Order Summary** option.

	Encompass PIPELINE > LC	DAN									0 2
23		L	- Andrewson - A			de cho e			•••	Save	×
<	Mid-FICO Detached Primary	CA, 91502- \$450,000.00 Appraised Value	3.500% AND Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.302 / 14.302 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	💄 FS: A >
4	Mortgage Insurance Cente	er: Order History 🖂								New Orde	er 🔤 🗸
	MI Orders										*
	Group By O None Provider	○ Order Date ○ Order Type → ORDER NUMBER	PROVIDER NAME		ORDER TYPE		EXPIRATION DATE	ST	TATUS		- 1
	 Arch (12) 										
	+ Enact (11)										
	✓ Essent (16)										
	 04/17/2023 11:56 AM 	2033812	Essent		Delegated		-1	Aj	pproved		1
	> 04/17/2023 06:26 AM	2033812	Essent		Delegated		-	A	pproved	View Order Summary	
	> 04/17/2023 06:10 AM	2033812	Essent		Delegated		-	A	pproved	View / Resubmit Orde	
	> 04/16/2023 03:40 PM	2033812	Essent		Delegated		~	Ą	pproved	Check Status	1
	> 04/13/2023 10:27 AM	2033812	Essent		Delegated			A	pproved		1
E	O3/29/2023 11:25 AM	-	Essent		Contract UW with MI		-	Er	тог		1 👻

- 3. In the Order Summary page:
 - a. Click the following tabs to view:
 - **Overview**: Overall information on the order.
 - **Documents Received**: Files returned from the MI vendor.
 - **Document Uploads**: Files you attached to the loan with your MI submission.

NOTE: Delegated MI submissions do not support Document Uploads. See <u>Document Uploads</u> for more information.

~	-								***	Save	
d-FICO Detached Primary	CA, 91502- \$4 App	150,000.00 3. praised Value No	500% E Not Locked	No Loan Program	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.478 / 14.478 DTI	85.000 / 85.000 / 85.000 LTV / GLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	L FS
Mortgage Insurance Cent	er: Order Summa	ry ~								New O	rder
Order #: 2045536											1
	D (1) OCUMENT UPLOAD:	S (0)									
Order Status: Approv	ved				Importe	d Rates					
Туре	Provider		Order Date				Percent %	Amount	Du	ration	
Delegated	Essent		03/29/2023 02:49	PM	Initial Premiu	um at Closing	-	12			
Premium Payment Plan	Premium at Clo	sing	Paid By		First Renewa	al		1 H C	-		
Periodic Monthly	Deferred		Lender		Second Rene	ewal		~			
Refund Option	Renewal Option	6.	Certificate Expiratio	n Date	Rates Importe	ed On					
					÷						
Rates											
	INITIAL PREMIUM	AT CLOSING		FIRST RENEWAL			SECOND REN	EWAL			
PRODUCT	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION		
• -	0.00000%	\$0.00	-	0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months	IMPC	RT
Essent Messages											
DATE MES	SAGE										
					4						
					/1\						

b. If the loan submission is unsuccessful, go to the *Partner Messages* secondary display screen to review the details of issues with the loan file data (sent by the MI vendor).

Partner Messages	
DATE	MESSAGE
07/12/2023 03:17 PM	The data for & space(LOM_FEATURES.GEEPsoper)Type/spacet, were not provided. Please revew, you loan details and resultent with the missing information. If you have any questions or concerns, please contact EssentContext at 833 ESHT4M1(B33376 8464) or EssentContextCont
07/12/2023 03:17 PM	The LOAN_PURPOSE_Type attribute cannot be set to (Other)
07/12/2023 03:17 PM	The data for AppacePROPERTY_StreatAdtressAquoL was not provided. Please review your loan details and resubmit with the missing information. If you have any questions or concerns, please contact EssentCONVECT at 833 ESNTAM (833 376 8464) or EssentConnectSupport inessentus. [OM-0060]
07/12/2023 03:17 PM	An EssentConnect team member will contact you shortly regarding you request, or contact EssentConnect at 833.ESNT4MI (#33.376.8464) or by email at essentConnectsupport:ressent.us for assistance

4. Click the links/icons in the *Order Summary* page to:

	Encompass PPELINE > LOA	N									ع 🛯 🖩 و
	Jahn Mi 🐖 🔳										() Sam X
4	Md HED Descend Primary	502- \$450,000.00 Approxist Value	2.500% Not Locked	No Loan Program	\$400.000.00 Puttune Pron	\$340,000.00 Stat Loan Amount	13.4917 13.491 00	85.000 / 85.000 / 85.000 LIV/ (LIV/ HEIV)	Purchase Tani	MM/DD/YYYY Tai Desing Date	L FS: Admin Mid4567890 User
	Mortgage Insurance Cente	r: Order Summary	ż								Ner Ole
0	Order #: 2211041								- 11	RESURMIT OR	DER CHECK STATUS
4	WINNEY DODMENTS HICKNED	COCIMENT UNDER P									MI Partner Logo
0 (d)	Order Status: Suspend	ied		ACT	WE ORDER	Imported I	Rates				
Π	Type Delegated	Providur Essent	Ordar (10/02/	2023 07:59 AM				Percent %	Amount		Duration
						Initial Premium	at Closing				
	Promium Rayment Flag Periodic Monthly	Premium et Closing Deterred	Paud B) Borrow	mer -		First Renewal					
	Rotanz Option Not Refundable	Benevitil Option Declining	Produc Borrow	a Destrigition we Paid Monthly		Second Renewa	4.				
	Contributions Exercicities Dates	Promite Destruct				Rideo Important	Din				
	7	No.				1					
e	Rotes										

- a. **RESUBMIT ORDER**: Use this option to resubmit your order for Delegated, Non-Delegated and Contract Underwriting order types.
 - For Rate Quotes, **OPEN QUOTE ORDER** displays instead of RESUBMIT ORDER.

1	Electric Distances CA, 99	10 5454 000.00	2.500%	Mit Lucked	Nin Learn Pripignere Learn Tree	\$400,005.00 Partner Plex	\$340.000.00 Test Lass farmed	54.202 / 54.30	2 85.000 / 85.000 / 04/1239/14239/	05.000 Factoria	MADDINNY BICHNIG Day	A 15 Annu Modd667
	Mortgage Insurance Cente	er: Order Summary	-									Size Data
	Rose Quote ID										CPUN	SUDIE OFOUR
	SALANDA I DOCUMENTI MICENTER	в (родива упривно	0								MIP	artner Logo
	Status: Eligible				ACTIVE	ORDER	Imported Ra	tes				
	Tan	Broad Street		Direction.					Percent %	Amount	Dept	-
	Rete Gaute	Enteret		06/30/203	23 09-14 AM		Initial Promises at C	laning				
	Theorem Payment Plan	PUBLICS		In facel Ca	and the second second		First Reviewal					
	Parindic MercBity	Bertheit		Not Weller	whethe		Second Renewal					
	Waltered Extensi Dectoring	Product Doces place Blancaure Paid Mariah	44.	Profiled) No.	normal		harn micenal Or ethol/2023 e 11:23	AM by Admin Ma	1454578940 Maure			
	Quoles											
		INTEL PERMIT	IT CLOSING		145	TEXCHA.			LECOND REVIEWA.			
	 Heopuct 	· PERCORT N.	AMERICA	(6.0	ation was	Desrs.	Aderikalari	(s)same	PERCENT II	444(3,44)	(kinkline	
	1 - Dimonst Faid Monthly											-
	Discharger											
	Refer Danies (D. 57934545) Tris real We will use interstities reports that basis a real or agreement to exter	socke andrar vilgkning indicate ather (midt winned information of insurance coverage). Favorat	ut for martging you provide to se LPIDU roco	e Brannstol & only 1 (6.1) provide our encoditions taby	iet nettraalt based en gallet to you, migrat t be gesuited if data is	Gran Monitor noist Wolestator na granded. To go	you provided to date feet wit any implejated any for insurance, play	ing bilomatan fin your hinding mina use complete (in A	eri botwarner nepottu, and de oktoinaid the contrartio lapieurion for Mortgage I	may make assumption in written instructions resonance or submittee	n obcut internation yr n obtein a consumer Agglagiter pryteins	ne dill nel provide. Ngjert, Tribuillen Ry Coverlage 8

• Click the **OPEN QUOTE ORDER** link to access the *Edit Order* page and update info if needed.

w 🗈									HE ()	Serve	×
Ministro Detached Presey	\$450,000.00 3.500% Apprimed Value Note Elane	Not Locked	No Loan Program	\$400,000.00 Herthing Dice	\$340,000.00 Trial Lost Amount	14.302/14.302 011	85,000 / 85,000 / 85,000 itv /catv/licety	Purchase	MM/DD/YYYY Dis Chaing Date	1 FS: Admin	Mid45678
Edit Order (0)									State	read Dischlauries	SAtinge
MASTER POLICY INFORMATION											
Massar Policy Number 05	Branch ID Test Branch	2 1 4321									
ORDER TYPE											
Request Type Rate Guote-Pricing with Eligibility	Rate Quote 1	2		20 89	er Status. Ible						
RATES							Rates	nported of \$1\2	023, m23:38 AM by	Lowin Mic466785	0 Ubel
		First Renewal				-	econd Renewal				
Initial Premium at Closing	Duvense	Parcent S	55	nourii 12.17	Duration 12 Months		vicari 1 4 290000% \$	mount 0.00	De-9	ion Months	
Initial Premium of Closing Percent S Amount 0.00000005 \$0.00	D Months	*******									
Percent S 0:0000000K \$0.00 ORDER STATUS	D Months									Shins A1 M	****

b. **Check Status**: Click this link to refresh data on the page if the MI service provider has completed its workflow on the order. You may see the updated Order Status from Suspended to Approved with the latest rates and new document attachments.

E	ncompass PIPELINE > LOAN	10 m									9 11 0 2
2309	EM017716 John Mi 🚕 🗈										() Save X
4	Md HED Detached i Primary	1234 \$450,000.00 Approximit Value	2.500% NotLocked	No Loan Program	\$400,000.00 Puttune Price	\$340,000.00	13.4917 13.491 DII	85.000 / 85.000 / 85.000 LTV//237//H237/	Purchase	MM/DD/YYYY Tel Doing Dear	FS: Admin Mid4567890 User
9, E	Mortgage Insurance Center: 0	Order Summary	-0							0 Su	cets ck tilmi Completed
B	Order #: 2211041									RESUBMIT ORDER	CHECK STATUS
4	OVERVIEW DOG IMENDS WICEWED (0)	DOCUMENT UT ONDE (?)									MI Partner Logo
0	Order Status: Suspender	1		ACT	WE ORDER	Imported I	Rates				
	Type Delegated	Provider	Order 0 10/02/0	2023 07:59 AM				Percent %	Amoun	· · · · ·	Duration
						Initial Premium	at Closing				
	Promium Rayment Plan Periodic Monthly	Premium et Closing Deterred	Paid By Borrow			First Receival					
	Not Refundable	Beneved Option Declining	Product Botrow	er Paid Monthly		Second Renewa	4.				
	Contribution Experiation Date	Promote Financed				Ratus important.	Din				
	design of the second	No				-					
e	Rates										

c. **Order Event Log**: Displays the event log associated with the order. Click the **Up** and **Down** arrows to arrange the logs in chronological order — by oldest or newest from top to bottom. Click the **X** to close the *Order Event Log* panel.

	1× 1											+ 0	Salar	
Mart	Birch St Burbank Deschool Primary	CA, 91502-	\$450,000.00 Appriment Volum	3.500% Not Looked Acta Bale Loca Saltan	No Loan Program 5 Fired Fale	\$400.000.00	\$340.000.00 Isail Loan Amount	13,491/13,491 011	85.000 / 85.000 / 85.000	Purchase Uni	MM/DD/YYYY Tel Diseg Deer	1 FS: Adm	rim Mid456789	10 User
M	ortgage Insurance Ce	enter: Order	Summary	×									Vie Order	1
Ore	des #: 2211041						RESUBNIT O	RDER CHE		der Event Log			† 4	8
		WID IOF DOCU	WINTUPLOADS (C)					MI Pa	rtner Logo	Tilled				
	Order Status: Susp	pended		ACTIVE GROER	Imported Rat	IQS Percent	а Алгон	et Du	Citi Dist ration 30/	onnye der fulfilled =-Tene 26/2023 07:59:12	PM add	nity By		
	Delegated		10	02/2023 07:59 AM	Initial Premaam at Ch	oning			Res	pouse Received		-		77
	Promium Payment Plan Periodic Monthly	Promium all Close Deferred	ng Pa Bo	a By mower	First Rohmadi				Mar Otto Stu	der response rece spended	wind from part	ner with part	lner status as	
	Rohand Option Not Refundable	Ronoval Option Declining	Fre Bo	iduct Description crower Paid Monthly	Second Renewal				70/	e-Time 26/2023 07 59:05	PM dat	wey Up		
	Contribute Expection Data	Fromium Ethono No	edi		Robes Imported On				Ever Mar	mt Received				
	Rateri								On Isa	der message rece e-Tini	Wed: Partner C	Comments' c	centreents: 1_a	-

5. Click the **Documents Received** tab to view the MI certificate returned by the MI service provider.

~ 1											Save	
Aid-FICO Detached Primary	, 91502	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.478 / 14.478 DTI	85.000 / 85.000 / 85.000 LTV//CLTV/HOLTV	Purchase First	MM/DD/YYYY Est Closing Date	S FS
Mortgage Insurance Center	Order Sumr	mary ~									New O	Dirder
Order #: 2045536												ł
OVERVIEW DOCUMENTS RECEIVED (1)	DOCUMENT UPLO	DADS (0)										
Order Status: Approved	1					Importe	d Rates					
Туре	Provider			Order Date				Percent %	Amount	Dura	tion	
Delegated				03/29/2023 02:49	PM	Initial Premi	im at Closing	-	-	-		
Premium Payment Plan	Premium at	Closing		Paid By		First Renewa	1	-	0.61	÷		
Pendac Monally	Deletted			Lender		Second Rene	wal	-	1.0			
Refund Option	Renewal Op	ation		Certificate Expiratio	n Date	Rates Import	ed On					
Not Relandable	Constant					15						
Rates												
	INITIAL PREM	IUM AT CLOSING			FIRST RENEWAL			SECOND REN	EWAL			
PRODUCT	✤ PERCENT %.	AMOUN	т	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION		
• -	0.00000%	\$0.00		-	0.360000%	\$102,00	120 Months	0.200012%	\$56.67	240 Months	IMPO	ORT

6. Use the options above the MI certificate to navigate between pages, adjust the zoom and download the certificate in PDF format.

Encompass PIPELINE > LOAN								0 2
~ 1		and a second of					G Save	×
(Mid-FICO Detached Primary	02- \$450,000.00 3.50 Appraised Value Note I	0% e Not Locked No Loan Pr Rate Lock Status Fixed Rate	ogram \$400,000.00 Purchase Price	\$340,000.00 14 Total Loan Amount DT	1.478 / 14.478 85.000 / 8 1 LTV / CLTV / H	5.000 / 85.000 Purchase CLTV First	MM/DD/YYYY Est Closing Date	5: A >
Mortgage Insurance Center: Ord	ler Summary 🖂						New Order	v
Order #: 2045536								ł.
OVERVIEW DOCUMENTS RECEIVED (1) DOCUMENT Name	DOUMENT UPLOADS (0)		Ce	ertPDF.Pdf				
CertPDF.Pdf		[[1 ~ ~ 100%		Download +			
		MI Service Provid date the Loan is closed of such othe the Commitment. The Company res- based upon the terms of the Master meaning as ascribed to them in the N NSURED'S INFORMATION Master Policy Address 4420 PLEAS PLESANTON INSURANCE INFORMATION Commitment Date 03/28 Commitment Date 03/28 Premium Plan Type LENC Premium Refundability Non-4	Her Logo COMMITMENT AND CEI Protection of the Company's public Protection of the Company's public Protection of the Company's public Company's public <t< td=""><td>Commi Lender Master RTIFICATE OF INSURANC you and the Company pro minimument and Certificate hed underwrting guideline BORROWERISI N BIRCH ST, BIRCH ST, Submission Typp Coverage Percen Renewal Premiur Premium Paymer</td><td>Itment and Certificate Number Loan Number: Policy Number: CE wore the Loan is Closed prior to tr of Insurance if the Ioan is ineligibl s. Capitalized terms in this form sha IAME AND PROPERTY INFORMAT BURBANK, CA 91502 BURBANK, CA 91502 BURBANK, CA 91502</td><td>e expiration of e for coverage all be given the TION</td><td></td><td></td></t<>	Commi Lender Master RTIFICATE OF INSURANC you and the Company pro minimument and Certificate hed underwrting guideline BORROWERISI N BIRCH ST, BIRCH ST, Submission Typp Coverage Percen Renewal Premiur Premium Paymer	Itment and Certificate Number Loan Number: Policy Number: CE wore the Loan is Closed prior to tr of Insurance if the Ioan is ineligibl s. Capitalized terms in this form sha IAME AND PROPERTY INFORMAT BURBANK, CA 91502 BURBANK, CA 91502 BURBANK, CA 91502	e expiration of e for coverage all be given the TION		
ΝΞ		Months 1-12	0.36% \$ 102.0	0				· .

7. Use the **Order Summary** drop-down menu from any of the three tabs (*Overview, Documents Received* and *Document Upload*) to navigate back to the *Order History* page. See <u>Active Orders</u> for more information on the Active Orders option.

Encompass PIPELINE > LOAN				II 0	Do
× E	and a serie constraint of a series	100 BULL 0 100 0	Second States	Seve	×
C Birch St Burbank CA, 91502- \$44 Mid-FICO Detached Primary Appr	S0,000.00 3.500% Not Locked No Loan Program S aised Value Note Rate Lock Status Fixed Rate Fixed Rate	\$400,000.00 \$340,000.00 14.478 / 14.478 Purchase Price Total Loan Amount DTi	85.000 / 85.000 / 85.000 Purc LTV / CLTV / HOLTV First	hase MM/DD/YYYY Est Closing Date	FS: A)
Mortgage Insurance Center: Order Summar	y 🕤			New Order	U.
Order #: 2045536	Order History				÷.
OVERVIEW DOCUMENTS RECEIVED (1) DOCUMENT UPLOADS DOcument Name	(0)	CertPDF.Pdf			
E CertPDFPdr	i	~ ∽ 100% ~ ⊖ ⊕ Download +] Q		-1
	MI Service Provider Logo COMM Date the Loan & Closed of such other date as must the Commitment. The Company reserves the right based upon the terms of the Master Policy and the maning as ascribed to them in the Master Policy Master Policy Mame CE MORTAGE TECHNOL Master Policy Address 4420 PLEASANTON PLESANTON, CA 94588 INSURANCE INFORMATION Commitment Expiration Date 0/729/2023 Premium Plan Type LENDER PAIR PAIR Premium Refundability Non-Retundable	Commitment and Certifica Lender Loan Number: Master Policy Number:	ate Number: Insect prior to the expiration of Ioan is ineligible for coverage in this form shall be given the RTY INFORMATION 02 ted		

Active Orders

Your latest certificate order in the MI Center is identified as an Active Order.

To support this, the following UI updates are available on the *Order Summary* page:

- Order Summary drop-down > Active Status menu option is enabled. You can use the drop-down menu options to toggle between the Order Summary and Order History pages.
- Order Status panel updates with an ACTIVE ORDER tag in green.

Encompass'												q	
and the second se	~ 1											··· ©	Save X
K Mid-FICO	Birch St Burbank CA, 915 Detached (Primary	0: \$450.000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.078 / 14.078 010	85.000 / 85.000 / 85.0 LTV / CLTV / HCLTV	00 Purchase	MM/DD/YYYY Est Closing Date	🚊 FS: Adm	in Mid4567890 User
Mortgage Insu	rance Center: Order	Summary ~											New Order 🛛 🔶
Order #: 2176545		Active Or Order His	der										ŧ
	SUMENTS RECEIVED (1) DOCUM	NENT UPLOADS (0)											
Order Sta	tus: Approved				ACT	TVE ORDER	Imported Rates	5					
Type Delegated		Provider		Ordet Date 08/04/2023 10:10	AM				Percent %	Amount		Duration	
							Initial Premium at Closi	ing	0.000000%	\$0,00		0 Months	
Premium Paym Periodic Month	ent Plan Ily	Premium at Closing Deferred		Paid By Borrower			First Renewal		0.290012%	\$82.17		12 Months	
Refund Option Not Refundabl		Renewal Option Declining		Product Descriptio Borrower Paid Mo	n nthly		Second Renewal Rates Imported On 08/04/2023 @ 10:10 Al	M by Psa Auto	0.290012%	\$0.00		348 Months	
Rates													
PRODUCT	INI	TIAL PREMIUM AT CLOSING RCENT % AMOUNT	DURATION		FIRST RENEWAL PERCENT %	AMOUNT	DURATION		SECOND RENEWAL PERCENT & AMO	UNT DURATION	6		
+ Borrower Paid	Monthly 0,0	000000% \$0.0	0		0.290012%	\$82.17	121	Montlis	0.290012%	\$0.00	348 Months	0	IMPORT
Partner Message	s												
DATE	MESSAGE												
08/04/2023 10:10 4	M Approved. Thanks for	doing business with Essent!											
DATE 08/04/2023 10:10 A	MESSAGE M Approved. Thanks for	doing Business with Essenti											

• An active order is indicated by a green checkmark.

Encompas	S PIPELINE > LOAN											۹ 🖬 ۲ 🛛 ۲
-	~ 1								0.000			··· 🕑 Save 🗙
Mid-FICO	Birch St Burbank CA, 91502 Detached i Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.078 / 14.078 bm	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	E FS: Admin Mid4567890 User
Mortgage	e Insurance Center: Order Hist	ory ~										New Order
MI Orders												
Group By	None O Provider O Order Date	Order Type										
	ORDER DATE	- ORDER NUMBER	2	PROVID	ER NAME		DRDER TYPE		EXPIRATION DATE		STATUS	
• 0	08/04/2023 10:10 AM	2176545				1	delegated				Approved	
3												

NOTE: Only one order at a time may be designated as the active order, and it is possible that the loan may have multiple orders and none are active.

Document Uploads

Document uploads are supported for Non-Delegated and Contract Underwriting order types only. You can attach documents to your MI order before or after submission:

• At the time of loan submission — use the **Attach Documents** button on the New Order page.

	~ 🗉											··· (3)	Save
779 Go Detriched	Birch St Burbank CA, 91502	\$200,000.00 Appressed Value	4.000% Noto Rive	Not Locked	FHA Fixed Rate	\$200,000.00 Purchano Prica	\$194,000.00 Total Lolin Amount	23.524 / 23.524 DTI	97,000 / 97,000 / LTV / CLTV / HCLTV	97.000	Purchase Finit	MM/DD/YYYY Est Closing Dire	🔔 FS: Admin (
All Services / : New Orc	der O												Se
Warning - Please atta	ach documents when submitting i	Non Delegated orde	r)										
MASTER POLICY INFO	ORMATION											-	Attach Docume
Master Policy Number 1 0599999930			Branch ID * B2 Branch2										
ORDER TYPE													
Request Type * Non Delegated ORDER PARAMETERS	12 5		Rate Quote ID			Ч							
			Solit Premium Up Fi	ont Rate		Prem	um Paid By *			Refund Or	ntion *		
Premium Payment Plan													
Premium Payment Plan.* Deferred Monthly						Bon	ower Paid		4	Not Refu	Indable		
Premium Payment Plan * Deferred Monthly Renewal Option * Constant			Premium Finan	ced		Ban	ower Paid		U I	NotRefu	Indable		
Premium Payment Plan * Deferred Monthly Reneval Option * Constant Special Loan Program			Premium Finani	ced		Bon B	ower Paid		1.0	Not Refu	indable		
Premium Payment Plan * Deferred Monthly Reneval Option * Constant Special Loan Program			Premium Finani	ced		Bon B	ower Paid		•	NotRefu	undable		
Premium Payment Plan * Deferred Monthy Renewal Option * Constant Special Lear Program MI COVERAGE MI COVERAGE			Premium Finan Special Pricing	red Type		Bon	ower Paid			Not Refu	undabie		
Plantiam Payment Pain * Defend Montky Renewal Option * Constant Special Loan Program MI COVERAGE MI Coverage * * 35		•	Premium Finan Special Pricing Affordable Housing Select	ted Type		Bon F	ower Paid elocation Loan MI COV	ERAGE % DETAILS	(*	Not Refu	undabie		

• After loan submission — use the **Upload Documents** button in the **Document Uploads** tab of the *Order Summary* page.

	Encompass	PIPELINE > LOAN										۹ ا	1 🐴 🛛	00
1		~ 1										··· 🕒	Save	×
<	779 G	Birch St Burbank CA, 91502 sched / Primary	\$200,000.00 Approised Value	4.000% Note Rate	Not Locked	FHA Fixed Rate Fired Rate	\$200,000.00 Parebase Price	\$194,000.00 Totai Loon Amount	23.524 / 23.524 DTI	97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	💄 FS: Admin	User >
0. [Mortgage Ins	urance Center: Orde	r Summary	~									New Order	
	Order #: 2154973													4
*	OVERVIEW D	DOLIMENTS RECEIVED (0)	JMENT UPLOADS (0)										Linked Dor	
G	PACKAGE SENT	· COMMENTS					STATUS		DOCUMENTS				C opinion prov	POST
1														
							Λ							
							No Upload Histor	y						
_							Contraction of the second second							

Attaching Documents to Your Non-Delegated Order

Follow the steps listed in this secondary display window to attach documents from your hard drive or the Encompass eFolder to your Non-Delegated Order:

- 1. For a new order, click the **Attach Documents** button on the *New Order* page, or, for an existing order, go to the <u>Order Summary</u> page, click the **Document Uploads** tab and then click the **Upload Documents** button.
- 2. In the Select and Upload Documents window:
 - a. Go to the *Encompass Documents* panel and select checkboxes to include documents from the eFolder.

	Encompass										Q	II 🏝 o 2	2
K	779 1교 Mid-FICO	Sirch St Burbank CA, 91502 Detached / Primary	\$200,000.00 4.000% Apprased Value Nees Rate	Not Locked	FHA Fixed Rate	\$200,000.00 Purcruise Price	\$194,000.00 Tabli Lowi Amount	23.524 / 23.524 DTI	97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Clowing Date	Save ×	>
9.	Mortgage I	nsurance Center: Order	Summary									Resident 1	
	Order #: 21549	973											
A	OVERVIEW		MENT UPLOADS (0)										
-Br	1000		Select and Upload E	ocuments					×			Uploat Document	
0	PACKAGE SENT	· -COMMENTS	Select Docum	ients				G	Browse			POST	NG.
			Encompass Docu	ments				1	LOCAL DHIVE				
			DOCUMENT FO	LDER	ATTACHED FILES		DESCRIPTION		FOR A BORROWER PAIR				
			Credit Report		Credit Report		Merge		Homeowner Carol XXXXX Homeowner				
			Mortgage Insu	ance	Essent_RateOuo	tePricingOnly.pdf	Mortgage Inst	urance	All				
			Underwriting		2006326016 FIN	DINGS			Carol XXXXXX Homeowner				
			Underwriting		2006326016b	orrowert,CREDITPRIN	TFILE -		Carol XXXXX				
			Upload Docu	ments									
			NAME				TYPE		SIZE(KB)				
									Close Upload				
œ			- Contraction of the second						-				

- b. To add documents from your hard drive:
 - i. Click the **Browse Local Drive** button.

	F F	\$200,000.00 4.000% Approximit Value	Not Locked	FHA Fixed Rate	\$200,000.00 Purchase Price	\$194,000.00 Tobsi Lown Amount	23.524 / 23.524 DTI	97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV	Purchase	••• (E) MM/DD/YYYY Est Clowing Diate	Save	× u User
	Mortgage Insurance Center: Order	Summary									- Charles	
I	Order #: 2154973											
I	DVERVIEW ICCOMPANY AND DOCUME	ENT UPLOADS (0)										
l		Select and Upload Doc	uments					×			Uplomi Do	oume
I	PACKAGE SENT * -COMMENTS						-					P05
		Select Documer	nts				GB	Browse LOCAL DRIVE				
l		Encompass Documer	nts									
l		DOCUMENT FOLDE	R	ATTACHED FILES		DESCRIPTION		FOR .				
l		Credit Report		Gredit Report		Credit Report		PAIR XXXXX Homeowner				
		Credit Report.		Credit Report		Merge		Carol XXXXX Homeowner				
		Mortgage Insurance		Essent_RateQuot	ePricingOnly.pdf	Mortgage Insu	rance	All				
		Underwriting		2006326016 FIND	DINGS			Carol XXXXX Homeowner				
				2006326016bc	prowert,CREDITPRINT	FILE -		Carol XXXXXX				
		Upload Docume	ents									
I		NAME				TYPE		SIZE(KB)				
1								Close Upload	100			

9 Open							×
+ + + + > This PC > Documents						O	Search Documents
Organize * New folder							11 × 11 0
✓ ★ Quick access	Nama	Status	Date modified	Туре	Size		
V OneDrive - ICE Inc	6		5/5/2022 9:45 AM 6/3/2022 7:49 AM	File falder XML File	2 K8		
Attachments	LX		6/3/2022 7:49 AM	XML File	2 KB		
3			11/10/2023 10:02 AM	PNG File	28 KB		
			10/21/2022 9:13 PM	Microsoft Word D,	27 KB		
			6/22/2022 11:08 AM	XML File	20 KB		
			9/1/2022 1:48 PM	Text Document	1 68		
Desktop	test.txt		5/8/2023 # 10 PM	Text Document	T KB		
a M Documents	10						
File pame: test.txt							Custom Files (".text:".txt:".xml;".j
							Qpen Cancel

ii. Locate the document you want to attach, click to select it and then click the **Open** button.

Encompass PIPELINE > LOAN					a 🏭 🐕 🛛 🔗
779 Birch St Burbank CA, 91502 Detected (Pyreary)	\$200,000.00 4.000% Not Locks	d FHA Fixed Rate \$200,000.00 Fixed Rate Fixed Proce	\$194,000.00 23.524 / 2 Talal Loss Armant DTI	3.524 97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV	Purchase MM/DD/YYYY Fint Est Closery Date FS: Admin User)
Mortgage Insurance Center: Order	Summary				News Circlan
©rder ₹. 2154973					
	MENT UPLOADS (0)				
*	Select and Upload Documents			×	Upload Documents
PACKAGE SENT * COMMENTS	Mortgage Insurance	Essent_RateQuotePricingQnly.pdf	Mortgage Insurance	Homeowner	Post Closive
	Underwriting	2006326016.FINDINGS	-	Carol XXXXX Homeowner	
	Underwriting	2006326016_borrowert.CREDITPRI	NTFILE -	Carol XXXXX	
	Upload Documents				
the second se	NAME		TYPE	SIZE(KB)	
	Essent_RateQuotePricingOnly.pdf		PDF	48.08	
	test.brt		ТХТ	0.02	
	Comments .			0/500	
	Post Close Documents				
				Close Upload	
E .	-				
the second se					No. of Concession, Name

iii. Confirm that the *Upload* panel displays the documents you have selected to attach to your order.

79 Birch St Burbank CA, 91502 Ild-FICO Detached (Firmary	\$200,000.00 4.000% Not Appraised Value Note Rain Lack	Locked FHA Fixed Rate \$200,000.00 Status Fixed Hate Purchase Proce	\$194,000.00 23.524 / 23.524 Total Loan Armant DT1	97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV	Purchase MM/D First Eat Cos	Save Save OLYYYY FS: Admin User
Mortgage Insurance Center: Orde	er Summary					[] InnerFrance []
Order #. 2154973						
OVERVIEW I DOWNARIAS RECEIVED IN I DOC	UMENT UPLOADS (0)				100	
	Select and Upload Document			×		Upload Docum
PACKAGE BENT COMMENTS	Matteries Income	From Bately or Bring Poly and	Montenan Inc. (control	Homeowner	*	PO
		2006226016 ENDINGS	wordadie aumanice	Carol		
		2000202010 Automotic CORDITION	NAMES OF	Homeowner Carol		
	() Underwinding	2006320010_DOLOWINTCHEDITH	INTPLE -	diagona *		
	Upload Documents					
	NAME		туре	SIZE(KB)		
	Essent_RateQuotePricingQnly.pdf		PDF	48,08		
	Test.brt		TXT	0.02		
	Comments			0/500		
	Post Close Documents					
					2	
				Close Upload		

iv. Type additional information in the *Comments* field (optional) and click the **Upload** button.



v. Wait for the document upload to process.

- vi. After the document upload is complete, you will automatically be taken to the Order Summary page.
 - (1) Close the success notification or wait for it to disappear in a few seconds.

	Encompas											q	1 🐴 🕐 😤
<	779 Mid-FICQ	Eirch St Burbank CA, 91502 Dotached (Primary	\$200,000.00 4 Apprinted Yaka	1,000%	Not Locked	FHA Fixed Rate	\$200,000.00 Purchawy Price	\$194,000.00 Tetal Loan Arnount	23,524 / 23.524 DTI	97.000 / 97.000 / 97.000 LTV / CLTV / MCLTV	Purchase First	MM/DD/YYYY Est Crosing Date	Sava X
Q. 0	Mortgag Order #: 21	e Insurance Center: Orde 54973	r Summary 🗠									Success Document Up	Lond is in Progress
*	OVERVIE	W DOCUMENTS RECEIVED (0) DOCU	IMENT UPLOADS (1)										Upload Documents
1	PACKAGE S	ENT COMMENTS 03:32 PM This is a test					STATUS In Ping	s. ress	DOCUMENTS Essent_Rate test.txt 	QuotePricingOnly.pdf			POST CLOSING

(2) Note that the *Document Uploads* tab now displays the number of times you have attached documents to the order.

	Encompa	SS PIPELINE > LOAN										q	1 🎽 🛛 🕹	9
-		~ (i)										m. ©	Sava	ĸ
<	779 Mid-FICO	Birch St Burbank CA, 91502 Dotached (Primary	\$200,000.00 Appretied Value	4,000%	Not Locked	FHA Fixed Rate	\$200,000.00 Purchase Price	\$194,000.00 Total Loan Amount	23,524 / 23.524 DTI	97.000 / 97.000 / 97.000 LTV / OLTV / MCLTV	Purchase	MM/DD/YYYY Est Closing Date	😩 FS: Admin User	>
@.	Mortgag	ge Insurance Center: Orde	r Summary 🛸	2								Success Document Up	load is in Progress	×
	Order #: 2	154973												E
-8-	OVERVIE		IMENT UPLOADS (1)											
													Upload Documer	ats
0	PACKAGE	SENT COMMENTS					STATU	S	DOCUMENTS	QuotoPricingOnly off			POST	r SING
-	07/12/202	3 03:32 PM This is a test					In Pro;	gress.	• testixt	Canada (Inn Ban) ((Ma)				

(3) The table in the *Document Uploads* tab now displays the details of the attached documents.

()	Encompass PIPELINE > LOAN										Q	1 ¹ 0 2
<	779 Birch St Burbank CA, 91502 Mid-FICO Dotwited Permisy	\$200,000.00 Applated Volge	4,000%	Not Locked	FHA Fixed Rate	\$200,000.00 Partitiano Prico	\$194,000.00 Total Losh Amount	23.524 / 23.524 DTI	97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Crosing Date	Save X
?	Mortgage Insurance Center: Orde	r Summary	~								Success Document Up	land is in Progress
1	Order #: 2154973											ſ
ĝ.	OVERVIEW DOCUMENTS RECEIVED (0) DOCU	JMENT UPLOADS (1)										Francisco II. I.
												Upload Documents
-	PACKAGE SENT COMMENTS					STATU	8	DOCUMENTS				CLOSIN
	07/12/2023 03:32 PM This is a test					In Proc	ress	 Essent_Rate 	QuotePricingOnly.pdf			

MI Center Landing Page Rules

When you click **MI Center** in the navigation menu, one of three pages will display depending on where you are in the workflow:

- If no orders exist yet for the loan, the MI Center landing page will display, where you may have up to two options:
 - **Compare Rate Quotes** (if this option is configured).
 - New Order (if new ordering is configured).
- If one or more orders exist but none of the orders are active, the <u>Order History</u> page displays, listing a history of all the MI orders on the loan.
- If one or more orders exist and one of these is "active," the <u>Order Summary</u> page for the active order displays. See <u>Active Orders</u> for more information.

ARCH MORTGAGE INSURANCE COMPANY® | 230 NORTH ELM STREET GREENSBORO NC 27401 | ARCHMI.COM

MCUS-B1767D-0424

© 2024 Arch Mortgage Insurance Company. All Rights Reserved. Arch MI is a marketing term for Arch Mortgage Insurance Company and United Guaranty Residential Insurance Company. Arch Mortgage Insurance Company is a registered mark of Arch Capital Group (U.S.) Inc. or its affiliates. Encompass is a registered mark and ICE Mortgage Technology is a trademark of ICE Mortgage Technology, Inc. and its affiliates.