



Mortgage Insurance Center in Encompass

Last updated: Feb. 21, 2024

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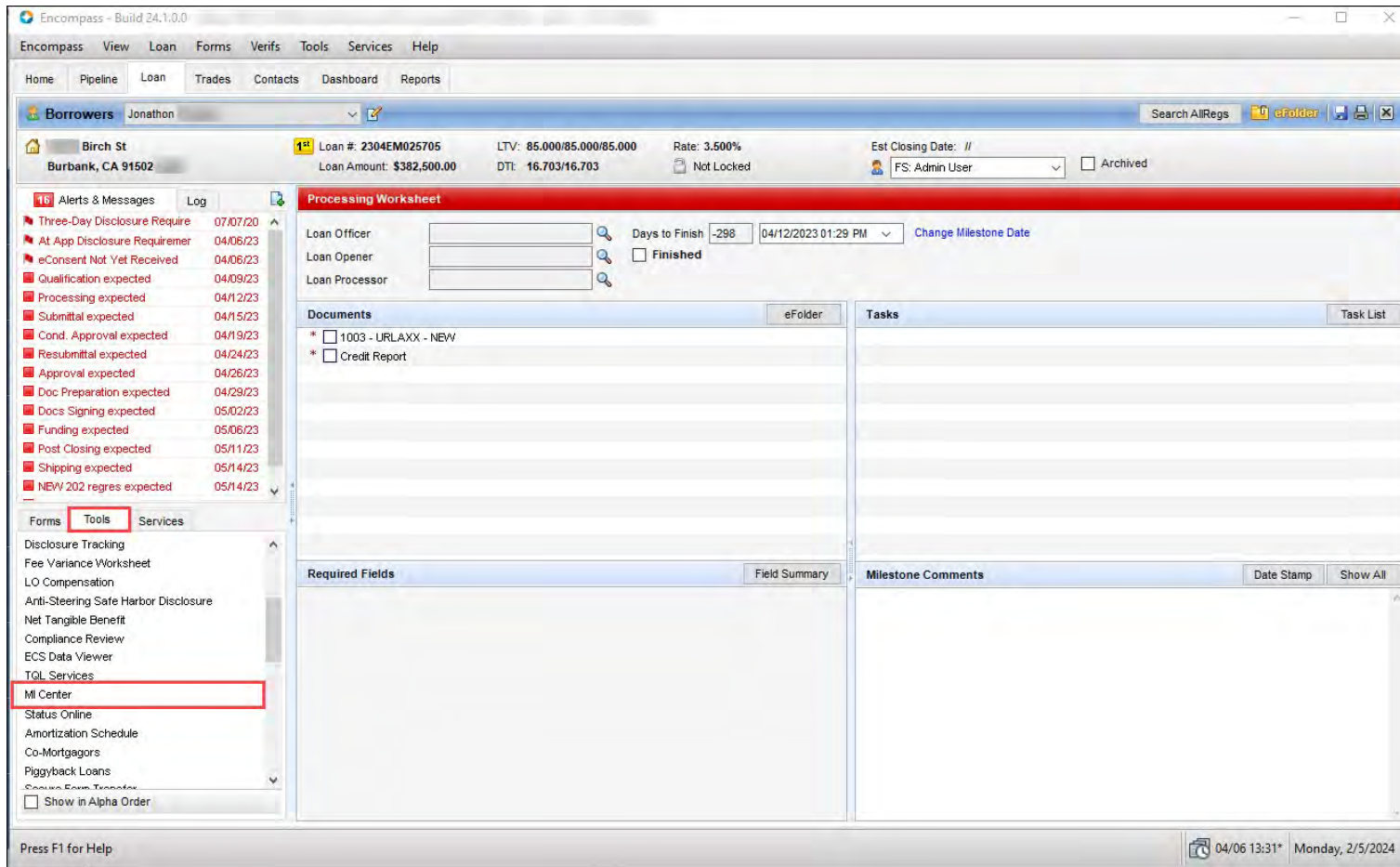
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The Mortgage Insurance (MI) Center in Encompass® includes an enhanced integration with multiple MI service partners for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers with process improvements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

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

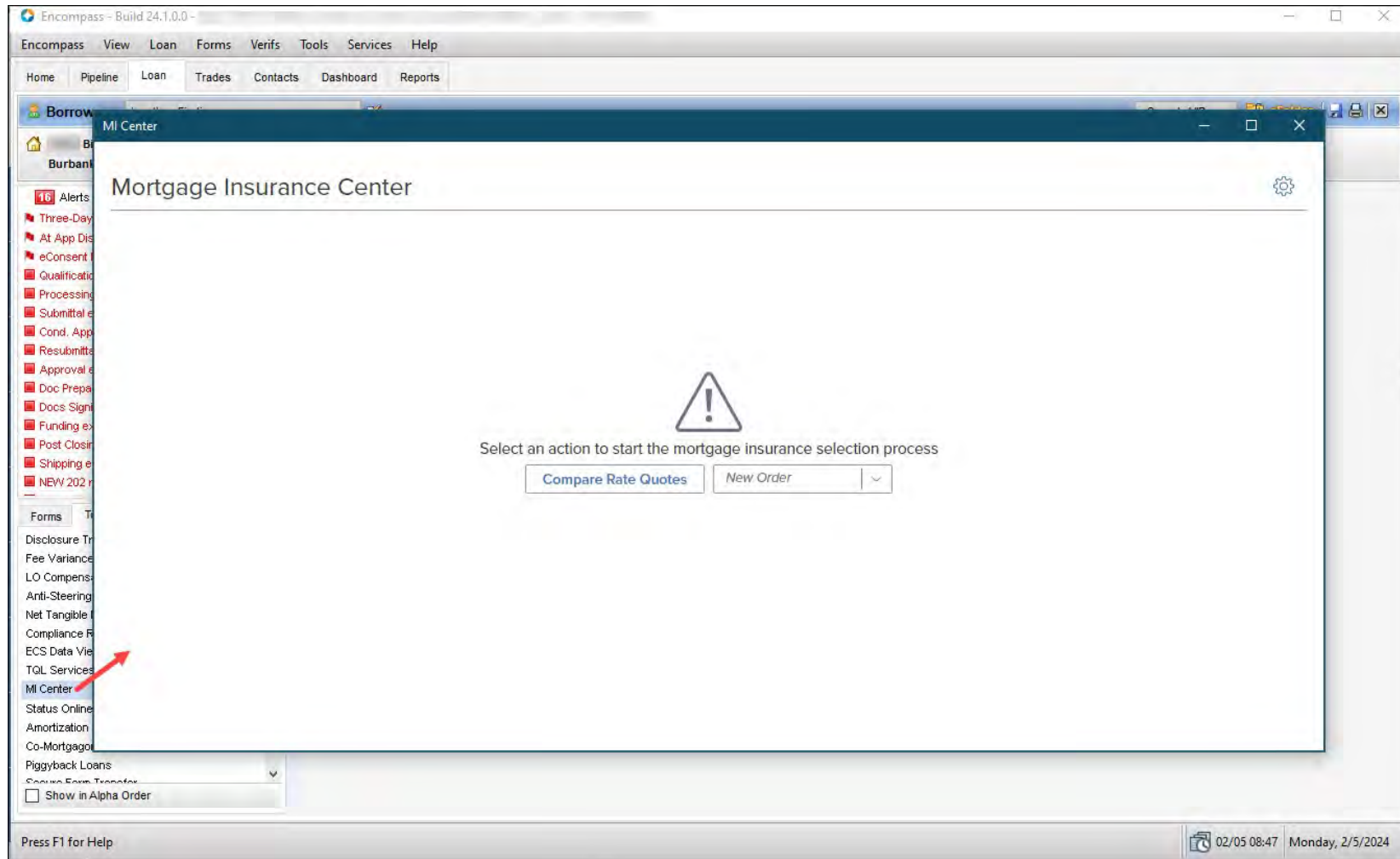
NOTE: This integration is supported in Encompass 23.3 and later versions. MI Center is available in both the desktop and web versions of Encompass.

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



The screenshot displays the Encompass software interface. The top menu bar includes 'Encompass', 'View', 'Loan', 'Forms', 'Verifs', 'Tools', 'Services', and 'Help'. Below this is a secondary menu with 'Home', 'Pipeline', 'Loan', 'Trades', 'Contacts', 'Dashboard', and 'Reports'. The main window title is 'Encompass - Build 24.1.0.0'. The interface shows a loan record for 'Birch St' in 'Burbank, CA 91502'. Key loan details include: Loan # 2304EM025705, LTV: 85,000/85,000/85,000, Rate: 3.500%, Est Closing Date: //, Loan Amount: \$382,500.00, DTI: 16.703/16.703, Not Locked, and FS: Admin User. A 'Processing Worksheet' section is visible with fields for Loan Officer, Loan Opener, and Loan Processor, along with 'Days to Finish' (-298) and a date of 04/12/2023 01:29 PM. A 'Documents' section lists items like '1003 - URLAXX - NEW' and 'Credit Report'. A 'Required Fields' section is also present. On the left, a 'Tools' menu is open, with 'MI Center' highlighted in red. Other items in the 'Tools' menu include Disclosure Tracking, Fee Variance Worksheet, LO Compensation, Anti-Steering Safe Harbor Disclosure, Net Tangible Benefit, Compliance Review, ECS Data Viewer, TOL Services, Status Online, Amortization Schedule, Co-Mortgagors, Piggyback Loans, and Show in Alpha Order. The bottom status bar shows 'Press F1 for Help' and the date/time '04/06 13:31* Monday, 2/5/2024'.

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



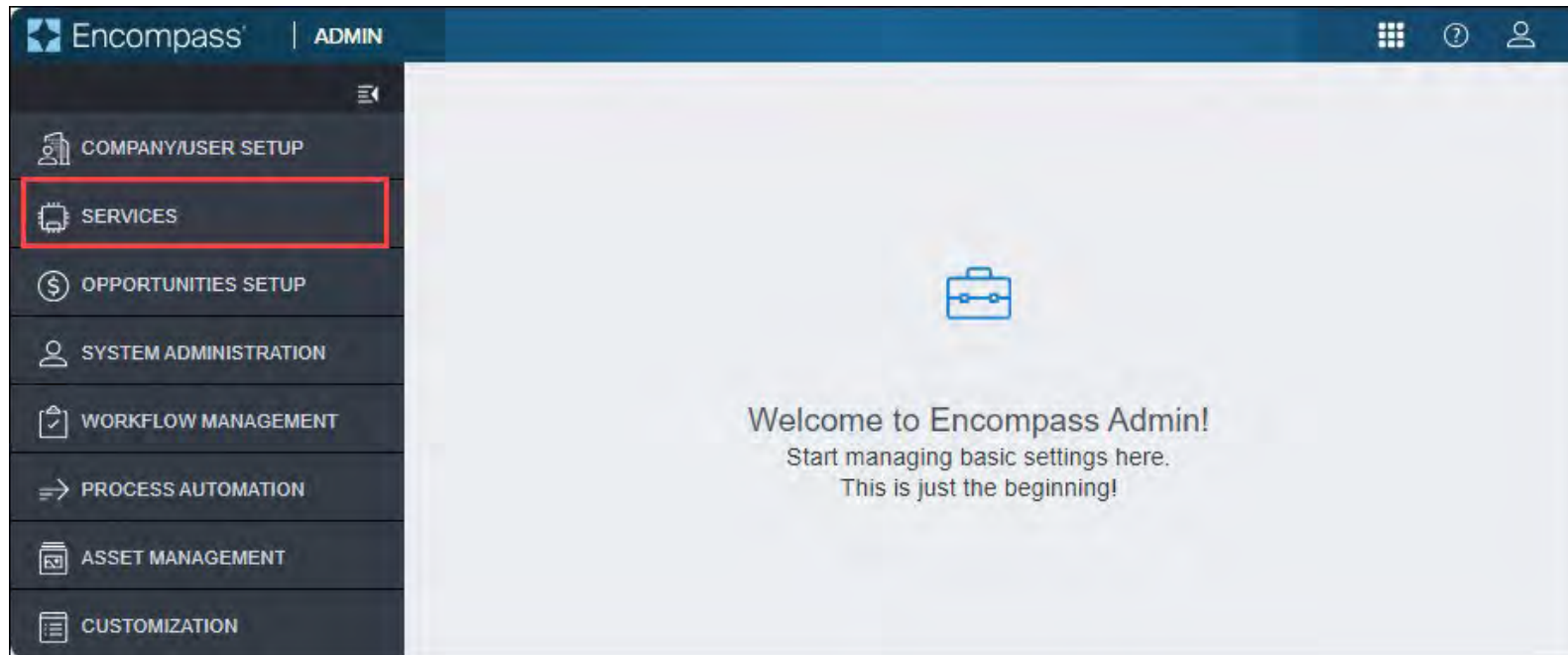
This document focuses on how to use the web version of Encompass.

Settings and Configuration

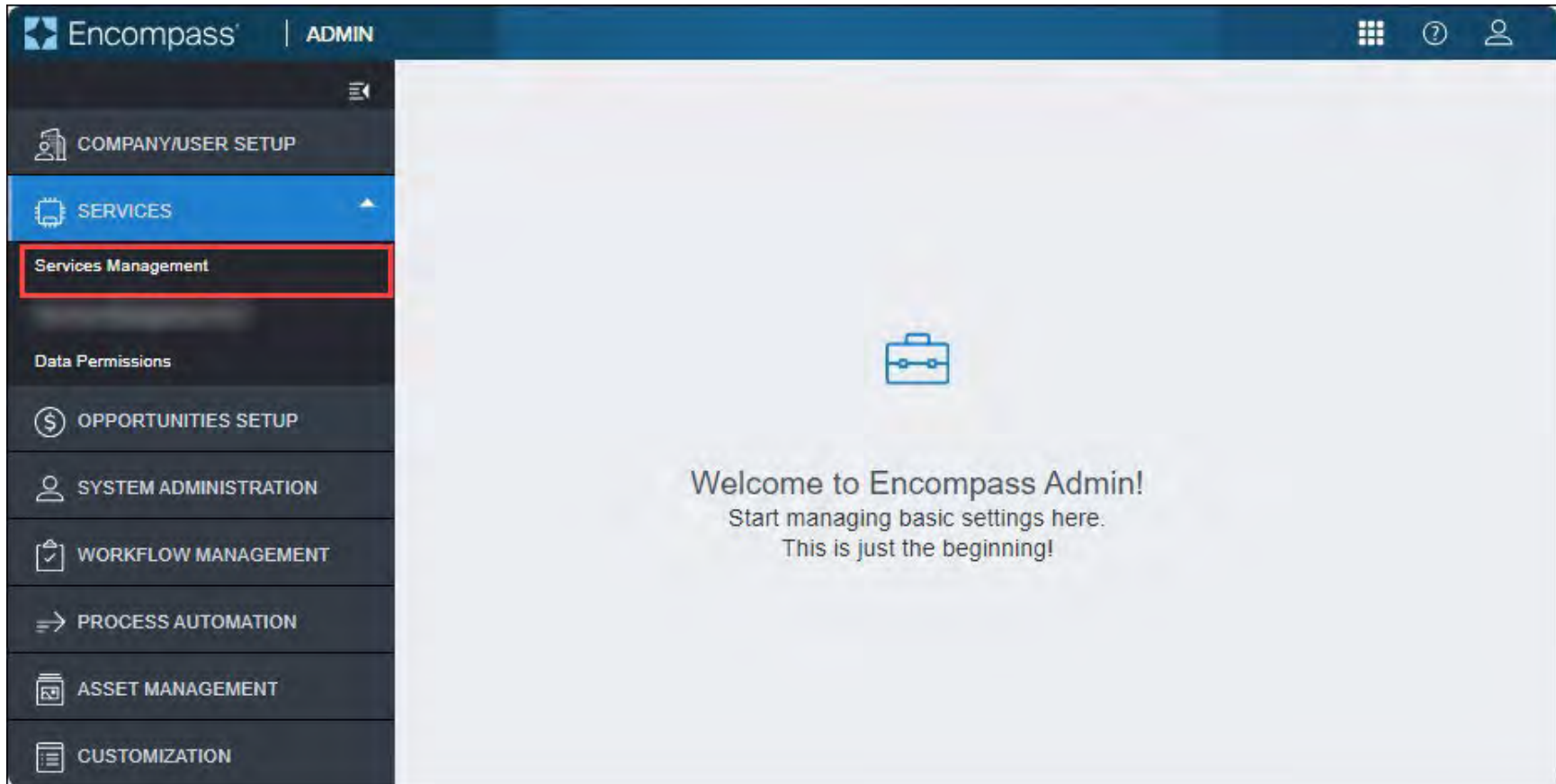
Use this section to configure MI service in Encompass (web) ADMIN Settings.

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.

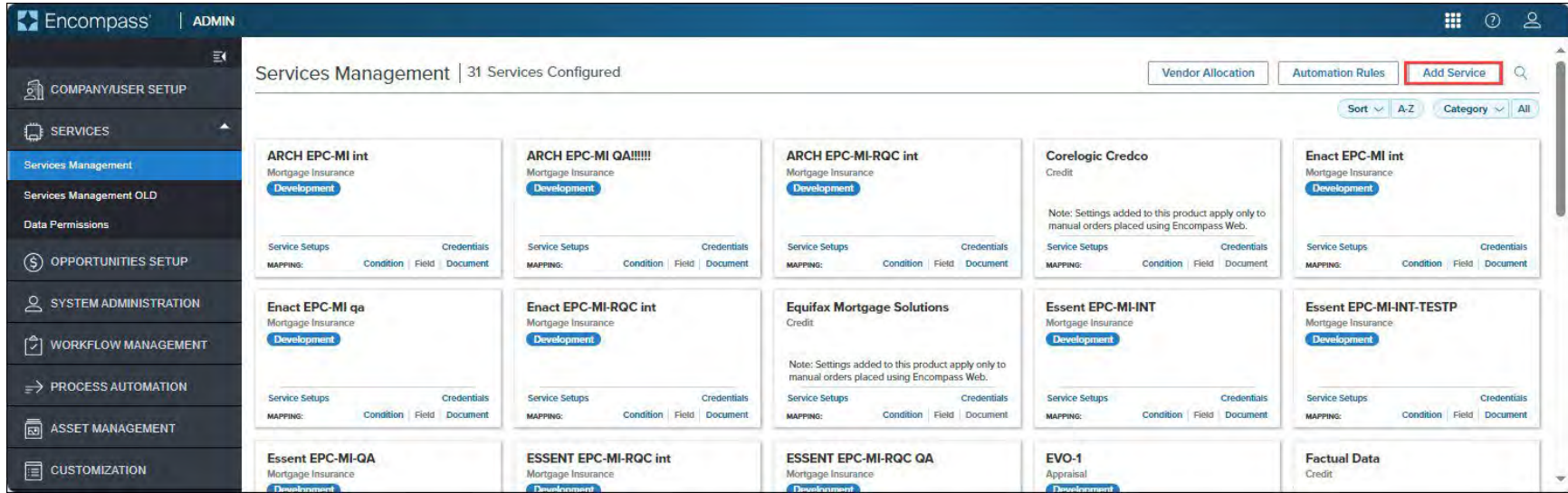
1. Log into Encompass as an admin and click the **SERVICES** menu.



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



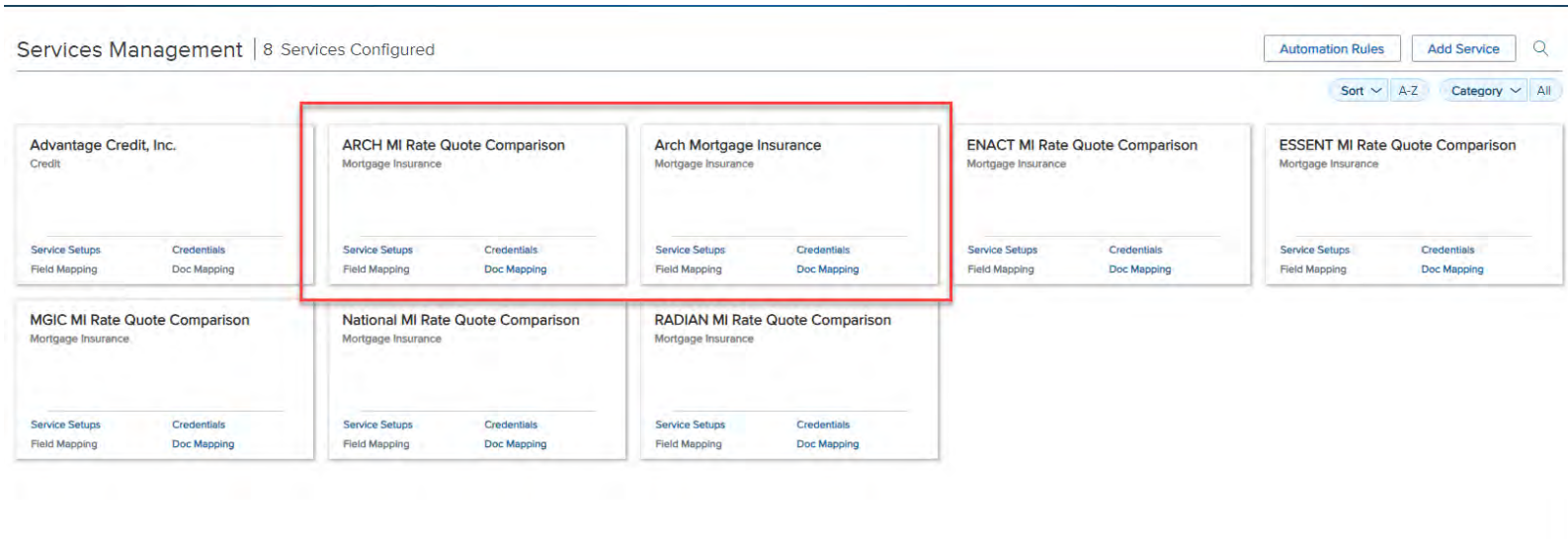
3. Click the **Add Service** button (in the top right corner of the screen).



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).

The screenshot displays the Encompass ADMIN interface for 'Services Management'. The left sidebar contains navigation options: COMPANY/USER SETUP, SERVICES, Services Management (selected), Services Management OLD, Data Permissions, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW MANAGEMENT, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area is titled 'Add Service | 32 Available Services' and features a search bar with 'mi' entered. Below the search bar are sorting options: Sort, A-Z, Category, and All. A grid of 15 service cards is shown, each representing a Mortgage Insurance service. The first card, 'ARCH EPC-MI int', has its 'Manual' link highlighted with a red box. Other cards include 'ARCH EPC-MI QA!!!!!!', 'ARCH EPC-MI test', 'ARCH EPC-MI-RQC dev', 'ARCH EPC-MI-RQC int', 'ARCH EPC-MI-RQC QA', 'Enact EPC-MI dev', 'Enact EPC-MI DEV1', 'Enact EPC-MI int', 'Enact EPC-MI qa', 'Enact EPC-MI-RQC dev', 'Enact EPC-MI-RQC int', 'Enact EPC-MI-RQC qa', 'Essent EPC-MI Integration DEV', and 'Essent EPC-MI-INT'. Each card includes a 'Development' status indicator and radio buttons for 'Manual', 'Easy Order', and 'Automated'.

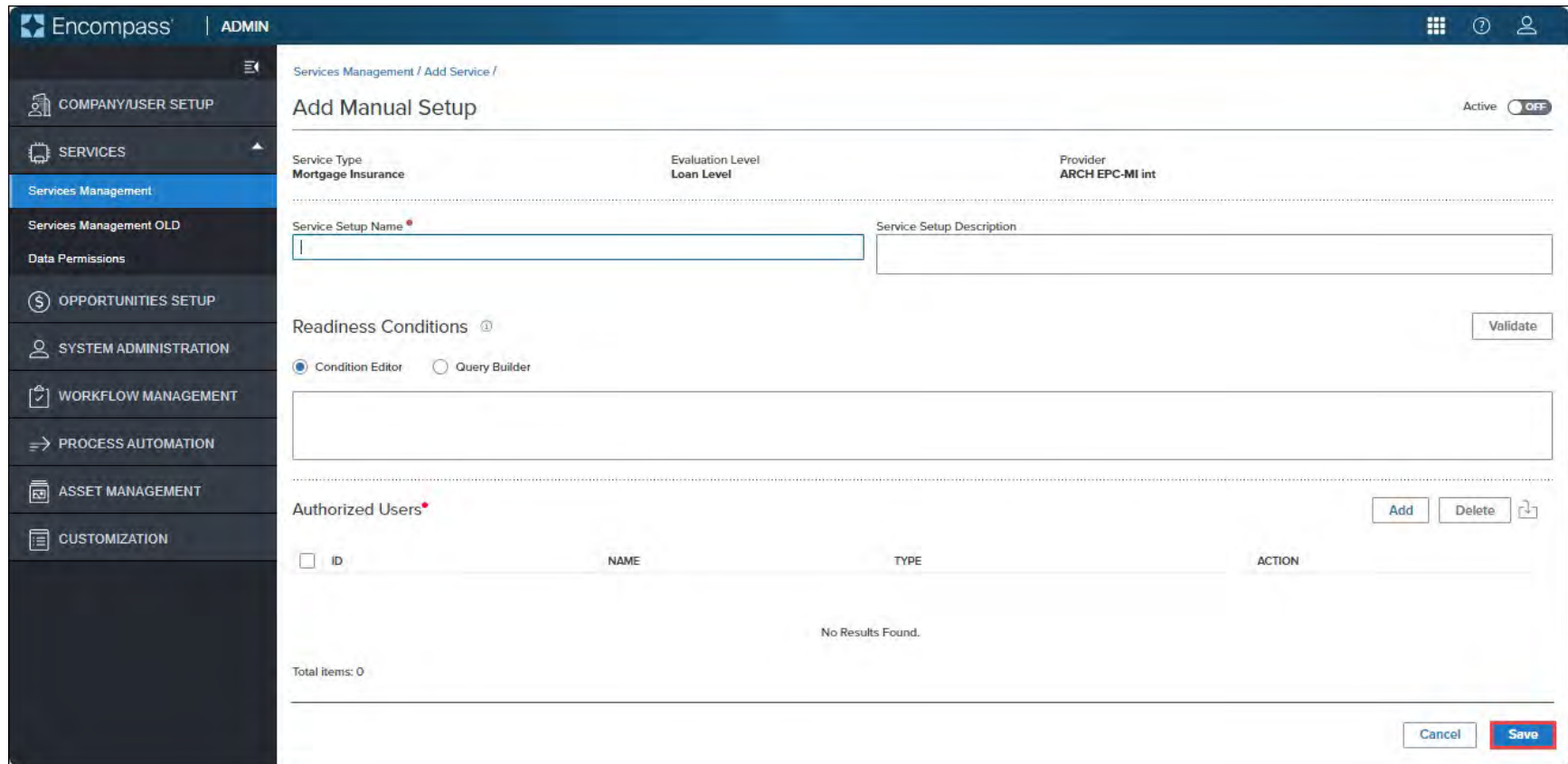
- For Rate Quote Comparison, you must locate the Arch MI card that displays the Rate Quote Comparison suffix (see the screenshot below). **NOTE:** Follow the steps listed in this section twice — once for Rate Quote Comparison and once for non-RQC orders.



The screenshot displays the 'Services Management' interface with the following components:

- Header:** 'Services Management | 8 Services Configured' on the left; 'Automation Rules' and 'Add Service' buttons on the right.
- Filters:** 'Sort' (dropdown), 'A-Z', 'Category' (dropdown), and 'All' buttons.
- Service Cards:** A grid of cards for various services:
 - Advantage Credit, Inc. Credit:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - ARCH MI Rate Quote Comparison Mortgage Insurance:** This card is highlighted with a red border. It includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - Arch Mortgage Insurance Mortgage Insurance:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - ENACT MI Rate Quote Comparison Mortgage Insurance:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - ESSENT MI Rate Quote Comparison Mortgage Insurance:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - MGIC MI Rate Quote Comparison Mortgage Insurance:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - National MI Rate Quote Comparison Mortgage Insurance:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.
 - RADIAN MI Rate Quote Comparison Mortgage Insurance:** Includes 'Service Setups', 'Field Mapping', 'Credentials', and 'Doc Mapping' links.

5. Update information in the *Add Manual Setup* window and click the **Save** button. See [Add Service](#) for more information.



Encompass | ADMIN

Services Management / Add Service /

Add Manual Setup

Active OFF

Service Type: **Mortgage Insurance** Evaluation Level: **Loan Level** Provider: **ARCH EPC-MI int**

Service Setup Name: Service Setup Description:

Readiness Conditions ⓘ

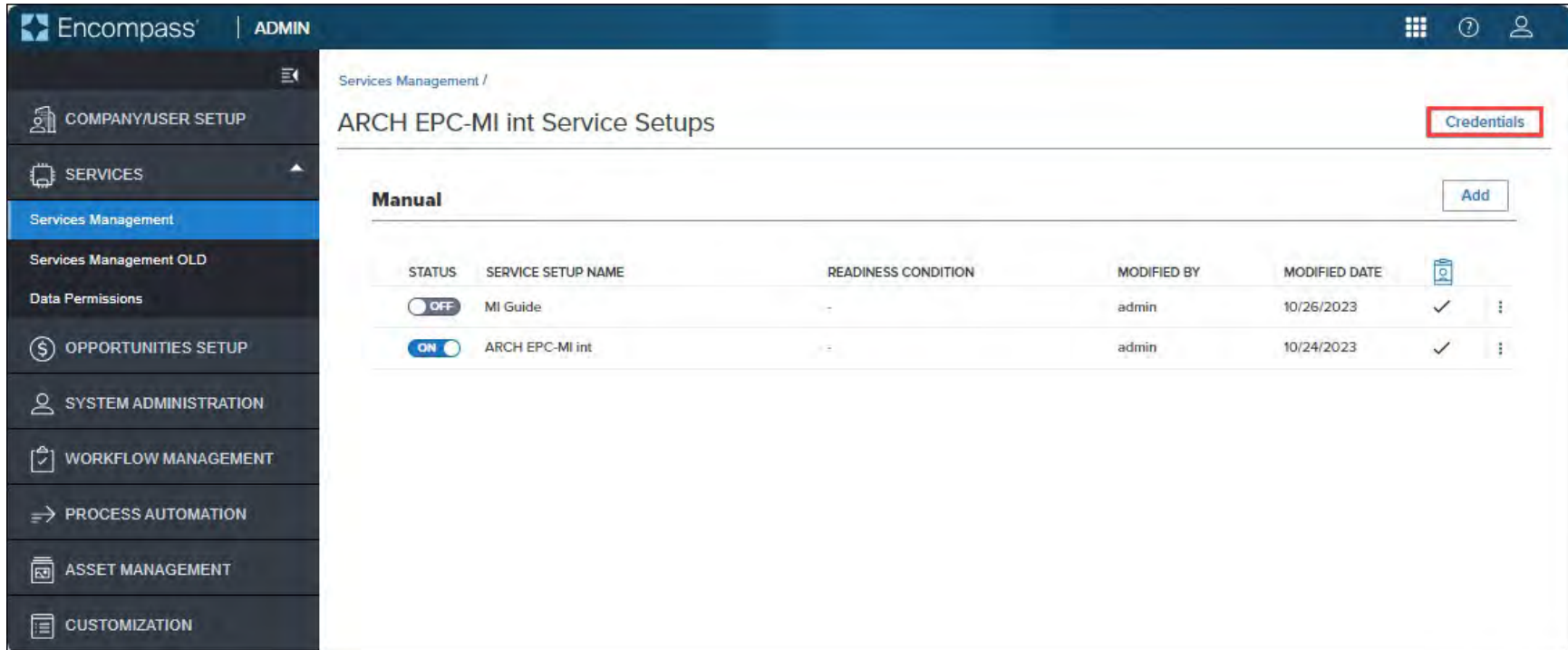
Condition Editor Query Builder

Authorized Users ⓘ

ID	NAME	TYPE	ACTION
No Results Found.			

Total items: 0

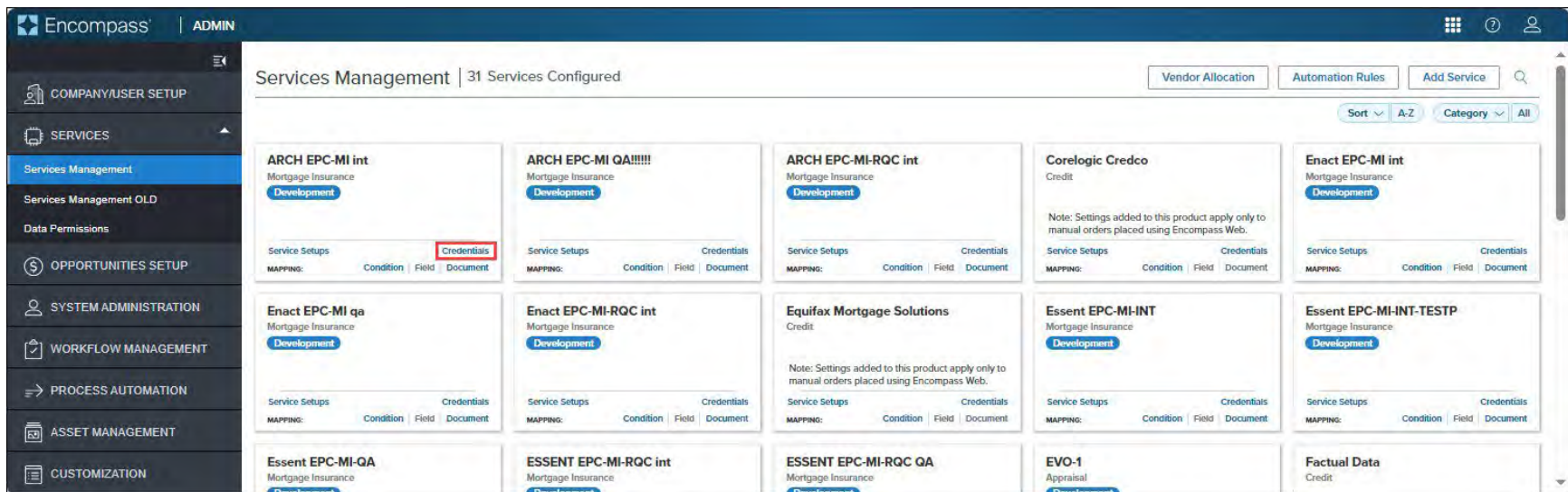
6. On the *Service Setups* page, click the **Credentials** link.



The screenshot shows the Encompass Admin interface. The left sidebar contains navigation options: COMPANY/USER SETUP, SERVICES, Services Management (selected), Services Management OLD, Data Permissions, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW MANAGEMENT, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area is titled 'ARCH EPC-MI int Service Setups' and includes a 'Manual' section with an 'Add' button. A table lists service setups with columns for STATUS, SERVICE SETUP NAME, READINESS CONDITION, MODIFIED BY, and MODIFIED DATE. The 'Credentials' link is highlighted with a red box.

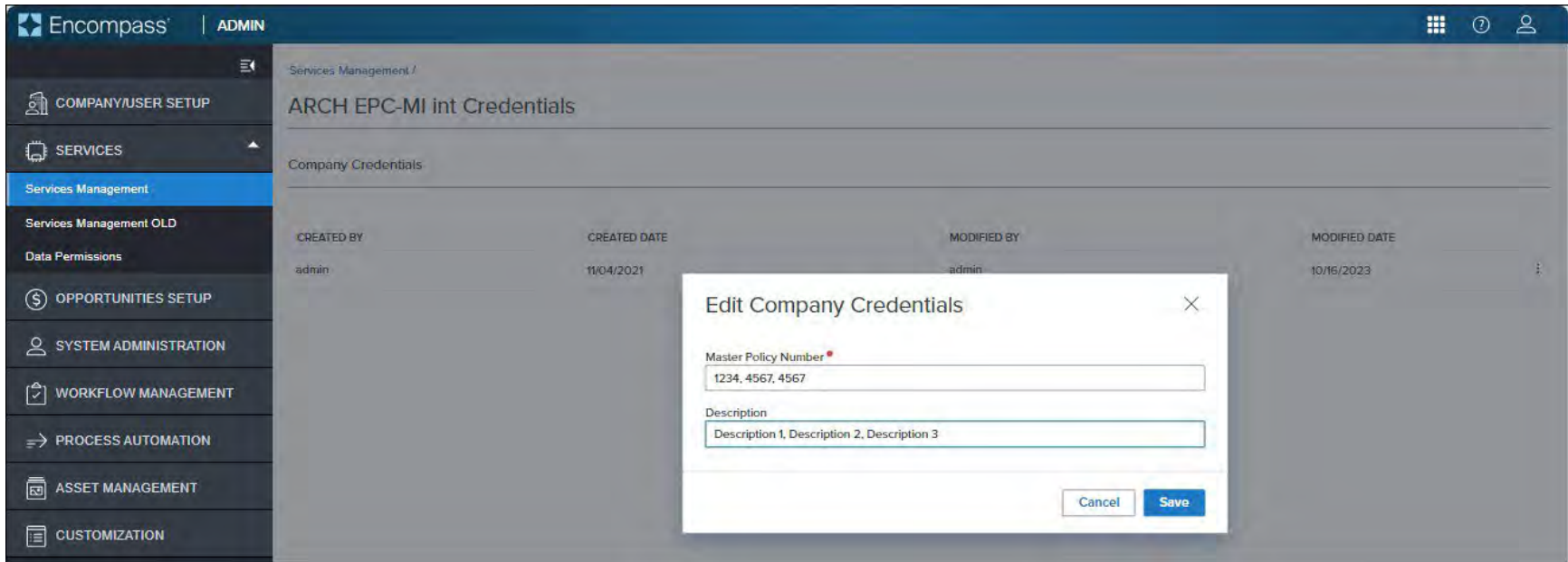
STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE	
<input type="checkbox"/> OFF	MI Guide	-	admin	10/26/2023	✓
<input checked="" type="checkbox"/> ON	ARCH EPC-MI int	-	admin	10/24/2023	✓

- 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.



The screenshot displays the Encompass ADMIN interface for Services Management. The page title is "Services Management | 31 Services Configured". A sidebar on the left contains navigation options: COMPANY/USER SETUP, SERVICES, Services Management (selected), Services Management OLD, Data Permissions, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW MANAGEMENT, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area shows a grid of 16 service cards. Each card includes a service name, category (e.g., Mortgage Insurance, Credit), a "Development" status button, and a "Service Setups" section with a "MAPPING:" label and links for "Condition", "Field", and "Document". The "Credentials" link in the "Service Setups" section of the first card, "ARCH EPC-MI int", is highlighted with a red box. Other cards include "ARCH EPC-MI QA!!!!!!", "ARCH EPC-MI-RQC int", "Corelogic Credco", "Enact EPC-MI int", "Enact EPC-MI qa", "Enact EPC-MI-RQC int", "Equifax Mortgage Solutions", "Essent EPC-MI-INT", "Essent EPC-MI-INT-TESTP", "Essent EPC-MI-QA", "ESSENT EPC-MI-RQC int", "ESSENT EPC-MI-RQC QA", "EVO-1", and "Factual Data".

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.



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

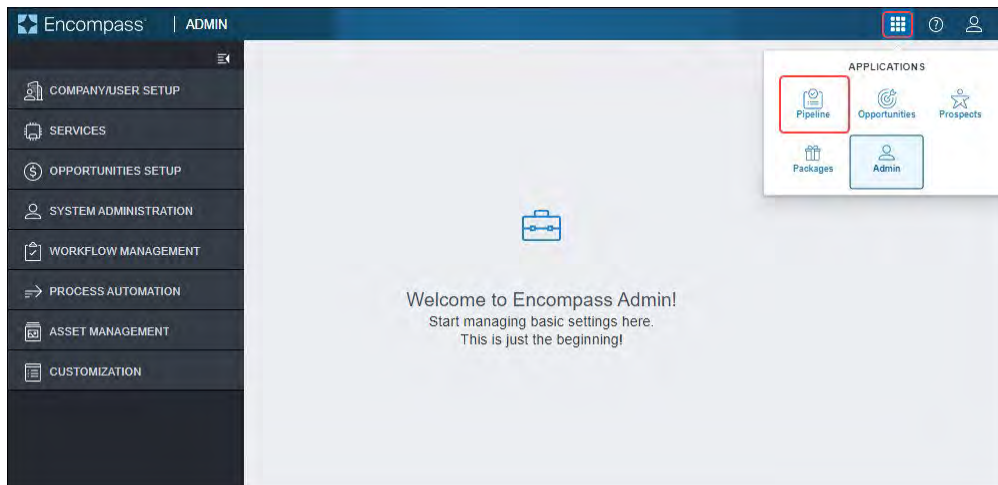
Once the MI service setting is configured by the Encompass administrator, users can manually place MI orders from the MI Center.

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

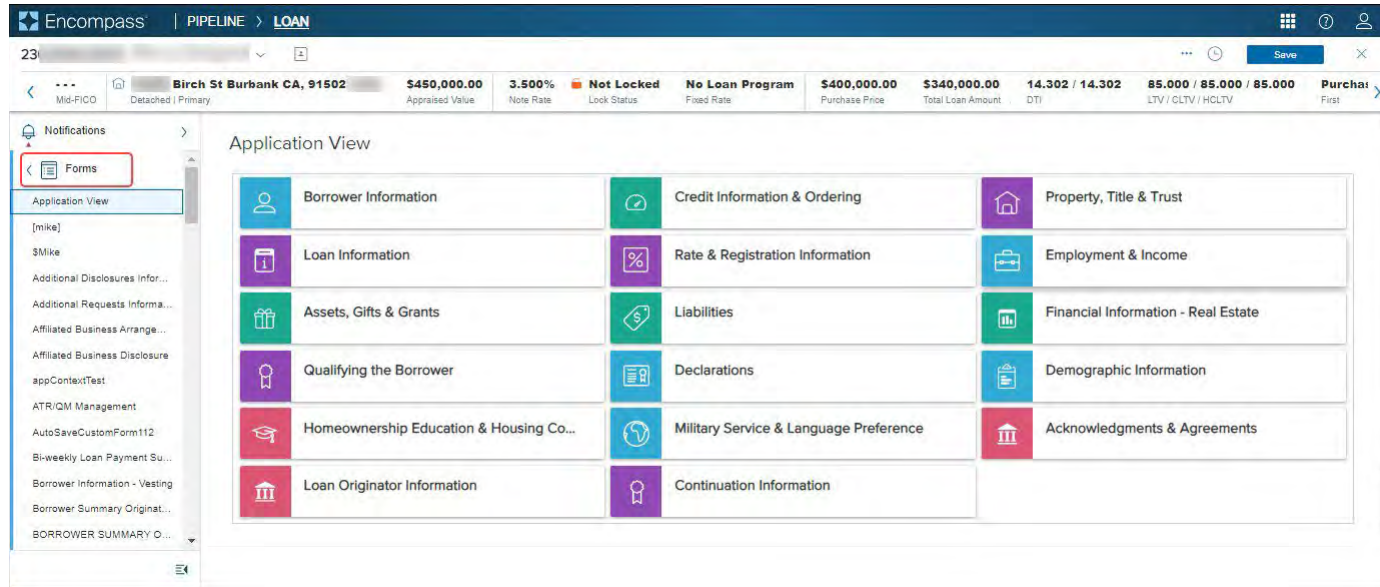
Use this feature to compare rate quotes from all MI Center-supported partners configured for the service. Rate quotes are read-only with this release. You can view the rate quote, make a note of it and include it in your MI certificate order. The ability to import rates will be available with a future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

1. Log into the web version of Encompass.
2. Click the **Applications** menu and, from the drop-down menu, click **Pipeline**.



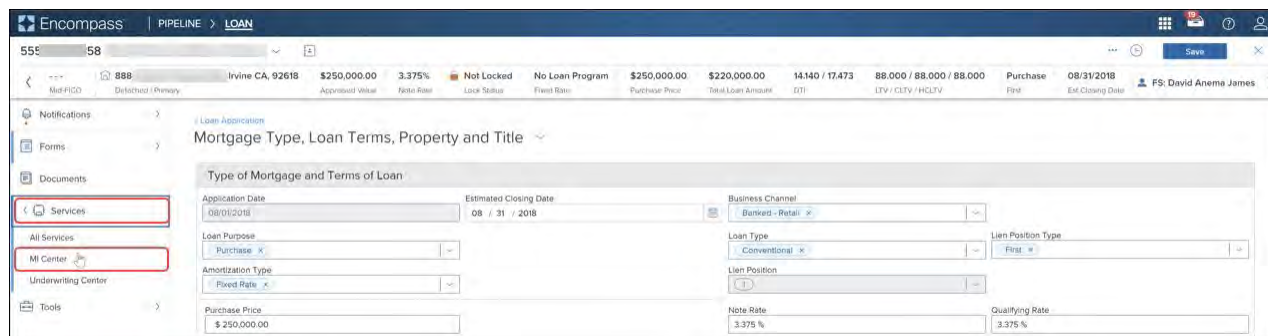
3. From the Pipeline, open the loan for which you want to place your MI order.

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



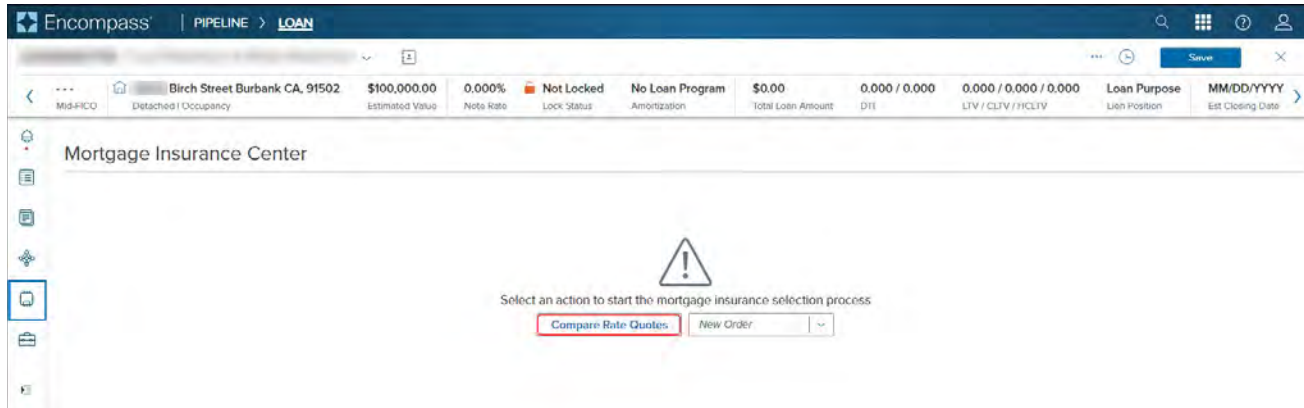
The screenshot shows the Encompass application interface. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below this, a summary bar displays loan details: '231', 'Mid-FICO', 'Detached | Primary', 'Birch St Burbank CA, 91502', '\$450,000.00' (Appraised Value), '3.500%' (Note Rate), 'Not Locked' (Lock Status), 'No Loan Program' (Fixed Rate), '\$400,000.00' (Purchase Price), '\$340,000.00' (Total Loan Amount), '14.302 / 14.302' (DTI), and '85.000 / 85.000 / 85.000' (LTV / CLTV / HCLTV). The left navigation panel is open, showing 'Forms' highlighted with a red box. The main content area is titled 'Application View' and contains a grid of 12 application components: Borrower Information, Credit Information & Ordering, Property, Title & Trust, Loan Information, Rate & Registration Information, Employment & Income, Assets, Gifts & Grants, Liabilities, Financial Information - Real Estate, Qualifying the Borrower, Declarations, Demographic Information, Homeownership Education & Housing Co., Military Service & Language Preference, Acknowledgments & Agreements, and Loan Originator Information, Continuation Information.

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



The screenshot shows the Encompass application interface. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below this, a summary bar displays loan details: '55E 58', 'Mid-FICO', '888', 'Irvine CA, 92618', '\$250,000.00' (Appraised Value), '3.375%' (Note Rate), 'Not Locked' (Lock Status), 'No Loan Program' (Fixed Rate), '\$250,000.00' (Purchase Price), '\$220,000.00' (Total Loan Amount), '14.140 / 17.473' (DTI), and '88.000 / 88.000 / 88.000' (LTV / CLTV / HCLTV). The left navigation panel is open, showing 'Services' highlighted with a red box. The main content area is titled 'Mortgage Type, Loan Terms, Property and Title' and contains a form titled 'Type of Mortgage and Terms of Loan'. The form fields include: Application Date (08/01/2018), Estimated Closing Date (08 / 31 / 2018), Business Channel (Banked - Retail), Loan Purpose (Purchase), Loan Type (Conventional), Lien Position Type (First), Amortization Type (Fixed Rate), Lien Position, Purchase Price (\$250,000.00), Note Rate (3.375%), and Qualifying Rate (3.375%).

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

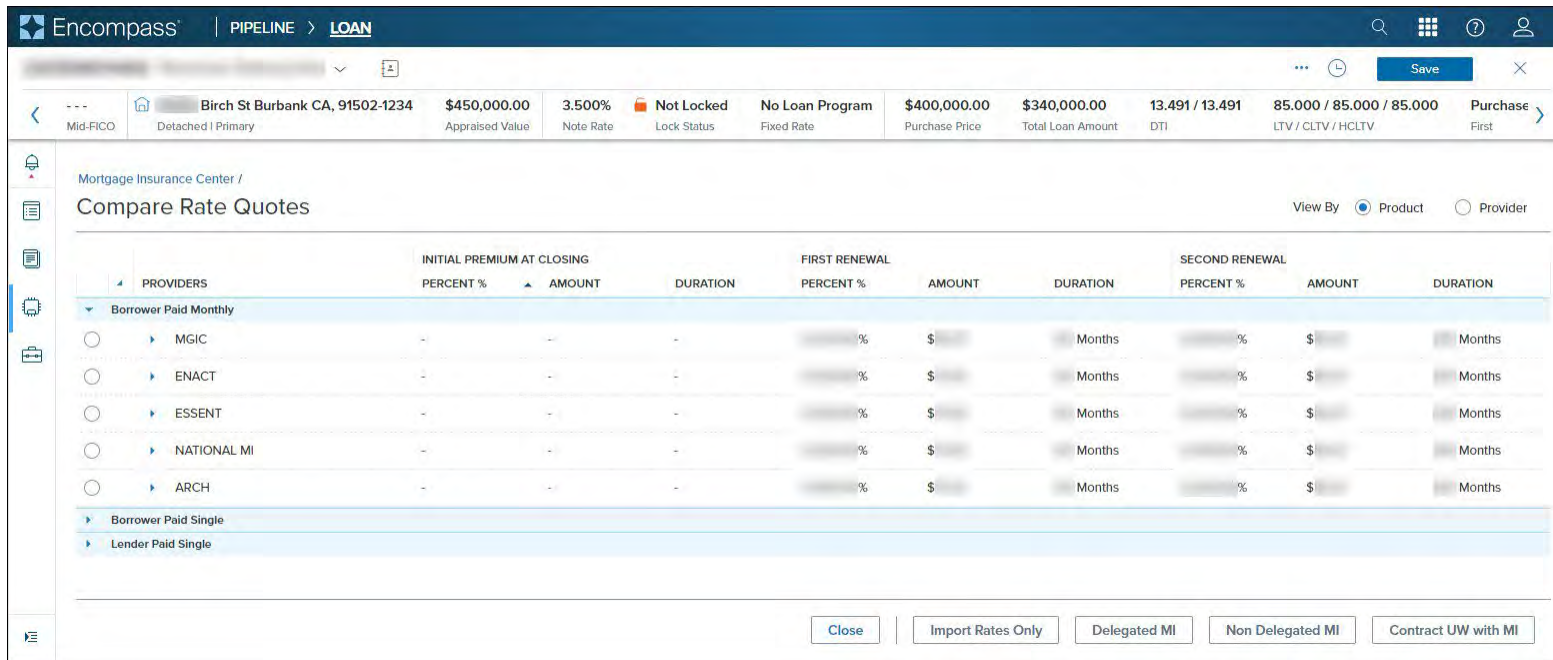


Mortgage Insurance Center

Select an action to start the mortgage insurance selection process

Compare Rate Quotes | New Order

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



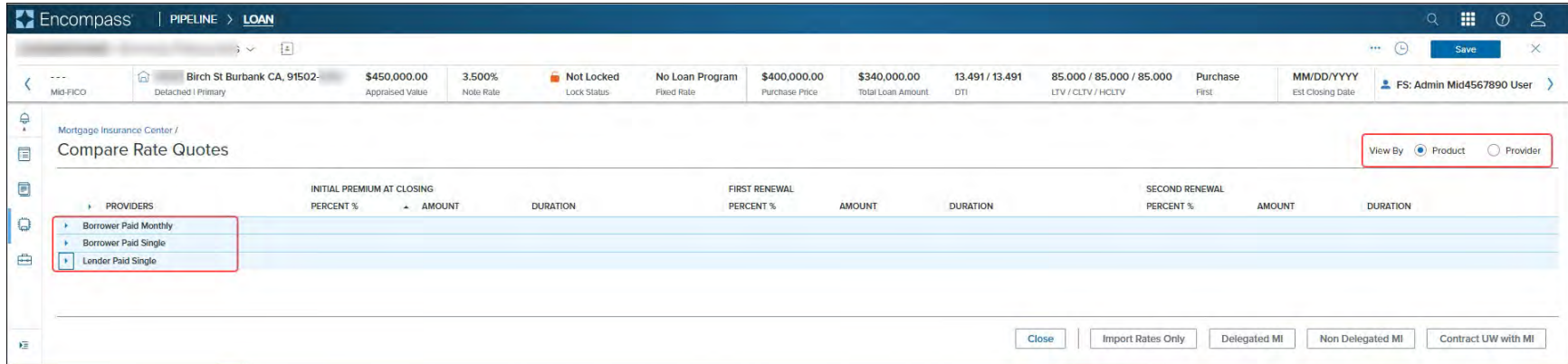
Mortgage Insurance Center / Compare Rate Quotes

View By: Product Provider

PROVIDERS	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly									
<input type="radio"/> MGIC	-	-	-	---	\$---	Months	---	\$---	Months
<input type="radio"/> ENACT	-	-	-	---	\$---	Months	---	\$---	Months
<input type="radio"/> ESSENT	-	-	-	---	\$---	Months	---	\$---	Months
<input type="radio"/> NATIONAL MI	-	-	-	---	\$---	Months	---	\$---	Months
<input type="radio"/> ARCH	-	-	-	---	\$---	Months	---	\$---	Months
Borrower Paid Single									
Lender Paid Single									

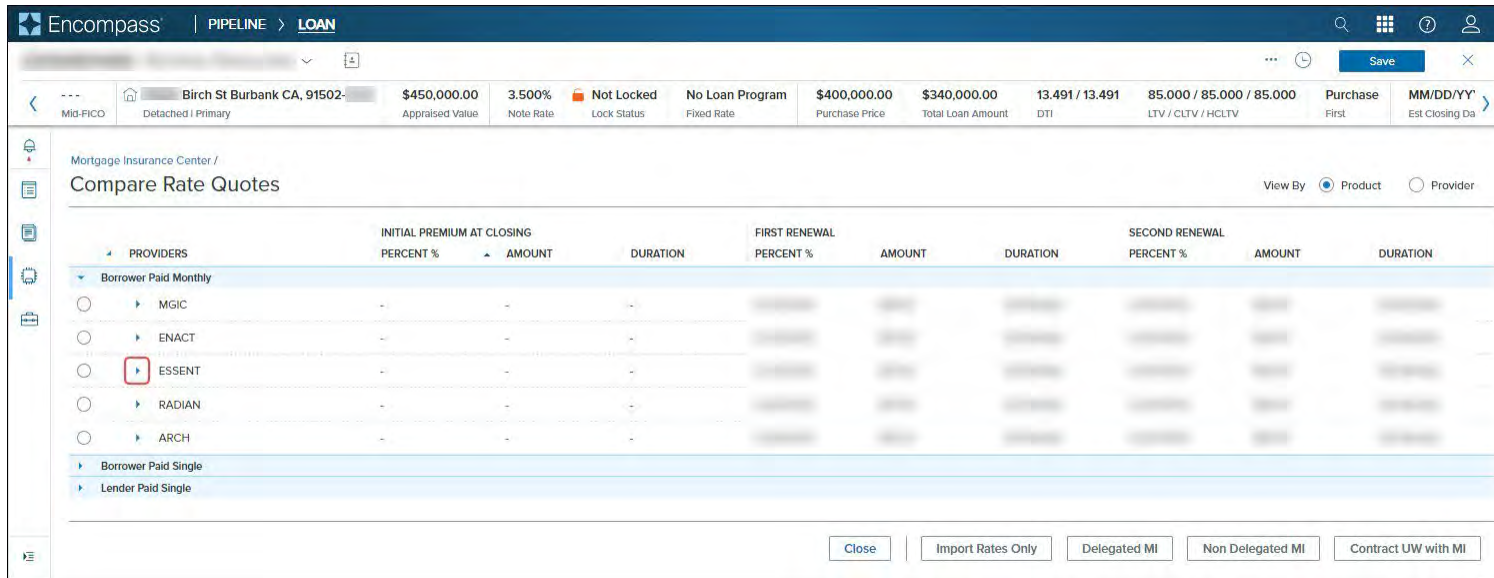
Buttons: Close | Import Rates Only | Delegated MI | Non Delegated MI | Contract UW with MI

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



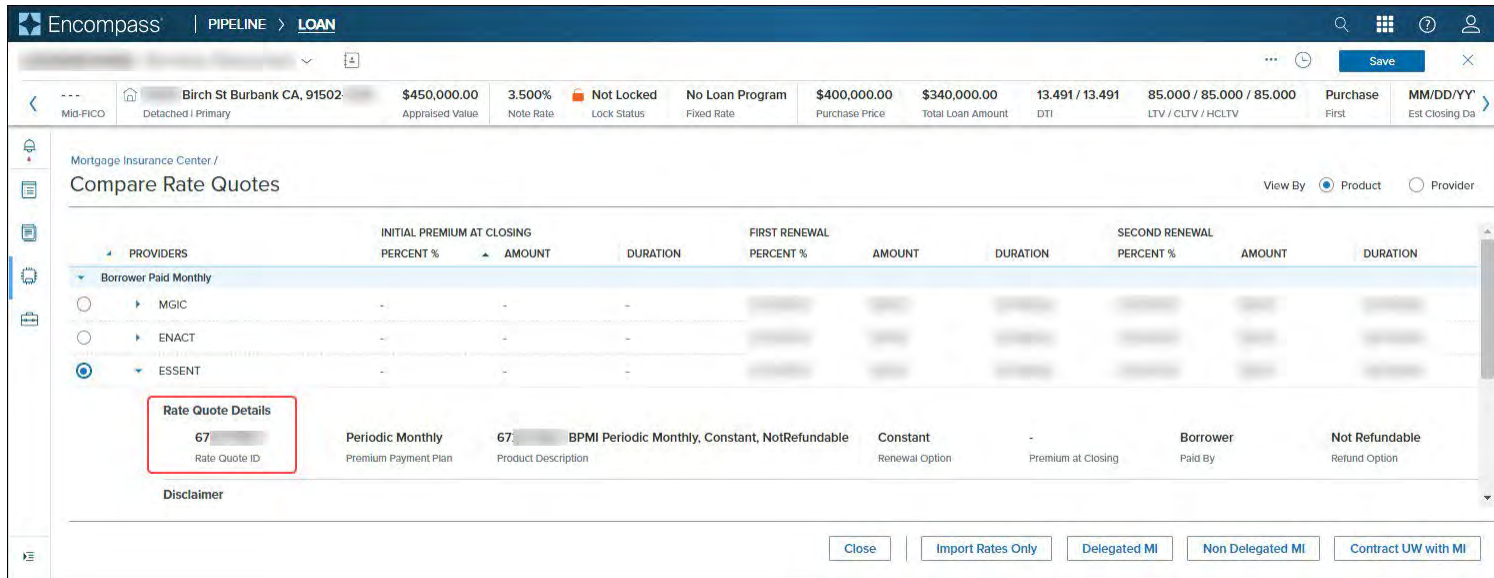
The screenshot shows the Encompass interface for a loan pipeline. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below this, a summary bar displays loan details: Birch St Burbank CA, 91502, \$450,000.00 Appraised Value, 3.500% Note Rate, Not Locked Lock Status, No Loan Program Fixed Rate, \$400,000.00 Purchase Price, \$340,000.00 Total Loan Amount, 13.491 / 13.491 DTI, 85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, and FS: Admin Mid4567890 User. The main content area is titled 'Mortgage Insurance Center / Compare Rate Quotes'. A 'View By' filter is set to 'Product'. A table lists providers under 'Borrower Paid Monthly', 'Borrower Paid Single', and 'Lender Paid Single'. The 'Borrower Paid Monthly' section is expanded, showing a list of providers: MGIC, ENACT, ESSENT, RADIAN, and ARCH. The 'ESSENT' provider is highlighted with a red box. At the bottom, there are buttons for 'Close', 'Import Rates Only', 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'.

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



The screenshot shows the Encompass interface for a loan pipeline, similar to the previous one. The top navigation bar and summary bar are identical. The main content area is titled 'Mortgage Insurance Center / Compare Rate Quotes'. The 'View By' filter is set to 'Product'. The table lists providers under 'Borrower Paid Monthly', 'Borrower Paid Single', and 'Lender Paid Single'. The 'Borrower Paid Monthly' section is expanded, showing a list of providers: MGIC, ENACT, ESSENT, RADIAN, and ARCH. The 'ESSENT' provider is highlighted with a red box. The details for the 'ESSENT' provider are expanded, showing columns for 'INITIAL PREMIUM AT CLOSING' (PERCENT %, AMOUNT, DURATION), 'FIRST RENEWAL' (PERCENT %, AMOUNT, DURATION), and 'SECOND RENEWAL' (PERCENT %, AMOUNT, DURATION). At the bottom, there are buttons for 'Close', 'Import Rates Only', 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'.

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



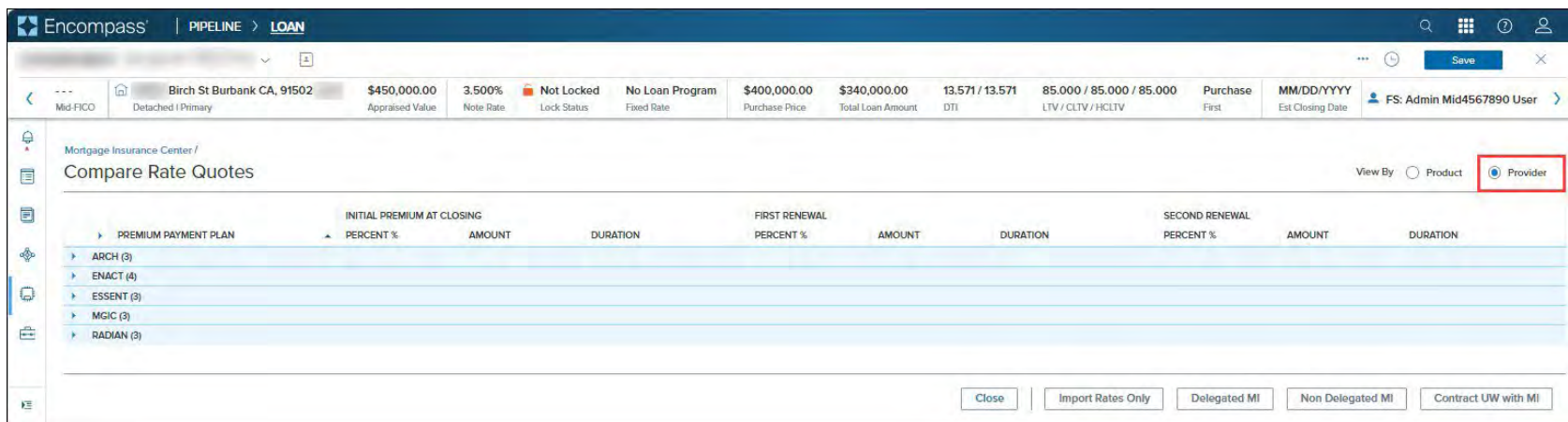
The screenshot shows the 'Compare Rate Quotes' interface in the Encompass Mortgage Insurance Center. The loan details at the top include: Birch St Burbank CA, 91502; Appraised Value: \$450,000.00; Note Rate: 3.500%; Lock Status: Not Locked; No Loan Program; Purchase Price: \$400,000.00; Total Loan Amount: \$340,000.00; DTI: 13.491 / 13.491; LTV / CLTV / HCLTV: 85.000 / 85.000 / 85.000; Purchase First; Est Closing Date: MM/DD/YY.

The 'Compare Rate Quotes' table is displayed with columns for PROVIDERS, INITIAL PREMIUM AT CLOSING (PERCENT %, AMOUNT, DURATION), FIRST RENEWAL (PERCENT %, AMOUNT, DURATION), and SECOND RENEWAL (PERCENT %, AMOUNT, DURATION). The 'ESSENT' provider is selected. Below the table, the 'Rate Quote Details' for quote ID '67' are shown:

- Rate Quote ID: 67
- Premium Payment Plan: Periodic Monthly
- Product Description: 67 BPMI Periodic Monthly, Constant, NotRefundable
- Renewal Option: Constant
- Premium at Closing: -
- Paid By: Borrower
- Refund Option: Not Refundable

Buttons at the bottom include: Close, Import Rates Only, Delegated MI, Non Delegated MI, and Contract UW with MI.

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



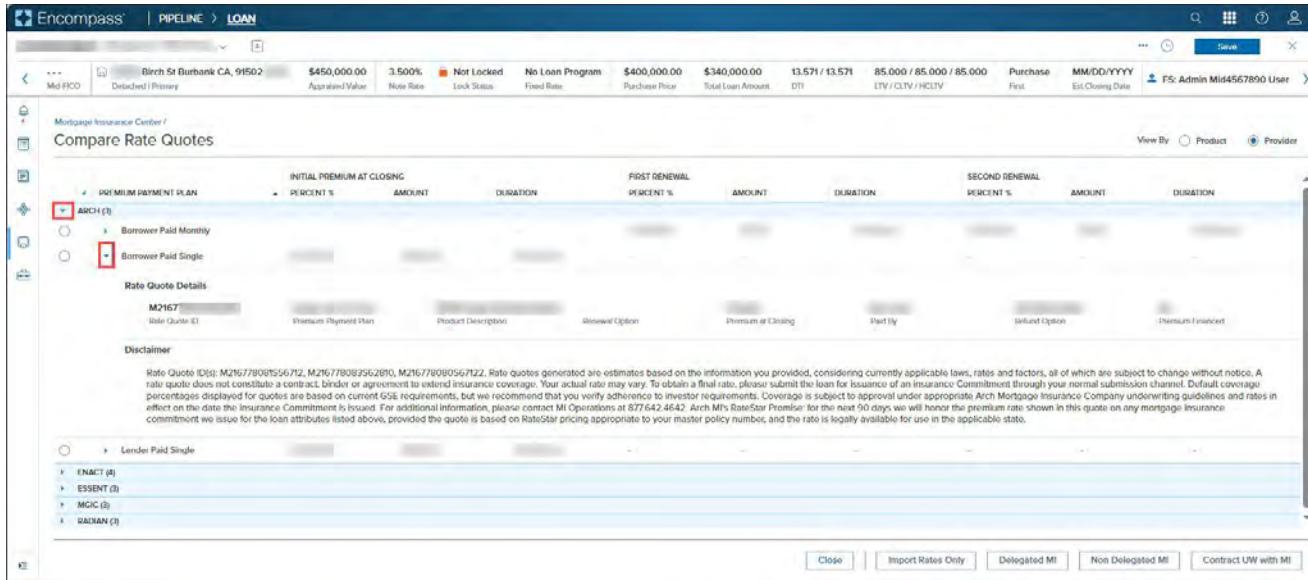
The screenshot shows the 'Compare Rate Quotes' interface with the 'Provider' view selected. The loan details are the same as in the previous screenshot. The 'View By' options are 'Product' and 'Provider', with 'Provider' selected and highlighted by a red box.

The table displays quotes grouped by provider:

- ARCH (3)
- ENACT (4)
- ESSENT (3)
- MGIC (3)
- RADIAN (3)

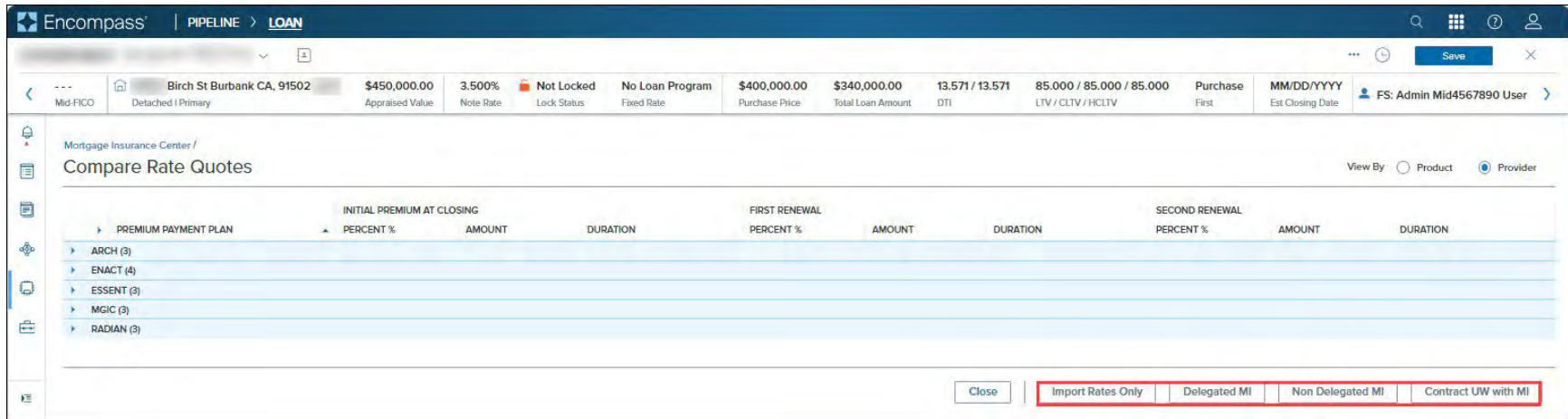
Buttons at the bottom include: Close, Import Rates Only, Delegated MI, Non Delegated MI, and Contract UW with MI.

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



The screenshot shows the Encompass software interface for a loan pipeline. The main window is titled "Compare Rate Quotes" and displays a table of quotes. The selected quote is from ARCH (P) for a "Borrower Paid Single" option. The table columns include "INITIAL PREMIUM AT CLOSING", "FIRST RENEWAL", and "SECOND RENEWAL", each with sub-columns for "PERCENT %", "AMOUNT", and "DURATION". The "Rate Quote Details" section is expanded, showing the quote ID "M2167" and various details. A disclaimer is present below the details. At the bottom of the window, there are buttons for "Close", "Import Rates Only", "Delegated MI", "Non Delegated MI", and "Contract LW with MI".

See [Import Rates Only](#) and [Delegated MI, Non-Delegated MI, Contract UW with MI](#) for more details about the options at the bottom of the *Compare Rate Quotes* page.



Encompass | PIPELINE > LOAN

Mid-FICO: --- | Detached / Primary: Birch St Burbank CA, 91502 | Appraised Value: \$450,000.00 | Note Rate: 3.500% | Lock Status: Not Locked | No Loan Program: No Loan Program | Fixed Rate: \$400,000.00 | Purchase Price: \$340,000.00 | Total Loan Amount: \$340,000.00 | DTI: 13.571 / 13.571 | LTV / CLTV / HCLTV: 85.000 / 85.000 / 85.000 | Purchase First: MM/DD/YYYY | Est Closing Date: MM/DD/YYYY | FS: Admin Mid4567890 User

Mortgage Insurance Center / Compare Rate Quotes

View By: Product Provider

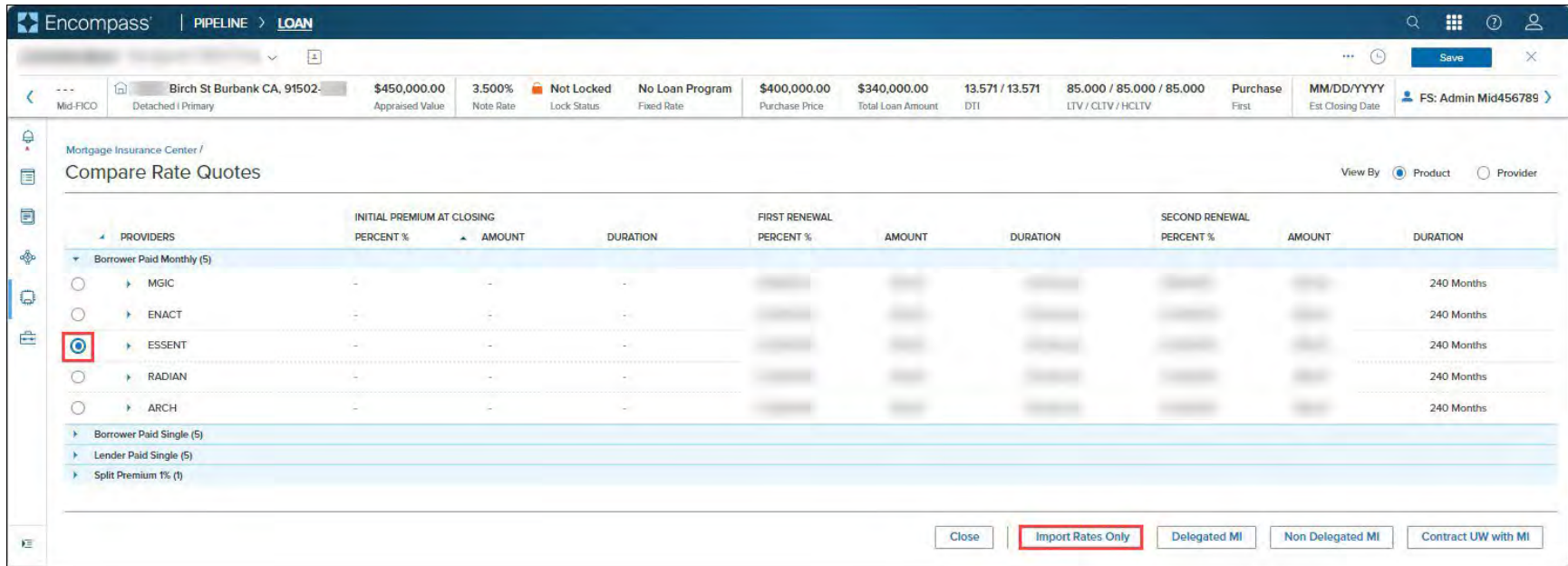
PREMIUM PAYMENT PLAN	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
ARCH (3)									
ENACT (4)									
ESSENT (3)									
MGIC (3)									
RADIAN (3)									

Close | Import Rates Only | Delegated MI | Non Delegated MI | Contract UW with MI

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.



The screenshot displays the Encompass Mortgage Insurance Center interface. At the top, a navigation bar shows 'Encompass | PIPELINE > LOAN'. Below this, a summary bar contains loan details: 'Mid-FICO', 'Birch St Burbank CA, 91502', '\$450,000.00 Appraised Value', '3.500% Note Rate', 'Not Locked Lock Status', 'No Loan Program Fixed Rate', '\$400,000.00 Purchase Price', '\$340,000.00 Total Loan Amount', '13.571 / 13.571 DTI', '85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV', 'Purchase First', 'MM/DD/YYYY Est Closing Date', and 'FS: Admin Mid456789'. The main content area is titled 'Mortgage Insurance Center / Compare Rate Quotes' with a 'View By' dropdown set to 'Product'. A table lists rate quotes from providers: MGIC, ENACT, ESSENT (selected), RADIAN, and ARCH. The table columns include 'PROVIDERS', 'INITIAL PREMIUM AT CLOSING' (PERCENT %, AMOUNT), 'DURATION', 'FIRST RENEWAL' (PERCENT %, AMOUNT), 'DURATION', and 'SECOND RENEWAL' (PERCENT %, AMOUNT), 'DURATION'. Below the table, there are buttons for 'Close', 'Import Rates Only' (highlighted with a red box), 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'.

PROVIDERS	INITIAL PREMIUM AT CLOSING		DURATION	FIRST RENEWAL		DURATION	SECOND RENEWAL		DURATION
	PERCENT %	AMOUNT		PERCENT %	AMOUNT		PERCENT %	AMOUNT	
Borrower Paid Monthly (5)									
MGIC	-	-	-	-	-	-	-	-	240 Months
ENACT	-	-	-	-	-	-	-	-	240 Months
ESSENT	-	-	-	-	-	-	-	-	240 Months
RADIAN	-	-	-	-	-	-	-	-	240 Months
ARCH	-	-	-	-	-	-	-	-	240 Months
Borrower Paid Single (5)									
Lender Paid Single (5)									
Split Premium 1% (1)									

- This displays the *Order Summary* page for the selected rate quote.

Encompass | PIPELINE > LOAN

Save

Mid-FICO	Birch St Burbank CA, 91502- Detached 1 Primary	\$450,000.00 Appraised Value	3.500% Note Rate	Not Locked Lock Status	No Loan Program Fixed Rate	\$400,000.00 Purchase Price	\$340,000.00 Total Loan Amount	14.302 / 14.302 DTI	85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV	Purchase First	MM/DD/YYYY Est Closing Date	FS: Admin Mid45678
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Mortgage Insurance Center: Order Summary

New Order

Rate Quote ID: [REDACTED] OPEN QUOTE ORDER

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

Status: Eligible ACTIVE ORDER

Type Rate Quote	Provider Essent	Order Date 08/30/2023 09:14 AM
Premium Payment Plan Periodic Monthly	Paid By Borrower	Refund Option Not Refundable
Renewal Option Declining	Product Description Borrower Paid Monthly	Premium Financed No

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	---	---	---
First Renewal	---	---	---
Second Renewal	---	---	---

Rates Imported On
09/01/2023 @ 11:23 AM by Admin Mid4567890 User

Quotes

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL			DURATION	IMPORT
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT			
Borrower Paid Monthly	0.000000%	\$0.00	-	0.290000%	\$82.17	12 Months	0.290000%	\$0.00	348 Months	IMPORT	

Disclaimer

Rate Quote ID: 67184545 This rate quote and/or eligibility indication for mortgage insurance is only an estimate based on certain information you provided, including information from consumer reports, and may make assumptions about information you did not provide. We will use consumer reports and other credit related information you provide to us to provide our quote to you, so you should understand that we are relying on your having already obtained the consumer's written instructions to obtain a consumer report. This rate quote is not an agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data is not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Coverage is subject to applicable Essent underwriting guidelines and rates then in effect; rates may vary as a result of the application of state taxes. Essent will honor the premium rate shown for this Quote ID for 90 days provided the loan attributes and the coverage you requested do not change. For additional information, please contact your Essent account representative or our EssentConnect department by telephone at 833.ESNT4MI (833.376.8464) or send an email to essentconnectsupport@essent.us.

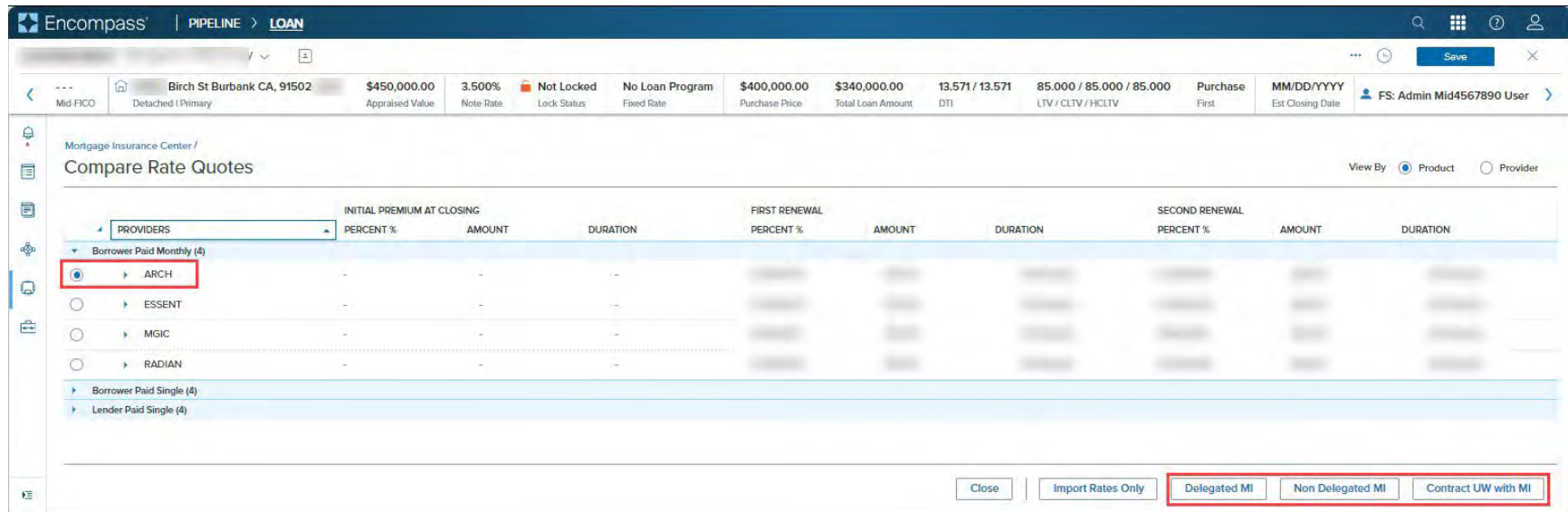
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Page 21 of 58

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

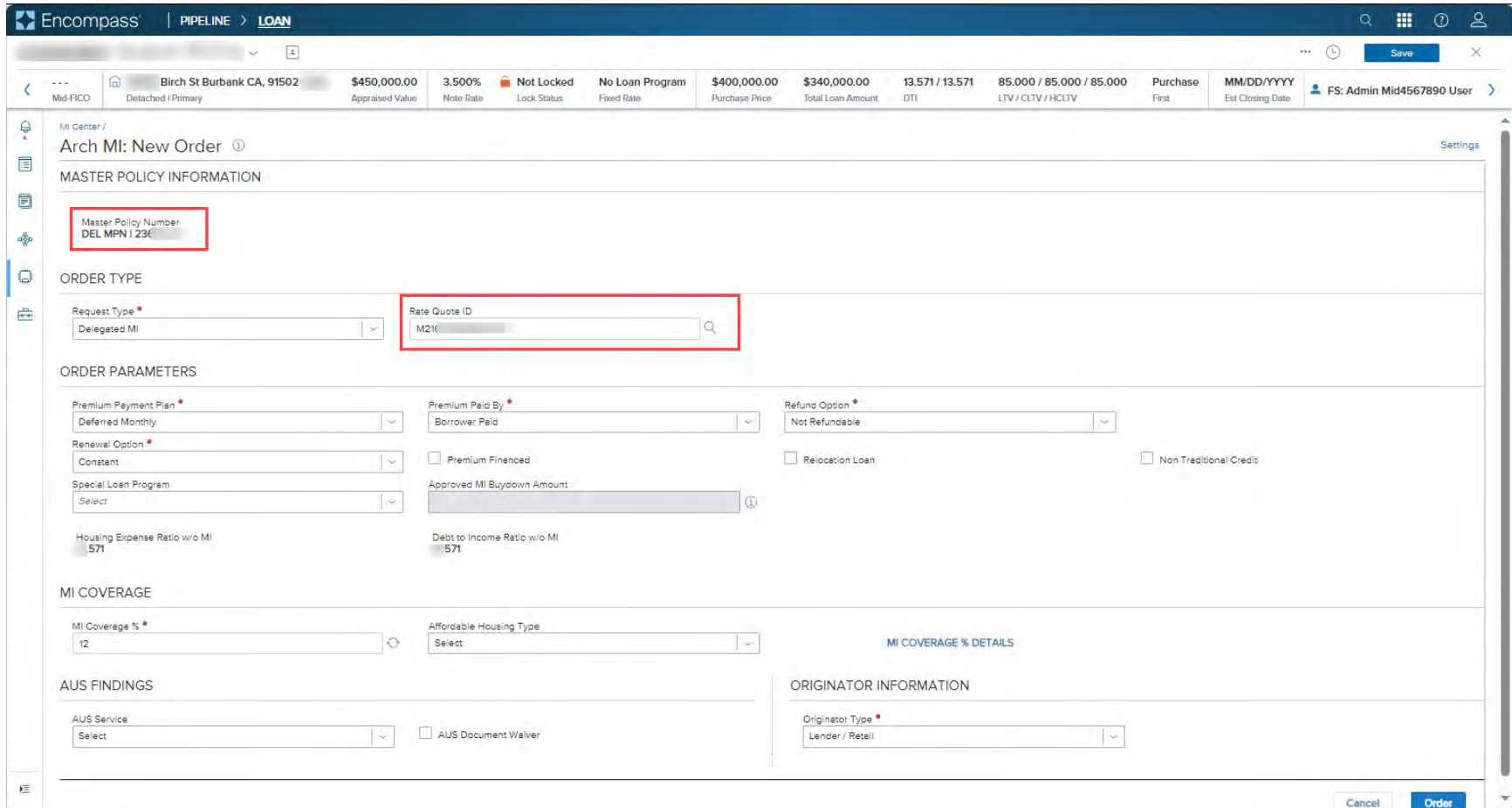
Selecting an entry in the *Compare Rate Quotes* page and then clicking any one of the following buttons launches a new order window for that product if supported by the selected partner: **Delegated MI, Non-Delegated MI, Contract UW with MI.**

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



The screenshot displays the Encompass 'Compare Rate Quotes' page. The top navigation bar shows 'Encompass | PIPELINE > LOAN'. The main content area is titled 'Compare Rate Quotes' and includes a 'View By' dropdown set to 'Product'. A table lists providers under the 'Borrower Paid Monthly (4)' category. The 'ARCH' provider is selected, indicated by a red box around its radio button. The table columns include 'PROVIDERS', 'INITIAL PREMIUM AT CLOSING' (with sub-columns for Percent % and Amount), 'DURATION', 'FIRST RENEWAL' (with sub-columns for Percent % and Amount), and 'SECOND RENEWAL' (with sub-columns for Percent % and Amount). At the bottom of the interface, a row of buttons is visible: 'Close', 'Import Rates Only', 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'. The 'Delegated MI' button is highlighted with a red box.

- 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.



Encompass | PIPELINE > LOAN

Mid-FICO | Detached | Primary | Birch St Burbank CA, 91502 | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 13.571 / 13.571 | 85.000 / 85.000 / 85.000 | Purchase First | MM/DD/YYYY | FS: Admin Mid4567890 User

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number
DEL MPN | 236

ORDER TYPE

Request Type *
Delegated MI

Rate Quote ID
M216

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 Credits

Special Loan Program
Select

Approved MI Buydown Amount

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](#)

AUS FINDINGS

AUS Service
Select

AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type *
Lender / Retail

Cancel Order

New MI Order

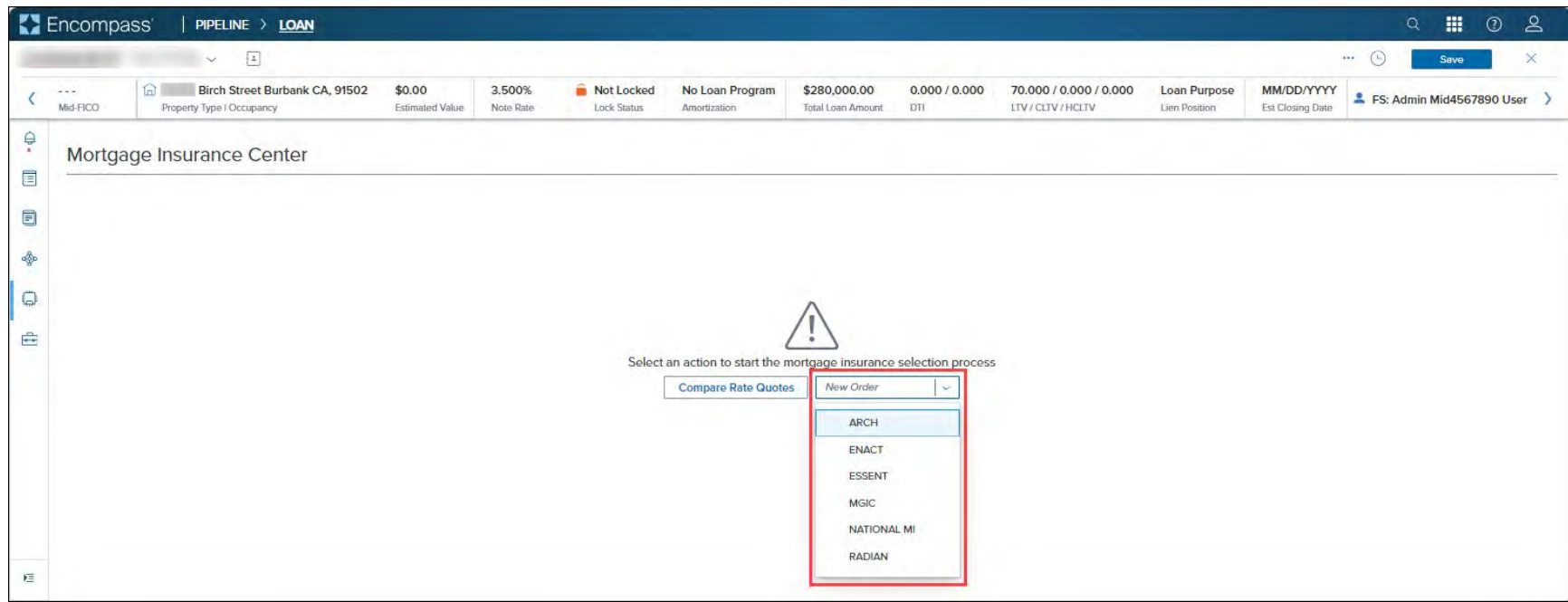
The following new order types are supported:

- 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.

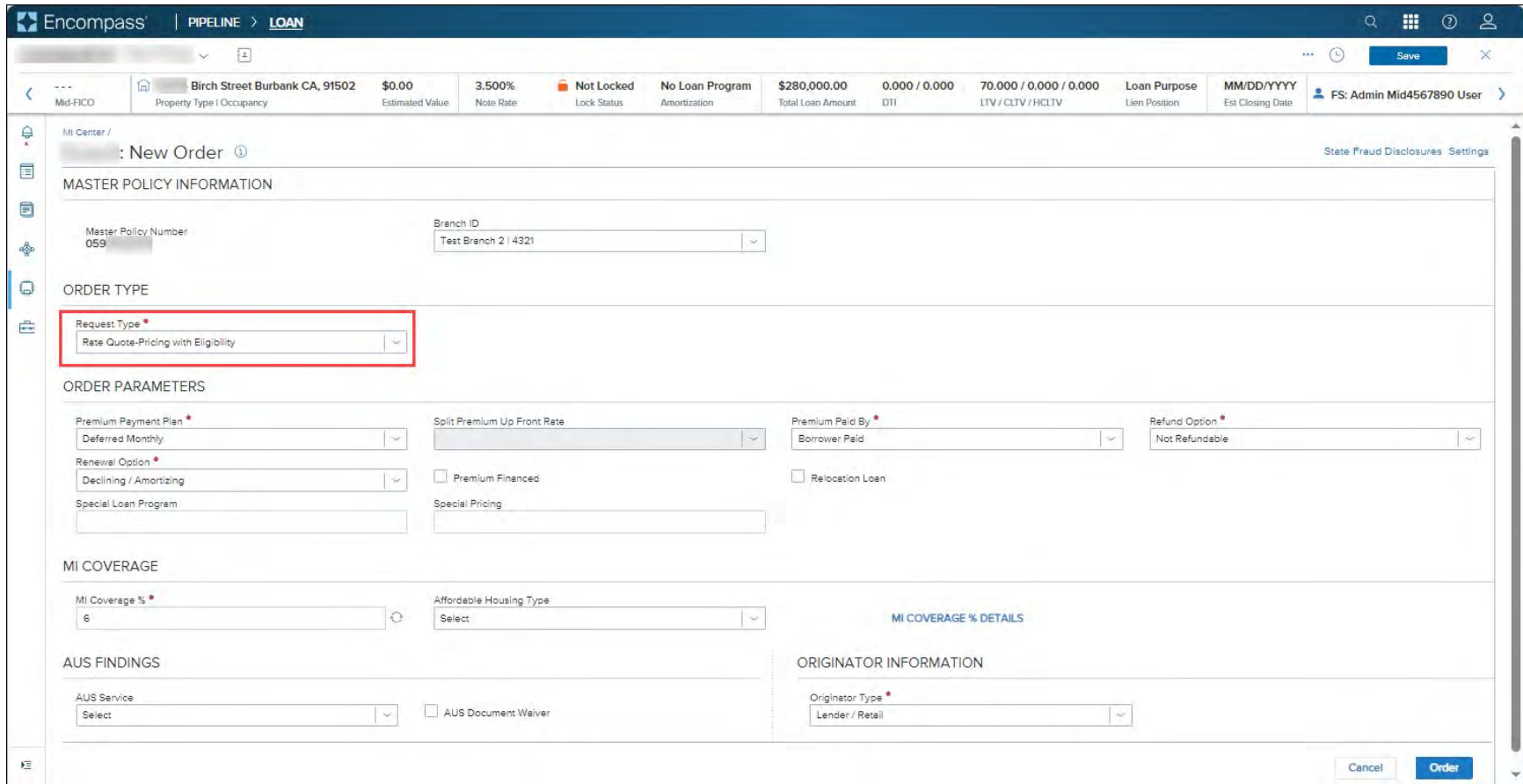
As an example, we will place a delegated MI order.

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



The screenshot shows the Encompass Mortgage Insurance Center interface. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The main content area is titled 'Mortgage Insurance Center' and displays a warning icon with the text 'Select an action to start the mortgage insurance selection process'. Below this, there is a 'Compare Rate Quotes' button and a 'New Order' dropdown menu. The dropdown menu is open, showing a list of service providers: ARCH, ENACT, ESSENT, MGIC, NATIONAL MI, and RADIANT. The 'New Order' dropdown is highlighted with a red box.

- 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**.



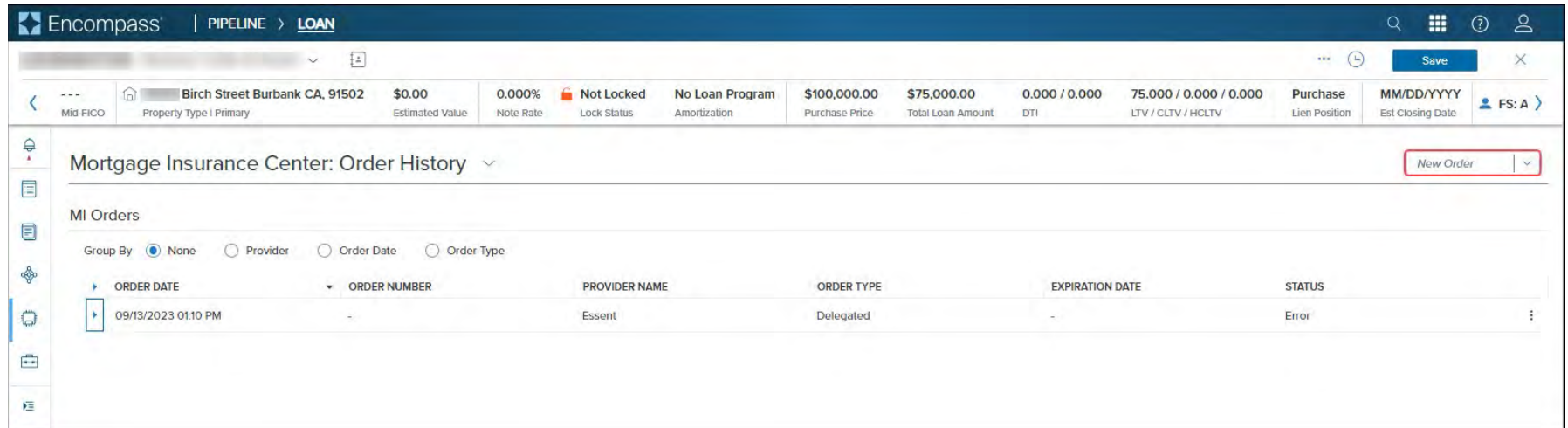
The screenshot shows the Encompass 'New Order' window. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. Below this is a summary bar with various loan details: Mid-FICO, Property Type | Occupancy (Birch Street Burbank CA, 91502), Estimated Value (\$0.00), Note Rate (3.500%), Lock Status (Not Locked), No Loan Program Amortization, Total Loan Amount (\$280,000.00), DTI (0.000 / 0.000), LTV / CLTV / HCLTV (70.000 / 0.000 / 0.000), Loan Purpose, Est Closing Date (MM/DD/YYYY), and User (FS: Admin Mid4567890 User). The main content area is titled 'New Order' and contains several sections: 'MASTER POLICY INFORMATION' (Master Policy Number: 059, Branch ID: Test Branch 2 | 4321), 'ORDER TYPE' (Request Type: Rate Quote-Pricing with Eligibility, highlighted with a red box), 'ORDER PARAMETERS' (Premium Payment Plan: Deferred Monthly, Split Premium Up Front Rate, Premium Paid By: Borrower Paid, Refund Option: Not Refundable, Renewal Option: Declining / Amortizing, Special Loan Program, Premium Financed, Relocation Loan, Special Pricing), 'MI COVERAGE' (MI Coverage %: 6, Affordable Housing Type: Select, MI COVERAGE % DETAILS), 'AUS FINDINGS' (AUS Service: Select, AUS Document Waiver), and 'ORIGINATOR INFORMATION' (Originator Type: Lender / Retail). At the bottom right, there are 'Cancel' and 'Order' buttons.

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.



The screenshot displays the Encompass Loan Pipeline interface. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. Below this is a summary bar with various loan details:

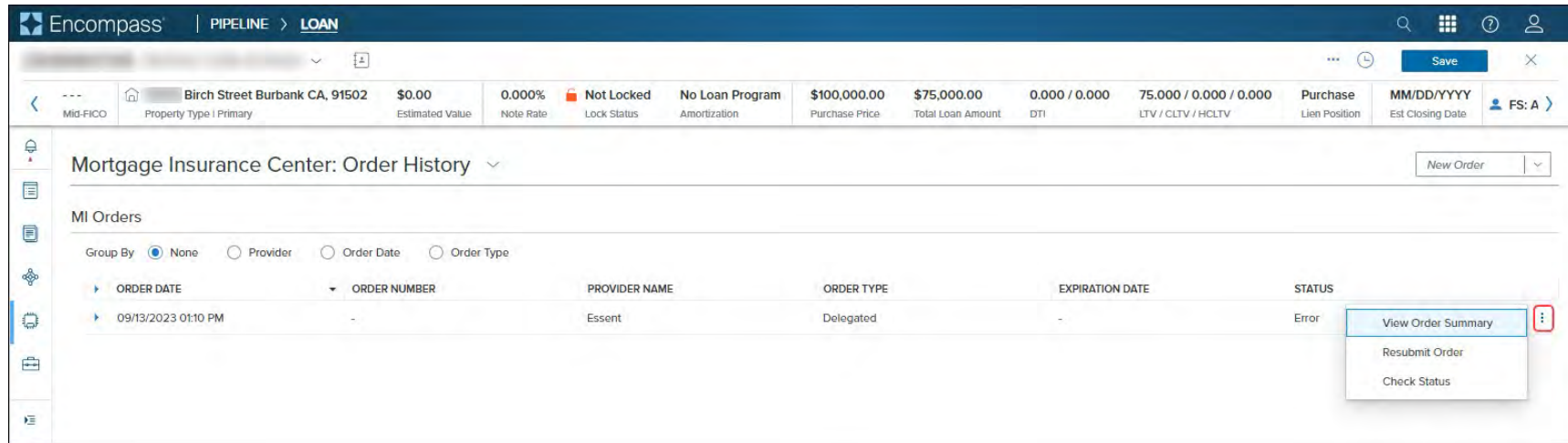
Mid-FICO	Birch Street Burbank CA, 91502 Property Type Primary	\$0.00 Estimated Value	0.000% Note Rate	Not Locked Lock Status	No Loan Program Amortization	\$100,000.00 Purchase Price	\$75,000.00 Total Loan Amount	0.000 / 0.000 DTI	75.000 / 0.000 / 0.000 LTV / CLTV / HCLTV	Purchase Lien Position	MM/DD/YYYY Est Closing Date	FS: A
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Below the summary bar is the 'Mortgage Insurance Center: Order History' section. It features a 'New Order' button highlighted in a red box. Underneath, there is a table of MI Orders:

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 01:10 PM	-	Essent	Delegated	-	Error

Order History

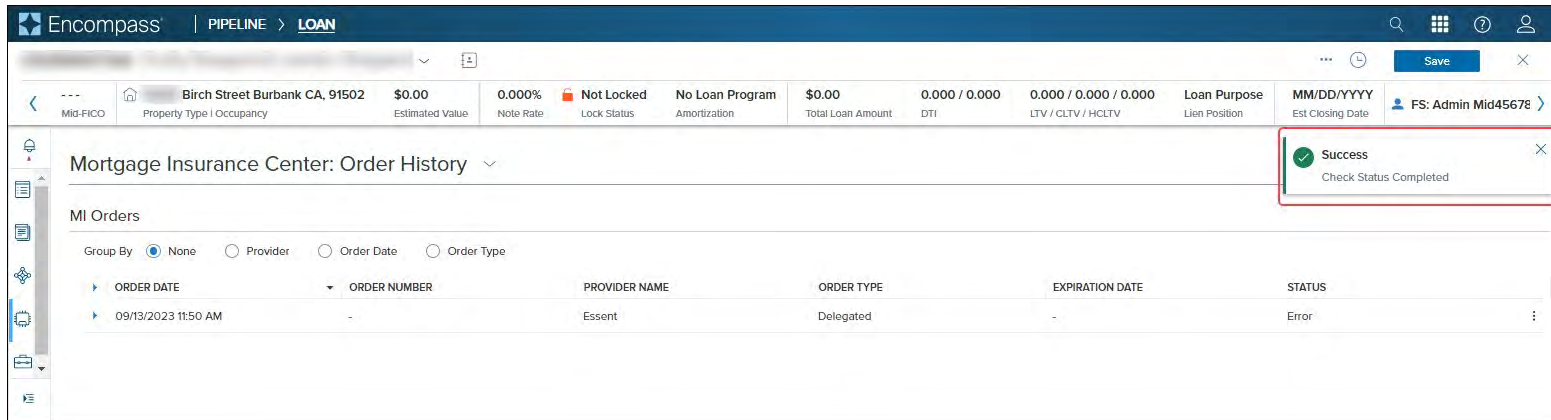
- Click the kebab menu (three vertical dots to the left of View Order Summary) to access the following menu options:



The screenshot shows the Encompass interface for a loan pipeline. The top navigation bar includes 'Encompass' and 'PIPELINE > LOAN'. Below this, a summary bar displays loan details: Birch Street Burbank CA, 91502, \$0.00 estimated value, 0.000% note rate, Not Locked lock status, No Loan Program amortization, \$100,000.00 purchase price, \$75,000.00 total loan amount, 0.000 / 0.000 DTI, and 75.000 / 0.000 / 0.000 LTV / CLTV / HCLTV. The main content area is titled 'Mortgage Insurance Center: Order History' and shows a table of MI Orders. The table has columns for ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. One row is visible with an 'Error' status. A kebab menu is open for this row, showing options: View Order Summary, Resubmit Order, and Check Status.

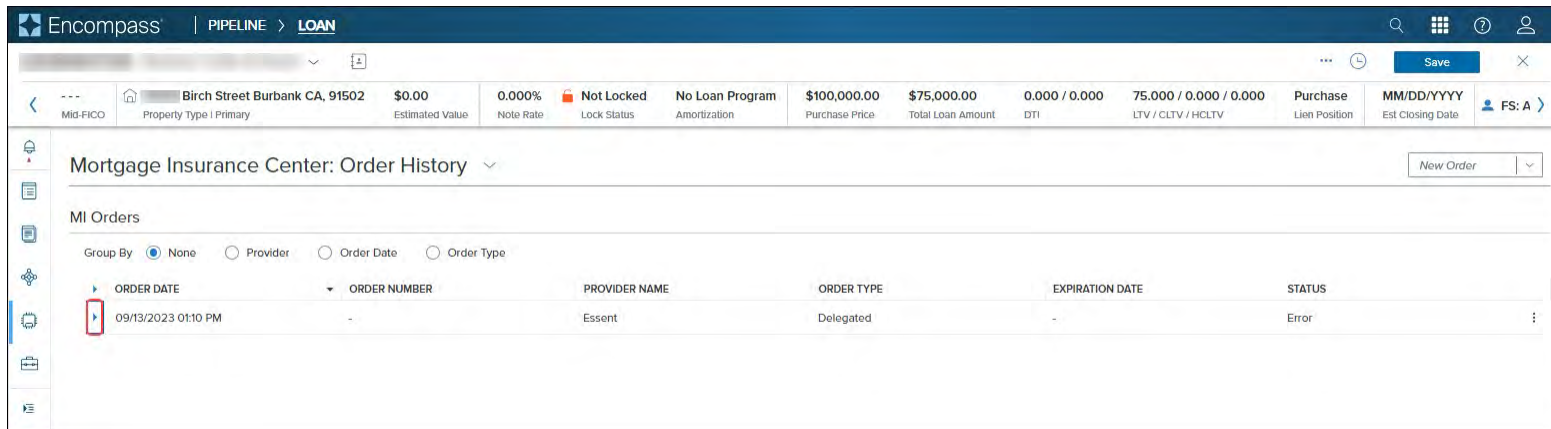
- **View Order Summary:** View additional details of your order. See [View Order Summary](#) for more information.
- **Resubmit Order:** Supported for the following order types only:
 - Delegated.
 - Non-Delegated.
 - Contract Underwriting (with and without MI).

- **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.



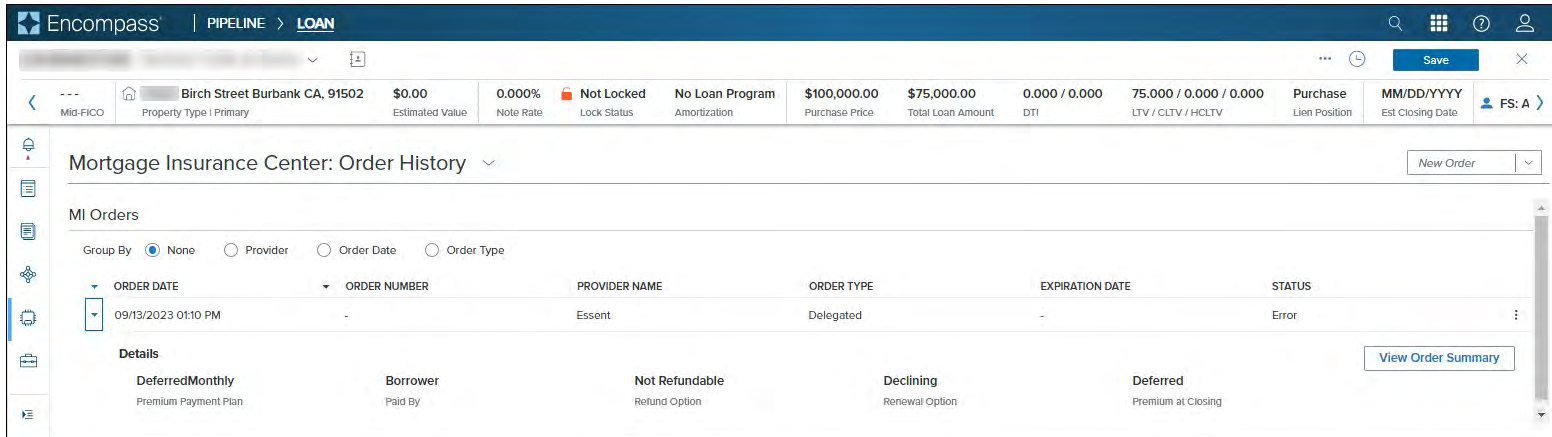
The screenshot shows the Encompass Loan Pipeline interface. The top navigation bar includes 'Encompass' and 'PIPELINE > LOAN'. The main header displays loan details for 'Birch Street Burbank CA, 91502', including a \$0.00 estimated value, 0.000% note rate, and 'Not Locked' status. A 'Success' notification box is highlighted with a red border, containing a green checkmark and the text 'Success' and 'Check Status Completed'. Below this, the 'Mortgage Insurance Center: Order History' section shows a table of MI Orders. The table has columns for ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. One order is listed with an order date of 09/13/2023 11:50 AM, provider name 'Essent', and status 'Error'.

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



This screenshot shows the same Encompass Loan Pipeline interface, but with the 'Mortgage Insurance Center: Order History' panel expanded. The top navigation and header information are consistent with the previous screenshot. The 'MI Orders' table now shows a second order with an order date of 09/13/2023 01:10 PM, provider name 'Essent', and status 'Error'. A red box highlights the arrow icon next to this order date, indicating it can be clicked to expand the panel further. A 'New Order' button is visible in the top right corner of the order history section.

... view details of the order.



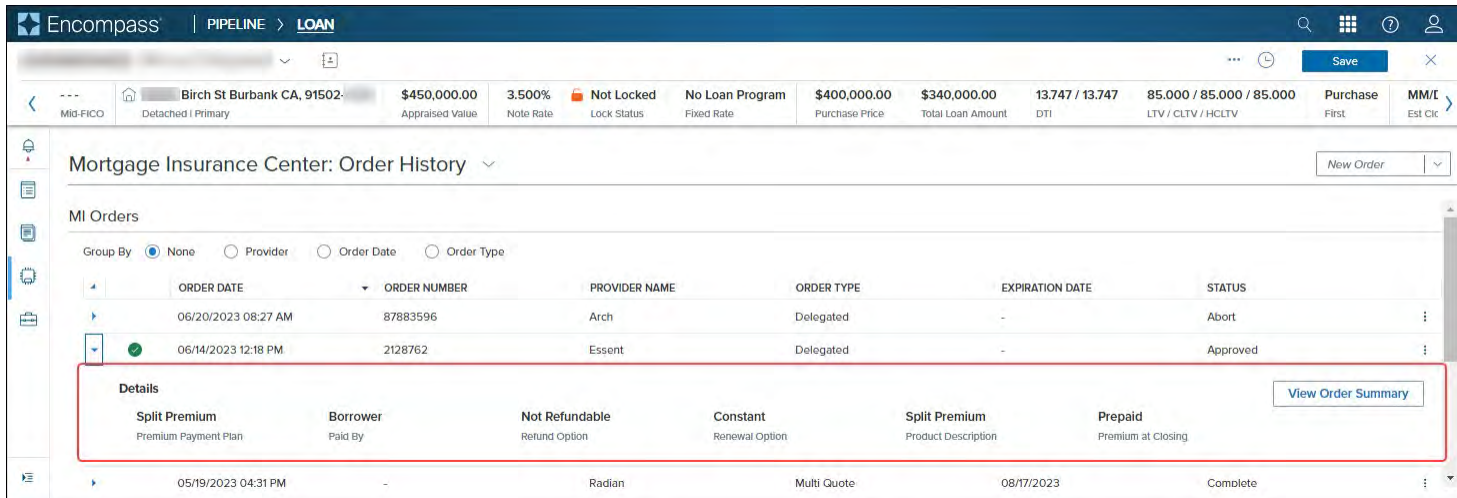
The screenshot shows the 'Mortgage Insurance Center: Order History' page in Encompass. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The main header displays loan details for 'Birch Street Burbank CA, 91502' with a purchase price of \$100,000.00 and a total loan amount of \$75,000.00. The order history table shows one order:

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 01:10 PM	-	Essent	Delegated	-	Error

The details for this order are:

- DeferredMonthly Premium Payment Plan
- Borrower Paid By
- Not Refundable Return Option
- Declining Renewal Option
- Deferred Premium at Closing

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



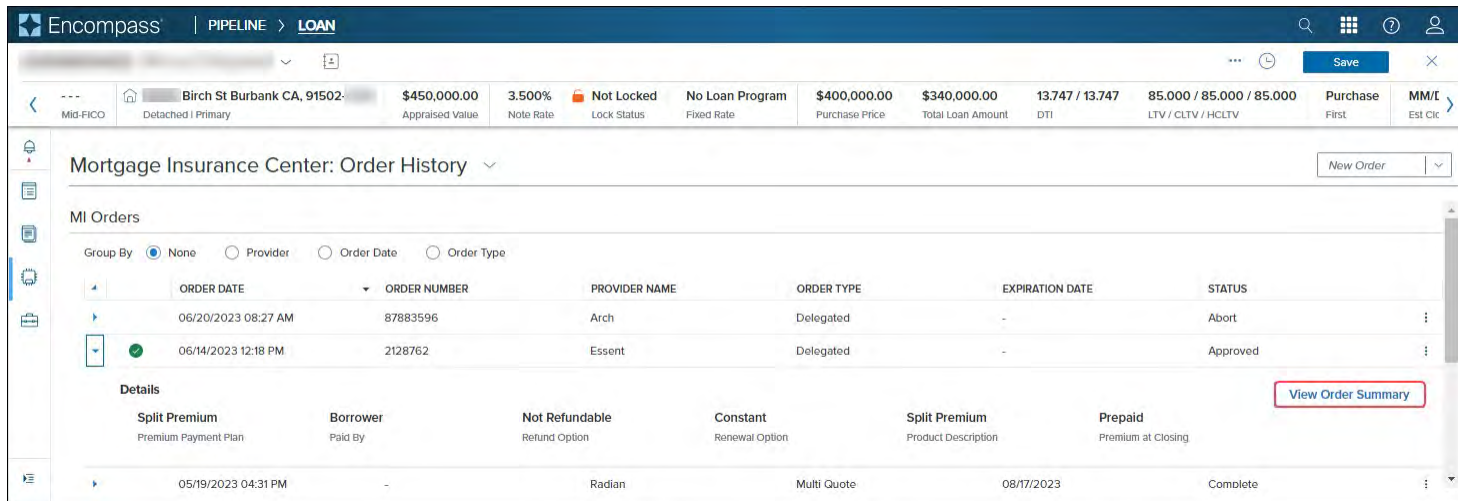
The screenshot shows the 'Mortgage Insurance Center: Order History' page in Encompass. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The main header displays loan details for 'Birch St Burbank CA, 91502' with an appraised value of \$450,000.00 and a purchase price of \$400,000.00. The order history table shows two orders:

ORDER DATE	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

The details for the successful order (06/14/2023 12:18 PM) are:

- Split Premium Premium Payment Plan
- Borrower Paid By
- Not Refundable Return Option
- Constant Renewal Option
- Split Premium Product Description
- Prepaid Premium at Closing

- Click the **View Order Summary** button to go to the *Order Summary* page. See [View Order Summary](#) for more information.



The screenshot displays the 'Mortgage Insurance Center: Order History' page in the Encompass system. At the top, there is a navigation bar with 'Encompass | PIPELINE > LOAN' and a search icon. Below this is a summary bar for the loan, including details like 'Borch St Burbank CA, 91502', 'Appraised Value: \$450,000.00', 'Note Rate: 3.500%', 'Lock Status: Not Locked', 'Fixed Rate: No Loan Program', 'Purchase Price: \$400,000.00', 'Total Loan Amount: \$340,000.00', 'DTI: 13.747 / 13.747', and 'LTV / CLTV / HCLTV: 85.000 / 85.000 / 85.000'. The main content area is titled 'MI Orders' and features a table with the following data:

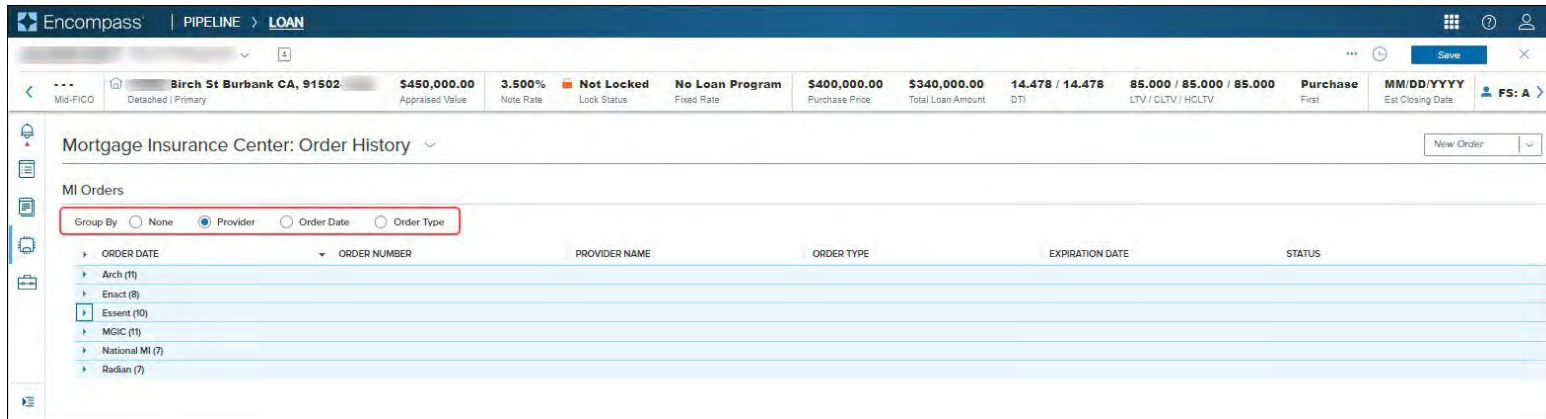
ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
06/20/2023 08:27 AM	87883596	Arch	Delegated	-	Abort
06/14/2023 12:18 PM	2128762	Essent	Delegated	-	Approved
05/19/2023 04:31 PM	-	Radian	Multi Quote	08/17/2023	Complete

Below the table, there are several tabs for order details: Split Premium, Borrower, Not Refundable, Constant, Split Premium, and Prepaid. A 'View Order Summary' button is highlighted in red in the bottom right corner of the table area.

Additional Navigation

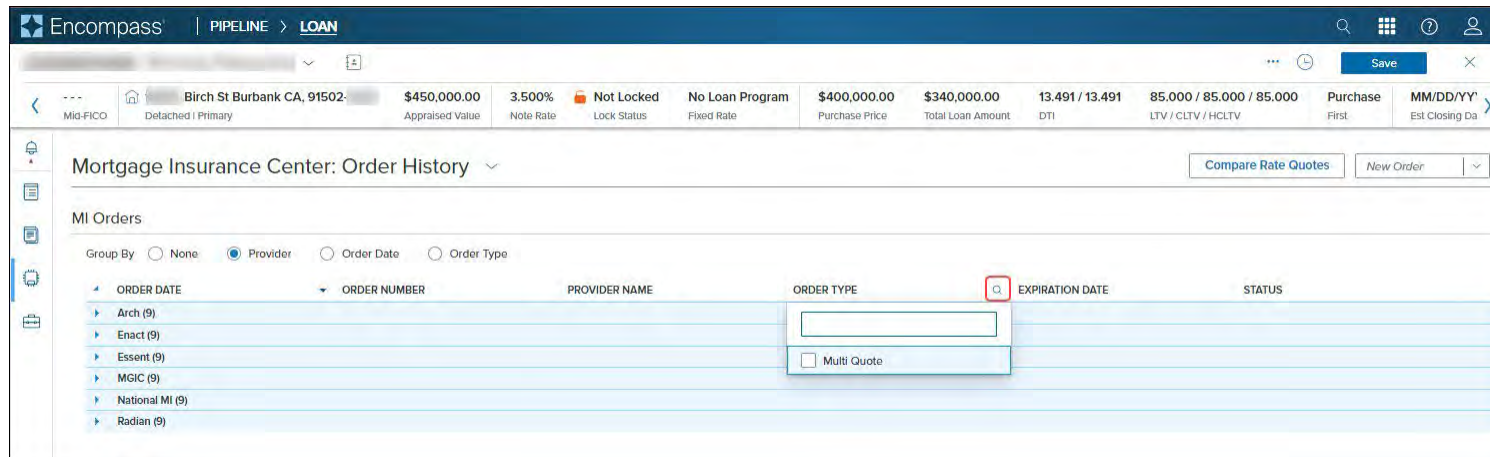
Once you place multiple MI orders, you can streamline the *Order History* display to locate your order.

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



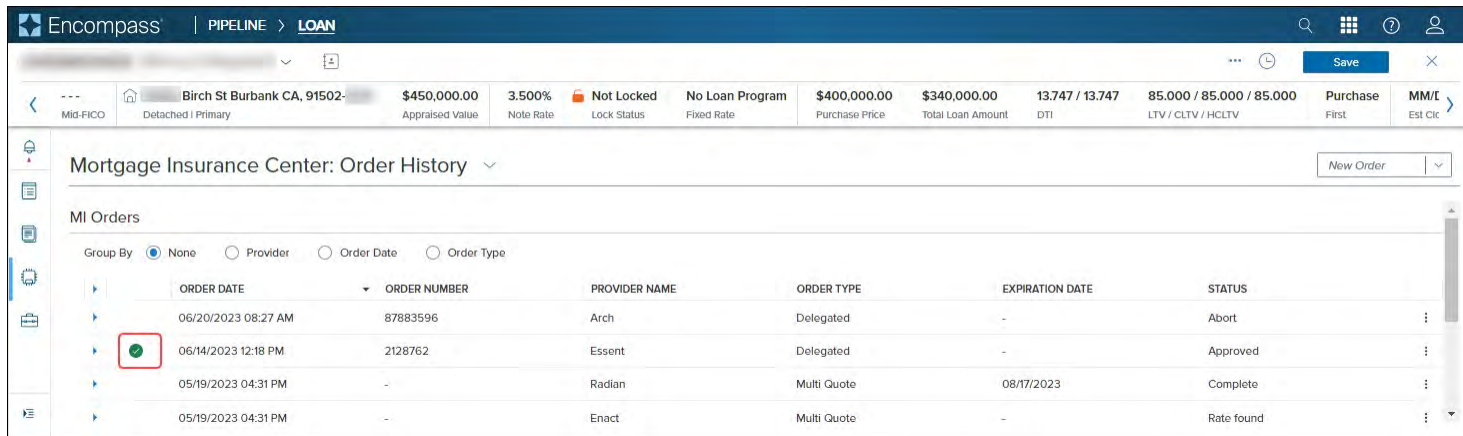
The screenshot shows the 'Mortgage Insurance Center: Order History' page in the Encompass system. The 'Group By' options are set to 'Provider'. The table displays columns for ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The PROVIDER NAME column is highlighted with a red box.

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



The screenshot shows the 'Mortgage Insurance Center: Order History' page in the Encompass system. The 'Group By' options are set to 'Provider'. The table displays columns for ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The ORDER TYPE column has a search icon, and a dropdown menu is open showing 'Multi Quote'.

- Use the green checkmark as a quick visual indicator to identify the active order. See [Active Orders](#) for more information.



The screenshot shows the Encompass software interface for a mortgage loan. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below this, a summary bar displays loan details: Mid-FICO, Detached / Primary, Birch St Burbank CA, 91502, Appraised Value \$450,000.00, Note Rate 3.500%, Lock Status Not Locked, No Loan Program, Fixed Rate, Purchase Price \$400,000.00, Total Loan Amount \$340,000.00, DTI 13.747 / 13.747, LTV / CLTV / HCLTV 85.000 / 85.000 / 85.000, Purchase First, and MM/L Est Clc. The main section is titled 'Mortgage Insurance Center: Order History' and includes a 'New Order' button. Below this is a table of 'MI Orders' with the following columns: ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The table contains four rows of data, with a green checkmark in the first column of the second row.

ORDER DATE	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
05/19/2023 04:31 PM	-	Radian	Multi Quote	08/17/2023	Complete
05/19/2023 04:31 PM	-	Enact	Multi Quote	-	Rate found

View Order Summary

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

Encompass | PIPELINE > LOAN

Save

Mid-FICO
Birch St Burbank CA, 91502- \$450,000.00 3.500% 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 FS: A

Mortgage Insurance Center: Order Summary

New Order

Order #: 2045536

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

Order Status: Approved

Type Delegated	Provider Essent	Order Date 03/29/2023 02:49 PM
Premium Payment Plan Periodic Monthly	Premium at Closing Deferred	Paid By Lender
Refund Option Not Refundable	Renewal Option Constant	Certificate Expiration Date -

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On	-		

Rates

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL			
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	
-	0.000000%	\$0.00	-	0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months	IMPORT

Essent Messages

DATE	MESSAGE
 No Messages	

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

The screenshot displays the 'Mortgage Insurance Center: Order History' page in the Encompass system. The top navigation bar shows 'PIPELINE > LOAN'. The main header includes loan details: 'Birch St Burbank CA, 91502', Appraised Value of \$450,000.00, Note Rate of 3.500%, Lock Status 'Not Locked', No Loan Program, Purchase Price of \$400,000.00, Total Loan Amount of \$340,000.00, DTI of 14.478 / 14.478, LTV / CLTV / HCLTV of 85.000 / 85.000 / 85.000, and Purchase First. The 'Order History' section is titled 'MI Orders' and includes a 'Group By' dropdown menu with options: None, Provider (selected), Order Date, and Order Type. The table below lists several orders, with the one dated 03/29/2023 02:49 PM highlighted by a red box. This order has an order number of 2045536, is provided by 'Essent', is a 'Delegated' order type, and has an 'Approved' status.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
04/17/2023 09:57 AM	2045536	Essent	Delegated	-	Approved
04/17/2023 06:42 AM	2045536	Essent	Delegated	-	Approved
03/29/2023 02:49 PM	2045536	Essent	Delegated	-	Approved
03/17/2023 12:47 PM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 11:22 AM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 11:04 AM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 10:59 AM	-	Essent	Multi Quote	06/15/2023	Eligible

2. In the *MI Orders* panel:
 - a. Click the **View Order Summary** button,

Encompass | PIPELINE > LOAN

Mid-FICO | Detached | Primary | **Birch St Burbank CA, 91502** | **\$450,000.00** Appraised Value | **3.500%** Note Rate | **Not Locked** Lock Status | **No Loan Program** Fixed Rate | **\$400,000.00** Purchase Price | **\$340,000.00** Total Loan Amount | **14.478 / 14.478** DTI | **85.000 / 85.000 / 85.000** LTV / CLTV / HCLTV | **Purchase** First | **MM/DD/YYYY** Est Closing Date | **FS: A**

Mortgage Insurance Center: Order History

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (1)					
Enact (8)					
Essent (10)					
04/17/2023 09:57 AM	2045536	Essent	Delegated	-	Approved
04/17/2023 06:42 AM	2045536	Essent	Delegated	-	Approved
03/29/2023 02:49 PM	2045536	Essent	Delegated	-	Approved
Details					
Periodic Monthly Premium Payment Plan	Lender Paid By	Not Refundable Refund Option	Constant Renewal Option	Deferred Premium at Closing	View Order Summary
03/17/2023 12:47 PM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 11:22 AM	-	Essent	Multi Quote	06/15/2023	Eligible

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

Mortgage Insurance Center: Order History

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (12)					
Enact (11)					
Essent (16)					
05/24/2023 05:43 PM	2033812	Essent	Contract UW without MI	-	Suspended
05/01/2023 09:33 AM	-	Essent	Contract UW without MI	-	Error
04/17/2023 11:56 AM	2033812	Essent	Delegated	-	Approved
Details Periodic Monthly Premium Payment Plan Borrower Paid By Not Refundable Refund Option Declining Renewal Option Borrower Paid Monthly Product Description Deferred Premium at Closing					
04/17/2023 06:26 AM	2033812	Essent	Delegated	-	Approved

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

Mortgage Insurance Center: Order History

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (12)					
Enact (11)					
Essent (16)					
04/17/2023 11:56 AM	2033812	Essent	Delegated	-	Approved
04/17/2023 06:26 AM	2033812	Essent	Delegated	-	Approved
04/17/2023 06:10 AM	2033812	Essent	Delegated	-	Approved
04/16/2023 03:40 PM	2033812	Essent	Delegated	-	Approved
04/13/2023 10:27 AM	2033812	Essent	Delegated	-	Approved
03/29/2023 11:25 AM	-	Essent	Contract UW with MI	-	Error

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 [Document Uploads](#) for more information.

The screenshot displays the 'Mortgage Insurance Center: Order Summary' page in the Encompass system. The top navigation bar shows 'PIPELINE > LOAN' and a 'Save' button. The main header contains loan details: 'Birch St Burbank CA, 91502', appraised value of \$450,000.00, note rate of 3.500%, and a purchase price of \$400,000.00. The order status is 'Approved'.

The 'Order Status: Approved' section lists key details:

- Type: Delegated
- Provider: Essent
- Order Date: 03/29/2023 02:49 PM
- Premium Payment Plan: Periodic Monthly
- Premium at Closing: Deferred
- Paid By: Lender
- Refund Option: Not Refundable
- Renewal Option: Constant
- Certificate Expiration Date: -

The 'Imported Rates' table shows the following data:

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On	-	-	-

The 'Rates' section contains a table with columns for Product, Initial Premium at Closing (Percent %, Amount), First Renewal (Percent %, Amount, Duration), and Second Renewal (Percent %, Amount, Duration). The data row shows:

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

At the bottom, there is an 'Essent Messages' section with a table for Date and Message, and a 'No Messages' warning icon.

- 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).

DATE	MESSAGE
07/12/2023 03:17 PM	The data for "LOAN_FEATURES.GSEPropertyType", was not provided. Please review your loan details and resubmit with the missing information. If you have any questions or concerns, please contact EssentCONNECT at 833.ESNT4MI (833.376.8464) or EssentConnectSupport@essent.us. [OM.0060]
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 "PROPERTY_StreetAddress", was not provided. Please review your loan details and resubmit with the missing information. If you have any questions or concerns, please contact EssentCONNECT at 833.ESNT4MI (833.376.8464) or EssentConnectSupport@essent.us. [OM.0060]
07/12/2023 03:17 PM	An EssentConnect team member will contact you shortly regarding your request, or contact EssentConnect at 833.ESNT4MI (833.376.8464) or by email at essentconnectsupport@essent.us for assistance.

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

The screenshot displays the 'Mortgage Insurance Center: Order Summary' page in the Encompass system. At the top, the user 'John Mi' is logged in. The page header shows the loan details: Birch St Barbank CA, 91502, with an approved value of \$450,000.00, a rate of 3.500%, and a status of 'Not Locked'. The order number is 2211041. The 'Order Status' is 'Suspended'. There are buttons for 'RESUBMIT ORDER' and 'CHECK STATUS' highlighted with a red box. An 'MI Partner Logo' is also visible. The page includes sections for 'Order Status', 'Imported Rates', and 'Rates'.

- 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.

The screenshot displays the Encompass Mortgage Insurance Center: Order Summary page. At the top, there is a navigation bar with 'Encompass' and 'PIPELINE > LOW'. Below this, a summary bar shows loan details: \$450,000.00, 2.500%, Not Locked, No Loan Progress, \$400,000.00, \$140,000.00, 14,302 / 14,302, 85,000 / 85,000 | 85,000, Purchase, MMGGYYYY, and FS Admin M445678. The main heading is 'Mortgage Insurance Center: Order Summary'. Below this, there is a 'Rate Quote ID' field and a red box around the 'OPEN QUOTE ORDER' button. A black box highlights the 'MI Partner Logo'. The page is divided into sections: 'Overview', 'DOCUMENT RECEIVED', and 'DOCUMENT UPLOADED'. The 'Status: Eligible' section shows 'ACTIVE ORDER'. The 'Imported Rates' section includes a table with columns: Type, Product, Order Date, Percent %, Amount, and Duration. The 'Quotes' section contains a table with columns: PRODUCT, INITIAL PREMIUM AT CLOSING (PERCENT %, AMOUNT), DURATION, FIRST RENEWAL (PERCENT %, AMOUNT), DURATION, SECOND RENEWAL (PERCENT %, AMOUNT), and DURATION. A disclaimer is visible at the bottom of the page.

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

Encompass | PIPELINE > LOAN

MAFICO | Birch St Burbank CA, 91502 | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 14.302 / 14.302 | 85,000 / 85,000 / 85,000 | Purchase | MM/DD/YYYY | FS: Admin Mid45678

Edit Order

MASTER POLICY INFORMATION

Master Policy Number: 05 | Branch ID: Test Branch 2 / 4321

ORDER TYPE

Request Type: Rate Quote-Pricing with Eligibility | Rate Quote ID: | Order Status: Eligible

RATES

Rates Imported on 9/1/2025, 11:23:58 AM by Admin Mid4567890 User

Initial Premium at Closing			First Renewal			Second Renewal		
Percent	Amount	Duration	Percent	Amount	Duration	Percent	Amount	Duration
0.000000%	\$0.00	0 Months	0.290000%	\$82.17	12 Months	0.290000%	\$0.00	360 Months

ORDER STATUS

Import M Rates | Cancel

- 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.

The screenshot displays the Encompass software interface for a Mortgage Insurance Center Order Summary. The order number is 2211041. The order status is 'Suspended'. A 'CHECK STATUS' button is highlighted with a red box, indicating the action to refresh the data. A 'Success' notification is visible in the top right corner, indicating that the 'Check Status' operation was completed. The interface also shows various order details, including the address (10655 Birch St, Burbank CA, 91502-1234), the loan amount (\$450,000.00), the interest rate (3.500%), and the purchase type (Purchase). The 'Imported Rates' section is also visible, showing a table with columns for Percent %, Amount, and Duration.

Percent %	Amount	Duration
Initial Premium at Closing	-	-
First Renewal	-	-
Second Renewal	-	-
Rates Imported On	-	-

- 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.

The screenshot displays the Encompass software interface for a mortgage order. The top navigation bar shows 'Encompass | PIPELINE > LOAN'. The main header area contains order details: 'Mortgage Insurance Center: Order Summary', 'Order #: 2211041', and buttons for 'RESUBMIT ORDER', 'CHECK STATUS', and 'Order Event Log'. The 'Order Event Log' panel is open on the right side, showing a list of events. A red box highlights the 'Order Event Log' header and its control icons (up, down, and close arrows). The 'Order Status' is 'Suspended'. The 'Imported Rates' table is visible, showing columns for 'Percent %', 'Amount', and 'Duration'. The 'MI Partner Logo' is also visible in the center of the interface.

Type	Provider	Order Date	Percent %	Amount	Duration
Delegated		10/02/2023 07:59 AM			
Premium Payment Plan	Premium at Closing	Paid By			
Periodic Monthly	Deferred	Borrower			
Rolback Option	Renewal Option	Product Description			
Not Refundable	Declining	Borrower Paid Monthly			
Certificate Expiration Date	Premium Financed				
	No				

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

Encompass | PIPELINE > LOAN

Mid-FICO | Detached | Primary | **Birch St Burbank CA, 91502** | **\$450,000.00** Appraised Value | **3.500%** Note Rate | **Not Locked** Lock Status | **No Loan Program** Fixed Rate | **\$400,000.00** Purchase Price | **\$340,000.00** Total Loan Amount | **14.478 / 14.478** DTI | **85.000 / 85.000 / 85.000** LTV / CLTV / HCLTV | **Purchase** First | **MM/DD/YYYY** Est Closing Date | **FS: A**

Mortgage Insurance Center: Order Summary

Order #: 2045536

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

Order Status: Approved

Type Delegated	Provider [REDACTED]	Order Date 03/29/2023 02:49 PM
Premium Payment Plan Periodic Monthly	Premium at Closing Deferred	Paid By Lender
Refund Option Not Refundable	Renewal Option Constant	Certificate Expiration Date -

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On			

Rates

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
-	0.000000%	\$0.00	-	0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months

Essent Messages

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

Birch St Burbank CA, 91502- \$450,000.00 3.500% 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 FS: A

Mortgage Insurance Center: Order Summary

Order #: 2045536

Document Name: CertPDF.Pdf

MI Service Provider Logo

Commitment and Certificate Number
Lender Loan Number:
Master Policy Number:

COMMITMENT AND CERTIFICATE OF INSURANCE

date the Loan is Closed or such other date as mutually agreed to by you and the company provided the Loan is Closed prior to the expiration of the Commitment. The Company reserves the right to rescind the Commitment and Certificate of Insurance if the loan is ineligible for coverage based upon the terms of the Master Policy and the Company's published underwriting guidelines. Capitalized terms in this form shall be given the meaning as ascribed to them in the Master Policy.

INSURED'S INFORMATION		BORROWER(S) NAME AND PROPERTY INFORMATION	
Master Policy Name	ICE MORTGAGE TECHNOLOGY - EPC		
Master Policy Address	4420 PLEASANTON PLEASANTON, CA 94588	BIRCH ST, BURBANK, CA 91502	
INSURANCE INFORMATION			
Commitment Date	03/29/2023	Submission Type	Delegated
Commitment Expiration Date	07/29/2023	Coverage Percentage	
Premium Plan Type	LENDER PAID RATES	Renewal Premiums	
Premium Refundability	Non-Refundable	Premium Payment Plan	
PREMIUM RATE INFORMATION			
	Premium Rate	Premium Amount	
Months 1-12	0.36%	\$ 102.00	

- 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 [Active Orders](#) for more information on the Active Orders option.

The screenshot shows the Encompass software interface for a mortgage loan. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The loan details bar shows: Birch St Burbank CA, 91502-1; \$450,000.00 (Appraised Value); 3.500% (Note Rate); Not Locked (Lock Status); No Loan Program (Fixed Rate); \$400,000.00 (Purchase Price); \$340,000.00 (Total Loan Amount); 14.478 / 14.478 (DTI); 85.000 / 85.000 / 85.000 (LTV / CLTV / HCLTV); Purchase (First); MM/DD/YYYY (Est Closing Date); FS: A.

The main content area is titled 'Mortgage Insurance Center: Order Summary' with a dropdown menu. The dropdown menu is open, showing 'Active Order' and 'Order History' (highlighted with a red box). Below the dropdown, the order number is 'Order #: 2045536'. There are three tabs: 'OVERVIEW', 'DOCUMENTS RECEIVED (1)', and 'DOCUMENT UPLOADS (0)'. The 'DOCUMENTS RECEIVED (1)' tab is active, showing a document named 'CertPDF.Pdf'. The document viewer shows a preview of the 'COMMITMENT AND CERTIFICATE OF INSURANCE' document. A purple box highlights the 'MI Service Provider Logo' field. The document content includes:

COMMITMENT AND CERTIFICATE OF INSURANCE

MI Service Provider Logo

Commitment and Certificate Number:
Lender Loan Number:
Master Policy Number:

date the Loan is Closed or such other date as mutually agreed to by you and the Company provided the Loan is Closed prior to the expiration of the Commitment. The Company reserves the right to rescind the Commitment and Certificate of Insurance if the loan is ineligible for coverage based upon the terms of the Master Policy and the Company's published underwriting guidelines. Capitalized terms in this form shall be given the meaning as ascribed to them in the Master Policy.

INSURED'S INFORMATION		BORROWER(S) NAME AND PROPERTY INFORMATION	
Master Policy Name	ICE MORTGAGE TECHNOLOGY - EPC	DAVID DELEGATED	
Master Policy Address	4420 PLEASANTON PLEASANTON, CA 94588	10655 BIRCH ST, BURBANK, CA 91502	
INSURANCE INFORMATION			
Commitment Date	03/29/2023	Submission Type	Delegated
Commitment Expiration Date	07/29/2023	Coverage Percentage	
Premium Plan Type	LENDER PAID RATES	Renewal Premiums	
Premium Refundability	Non-Refundable	Premium Payment Plan	
PREMIUM RATE INFORMATION			
	Premium Rate	Premium Amount	

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.

The screenshot displays the 'Mortgage Insurance Center: Order Summary' page for Order # 2176545. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The main header shows key order metrics: Birch St Burbank CA, 9150, \$450,000.00 Approved Value, 3.500% Note Rate, Not Locked Lock Status, No Loan Program Fixed Rate, \$400,000.00 Purchase Price, \$340,000.00 Total Loan Amount, 14.078 / 14.078 DTI, 85,000 / 85,000 / 85,000 LTV / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, and FS: Admin Mid4567890 User.

The 'Order Summary' dropdown menu is open, showing 'Active Order' (highlighted with a red box) and 'Order History'. The 'Order Status: Approved' section features a green 'ACTIVE ORDER' tag (also highlighted with a red box). The status details include:

- Type: Delegated
- Provider: [Redacted]
- Order Date: 08/04/2023 10:10 AM
- Premium Payment Plan: Periodic Monthly
- Premium at Closing: Deferred
- Paid By: Borrower
- Refund Option: Not Refundable
- Renewal Option: Declining
- Product Description: Borrower Paid Monthly

The 'Imported Rates' table shows the following data:

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.290012%	\$82.17	12 Months
Second Renewal	0.290012%	\$0.00	348 Months

Below this, a detailed 'Rates' table is provided:

PRODUCT	INITIAL PREMIUM AT CLOSING	FIRST RENEWAL	SECOND RENEWAL
PERCENT %	AMOUNT	PERCENT %	AMOUNT
	DURATION		DURATION
Borrower Paid Monthly	0.000000%	0.290012%	0.290012%
	\$0.00	\$82.17	\$0.00
		12 Months	348 Months

The 'Partner Messages' section shows a message dated 08/04/2023 10:10 AM with the text: 'Approved. Thanks for doing business with Essent!'

- An active order is indicated by a green checkmark.

The screenshot displays the Encompass software interface for a loan. At the top, there is a navigation bar with 'Encompass' and 'PIPELINE > LOAN'. Below this is a summary bar with various loan details: Mid FICO, Birch St Burbank CA, 91502, \$450,000.00 Appraised Value, 3.500% Note Rate, Not Locked Lock Status, No Loan Program Fixed Rate, \$400,000.00 Purchase Price, \$340,000.00 Total Loan Amount, 14.078 / 14.078 DTI, 85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, and FS: Admin Mid4567890 User. Below the summary bar is the 'Mortgage Insurance Center: Order History' section. It includes a 'New Order' button and a 'Group By' dropdown menu with options: None (selected), Provider, Order Date, and Order Type. The main table has the following columns: ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The table contains one row with a green checkmark in the 'ORDER DATE' column, indicating an active order.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
08/04/2023 10:10 AM	2175545		Delegated		Approved

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.

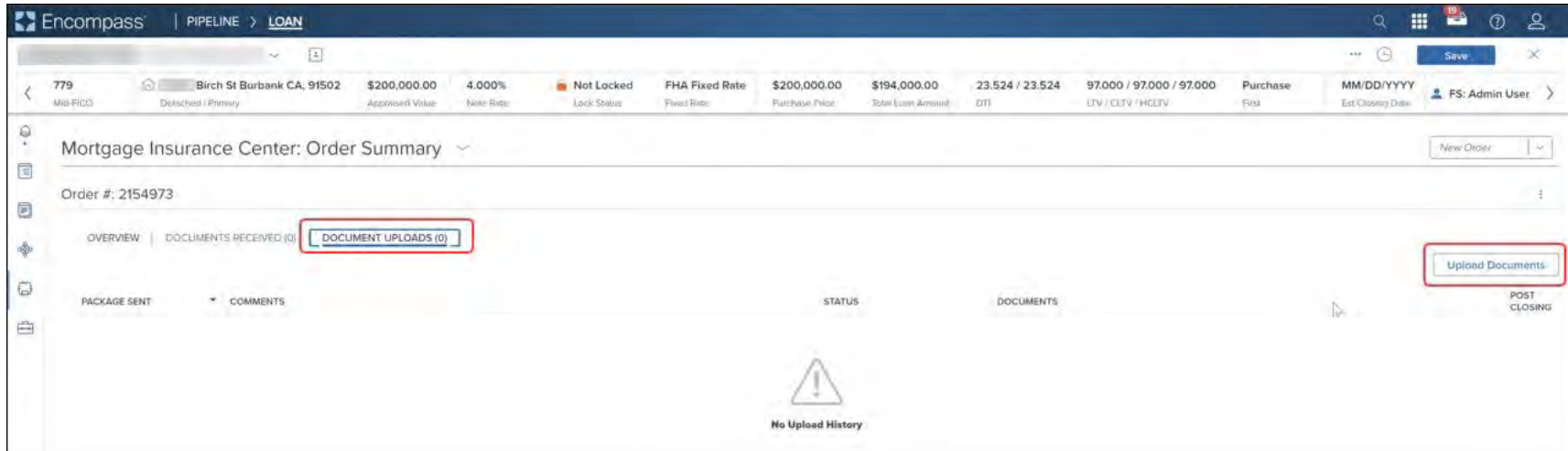
Document Uploads

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.

The screenshot displays the Encompass 'New Order' page. At the top, a navigation bar shows 'Encompass | PIPELINE > LOAN'. Below this, a header section contains loan details: 779, MIA-FCD, Birch St Burbank CA, 91502, \$200,000.00, 4.000%, Not Locked, FHA Fixed Rate, \$200,000.00, \$194,000.00, 23.524 / 23.524, 97,000 / 97,000 / 97,000, Purchase, MM/ID/YYYY, FS: Admin User, and a Save button. A yellow warning banner reads: 'Warning — Please attach documents when submitting Non Delegated order'. The main form is divided into sections: 'MASTER POLICY INFORMATION' with fields for Master Policy Number (1009999930) and Branch ID (B2 | Branch2); 'ORDER TYPE' with Request Type (Non Delegated) and Rate Quote ID; 'ORDER PARAMETERS' with Premium Payment Plan (Deferred Monthly), Split Premium Up Front Rate, Premium Paid By (Borrower Paid), Refund Option (Not Refundable), Renewal Option (Constant), Premium Financed, Relocation Loan, Special Loan Program, and Special Pricing; 'MI COVERAGE' with MI Coverage % (35) and Affordable Housing Type (Select); 'AUS FINDINGS'; and 'ORIGINATOR INFORMATION'. An 'Attach Documents' button is highlighted with a red box in the top right of the form area. At the bottom right, there are 'Cancel' and 'Order' buttons.

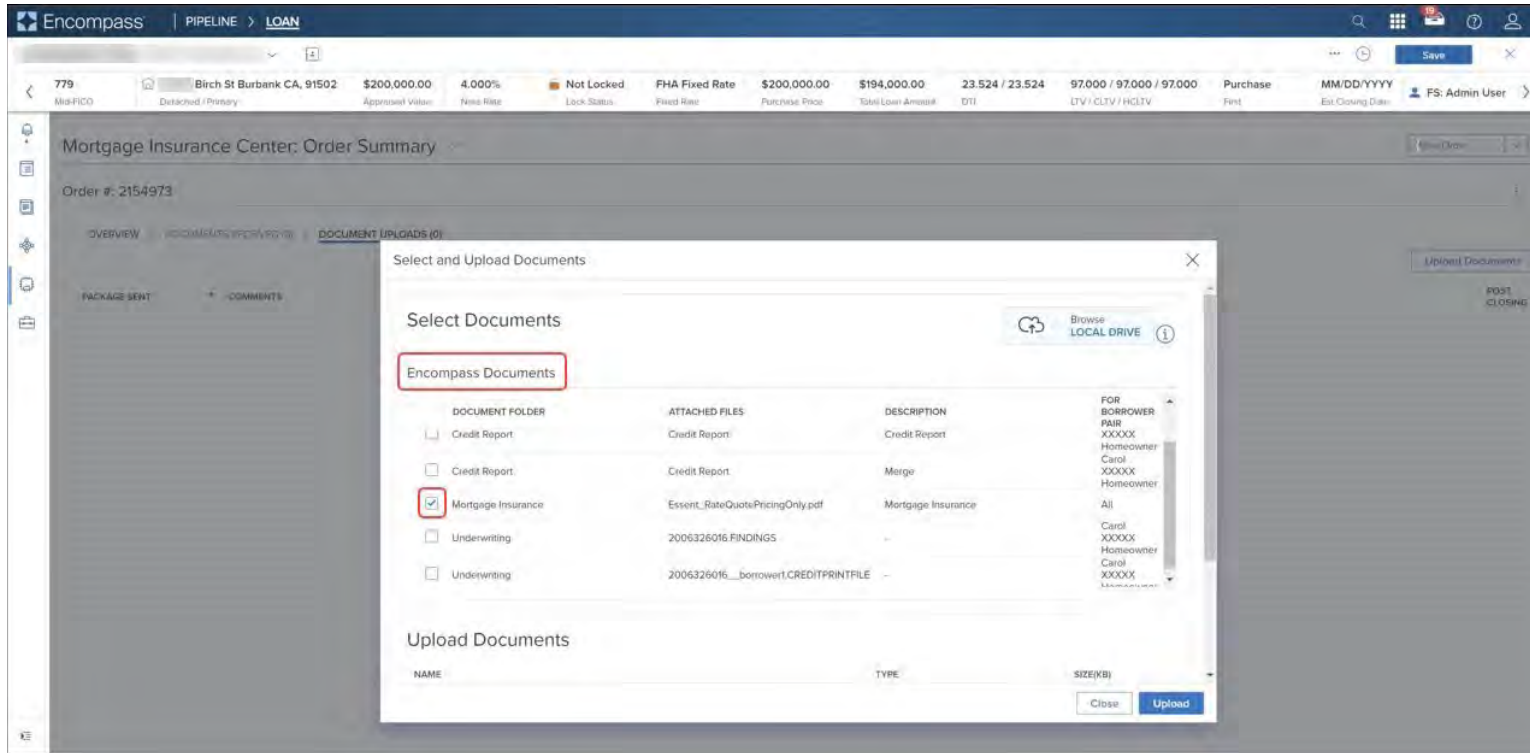
- After loan submission — use the **Upload Documents** button in the **Document Uploads** tab of the *Order Summary* page.



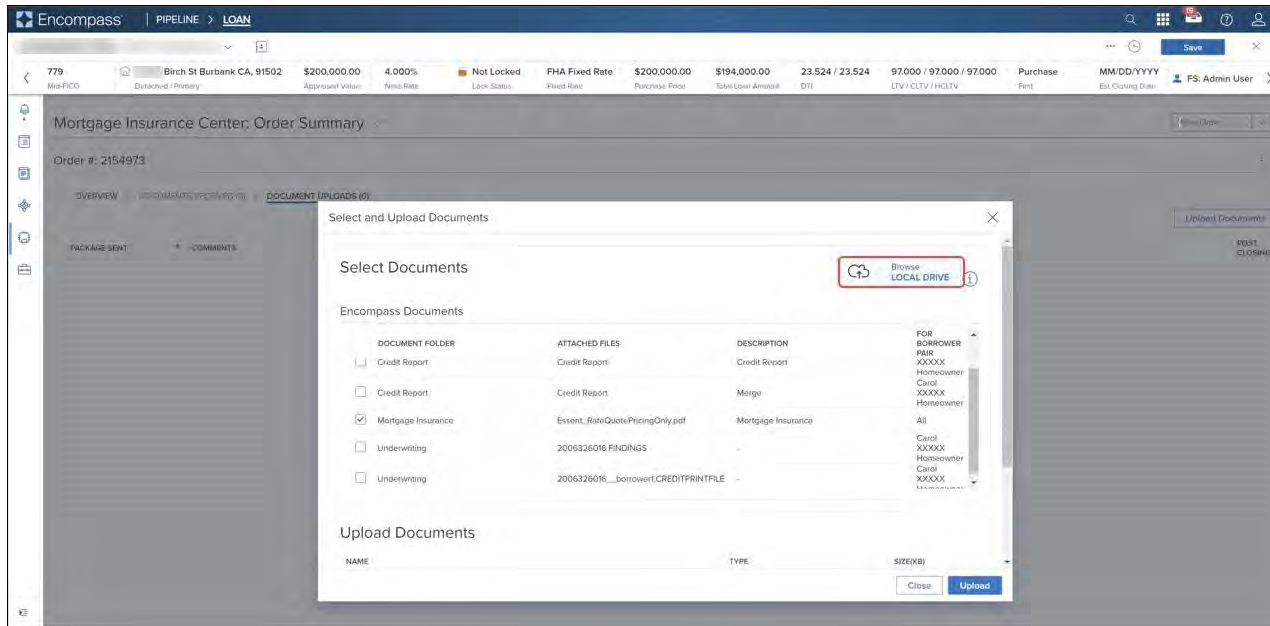
Attaching Documents to Your Non-Delegated Order

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:

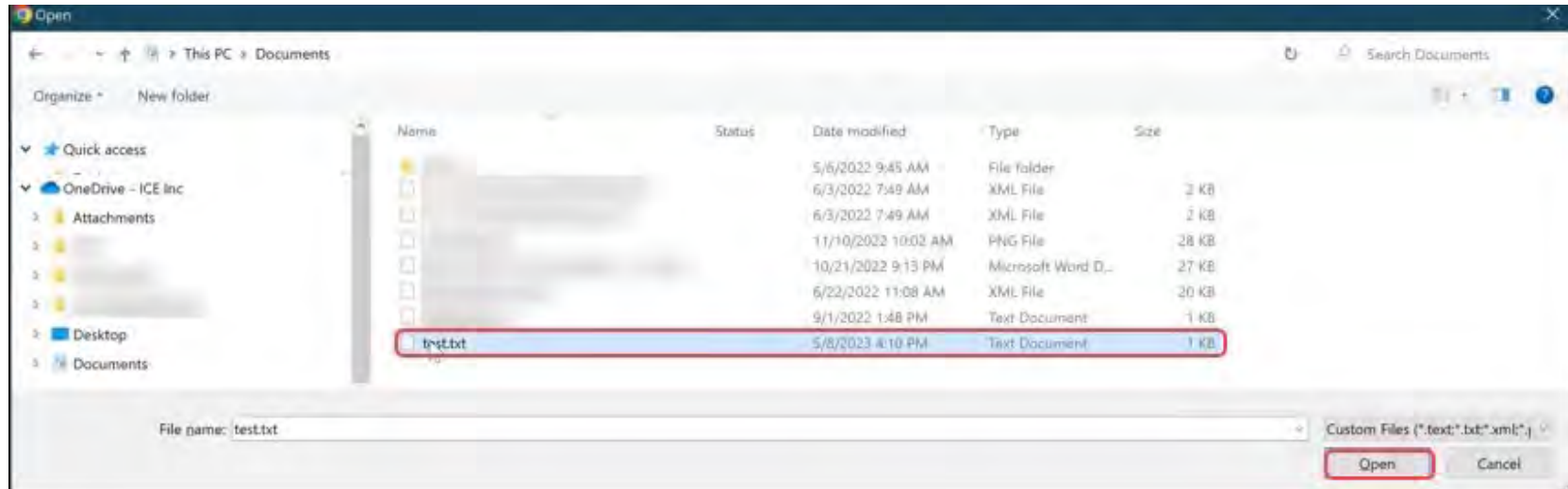
1. For a new order, click the **Attach Documents** button on the *New Order* page, or, for an existing order, go to the [Order Summary](#) page, click the **Document Uploads** tab and then click the **Upload Documents** button.
2. In the *Select and Upload Documents* window:
 - a. Go to the *Encompass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



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



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



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

The screenshot displays the Encompass mortgage software interface. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. Below this, a summary bar contains various loan details: 779 Mid-PCG, Birch St Burbank CA, 91502, \$200,000.00 Appraised Value, 4.000% Note Rate, Not Locked Lock Status, FHA Fixed Rate 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 / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, and FS: Admin User. The main content area is titled 'Mortgage Insurance Center: Order Summary' with Order # 2154973. A modal window titled 'Select and Upload Documents' is open, showing a list of documents for selection. The 'Upload Documents' section within the modal contains a table with the following data:

NAME	TYPE	SIZE(KB)
Essent_RateQuotePricingOnly.pdf	PDF	48.08
test.txt	TXT	0.02

Below the table is a 'Comments' field with a 0/500 character limit and a 'Post Close Documents' checkbox. The modal also features 'Close' and 'Upload' buttons at the bottom right.

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

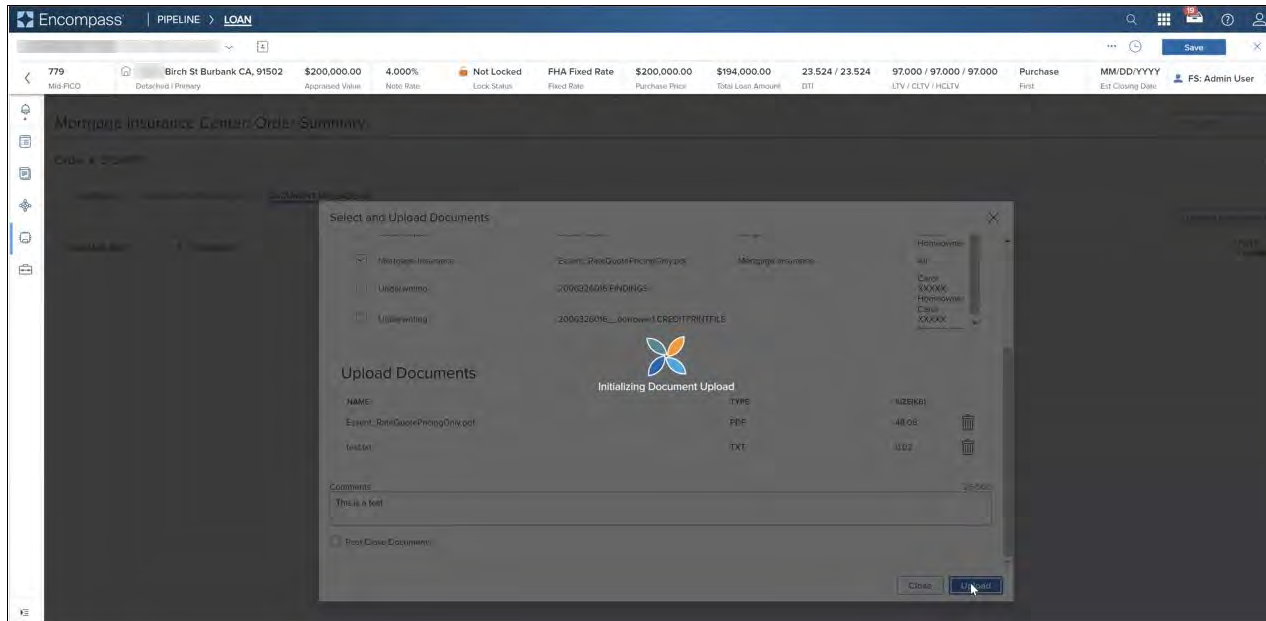
The screenshot shows the Encompass Loan interface. The main page is titled "Mortgage Insurance Center: Order Summary" with Order # 2154973. A "Select and Upload Documents" dialog box is open, showing a list of documents and an "Upload Documents" table. The "Comments" field is highlighted with a red box, and the "Upload" button is visible at the bottom right of the dialog.

NAME	TYPE	SIZE(KB)
Essent_RateQuotePricingOnly.pdf	PDF	48.08
test.txt	TXT	0.02

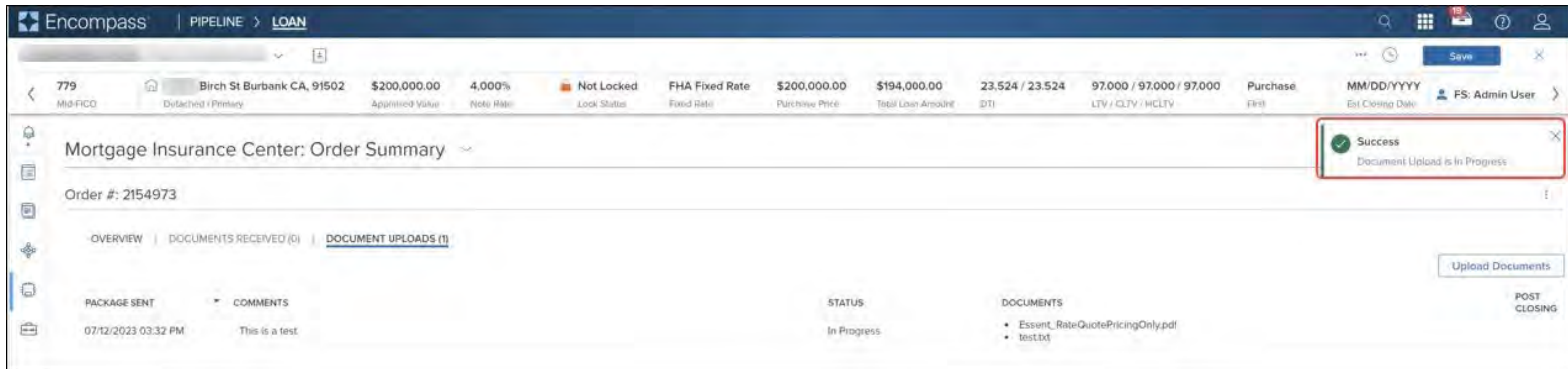
Comments: 0/500

Close Upload

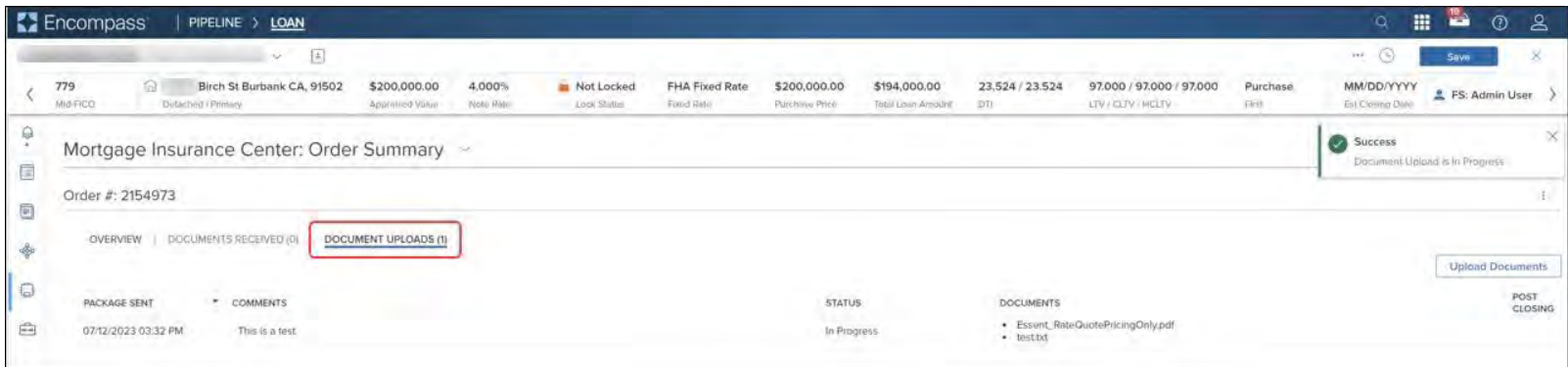
v. Wait for the document upload to process.



- 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.



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



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

The screenshot shows the Encompass Loan interface. At the top, there is a navigation bar with 'Encompass' and 'PIPELINE > LOAN'. Below this, a summary bar displays loan details: 779, Birch St Burbank CA, 91502, \$200,000.00, 4.000%, Not Locked, FHA Fixed Rate, \$200,000.00, \$194,000.00, 23,524 / 23,524, 97,000 / 97,000 / 97,000, Purchase, MM/DD/YYYY, FS: Admin User. The main content area is titled 'Mortgage Insurance Center: Order Summary' with Order #: 2154973. Below this, there are tabs for 'OVERVIEW', 'DOCUMENTS RECEIVED (0)', and 'DOCUMENT UPLOADS (1)'. A 'Success' notification states 'Document Upload is In Progress'. At the bottom, a table displays document upload details:

PACKAGE SENT	COMMENTS	STATUS	DOCUMENTS	POST CLOSING
07/12/2023 03:32 PM	This is a test	In Progress	<ul style="list-style-type: none"> Essent_RateQuotePricingOnly.pdf test.txt 	

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 [Order History](#) 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 [Order Summary](#) page for the active order displays. See [Active Orders](#) for more information.