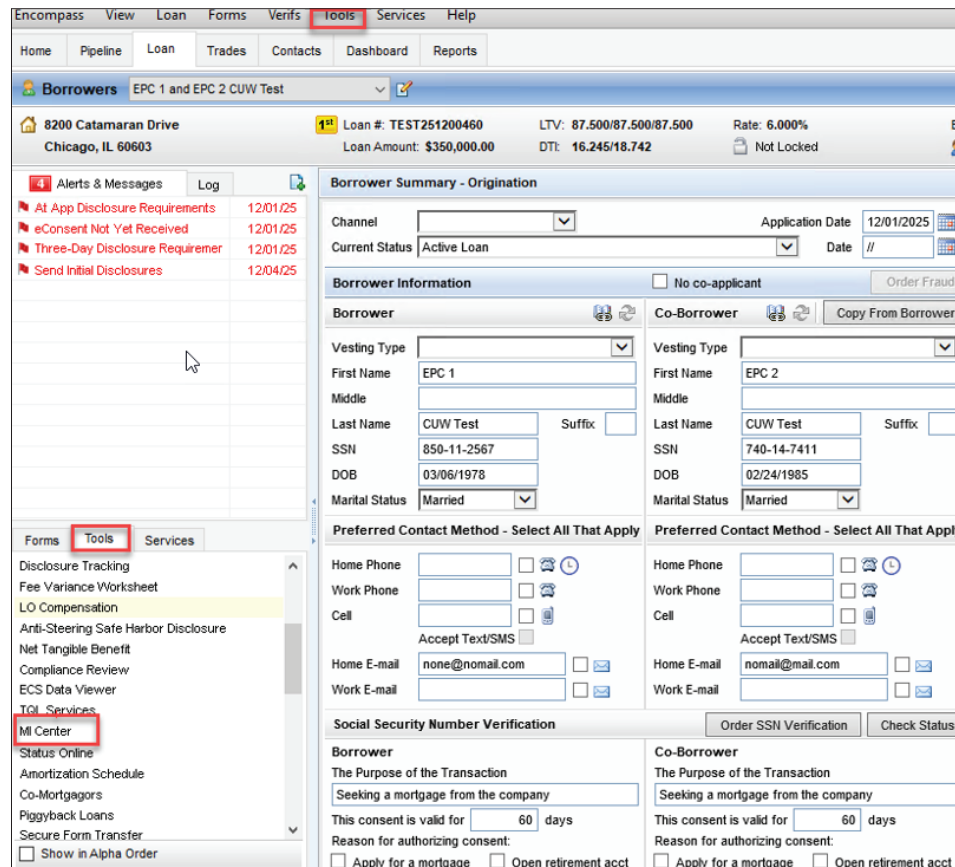
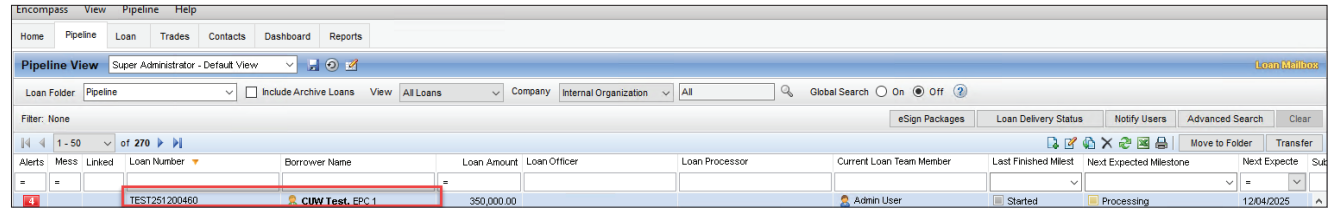




Select a loan or contract underwriting (CUW) file through **Encompass® Desktop** or directly through the **Encompass Partner Connect™ EPC** website.

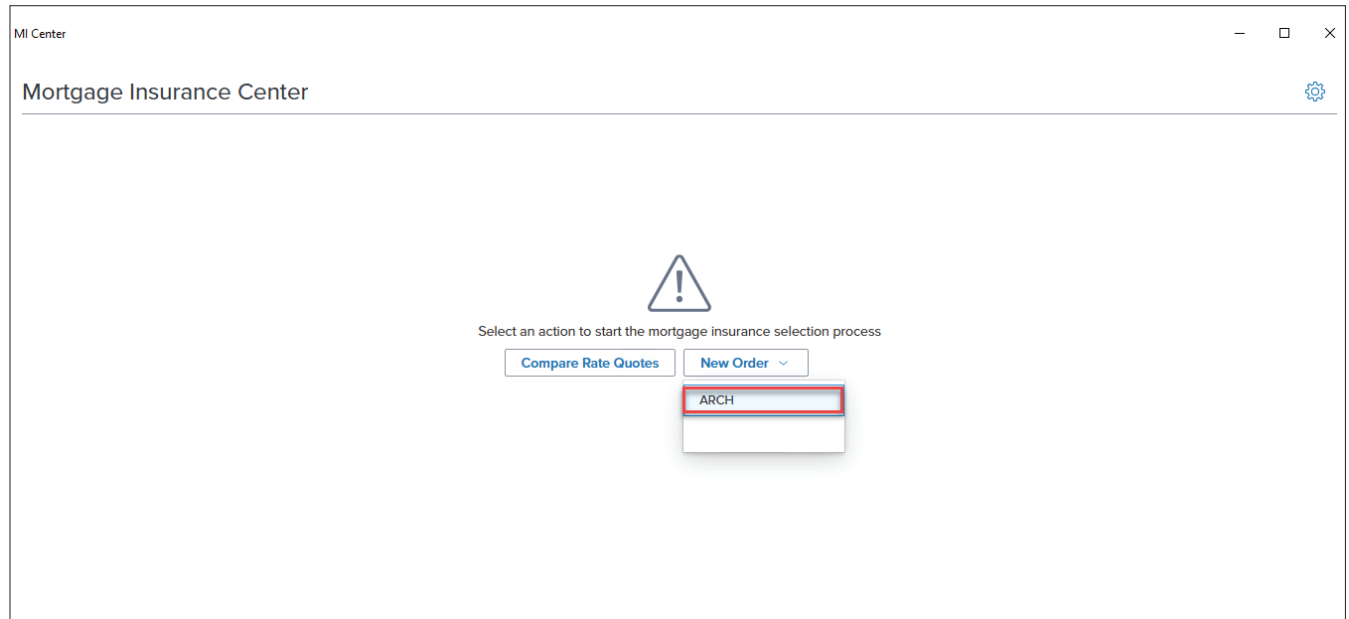
If accessing the MI Center through the **Encompass Desktop**, follow these steps:

1. Launch **Encompass Desktop** on your computer.
2. Go to **Pipeline** and select the loan you are working on.
3. Select and click the **Tools** tab located on either the top menu or the tab in the middle menu and choose the **MI Center**.



4. The MI Center options will be prompted on the screen.

5. Select **New Order** and choose **ARCH**.

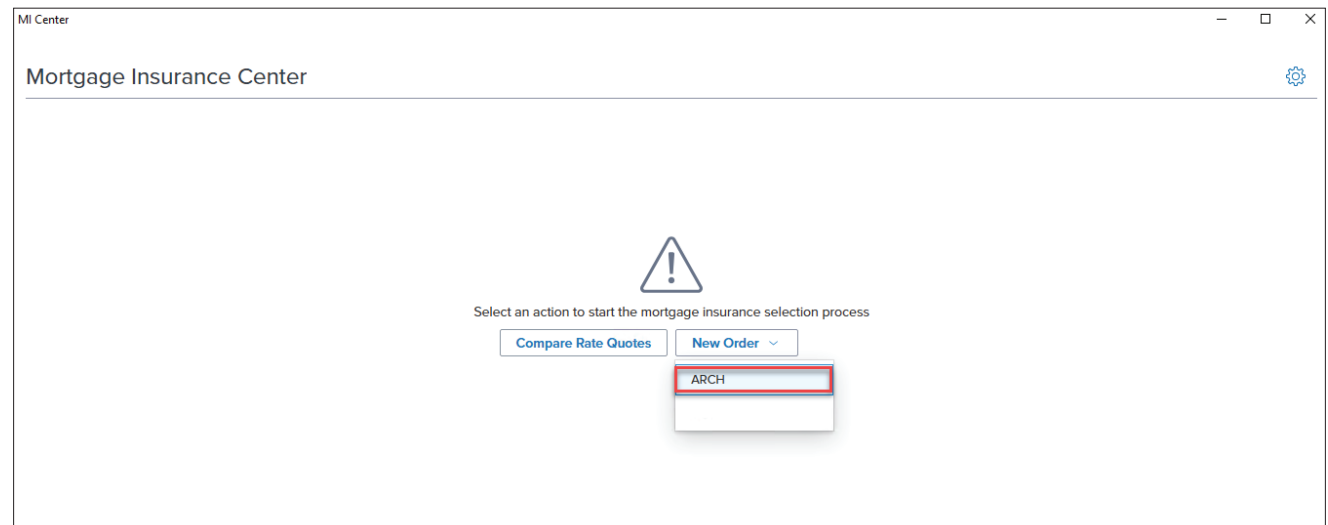
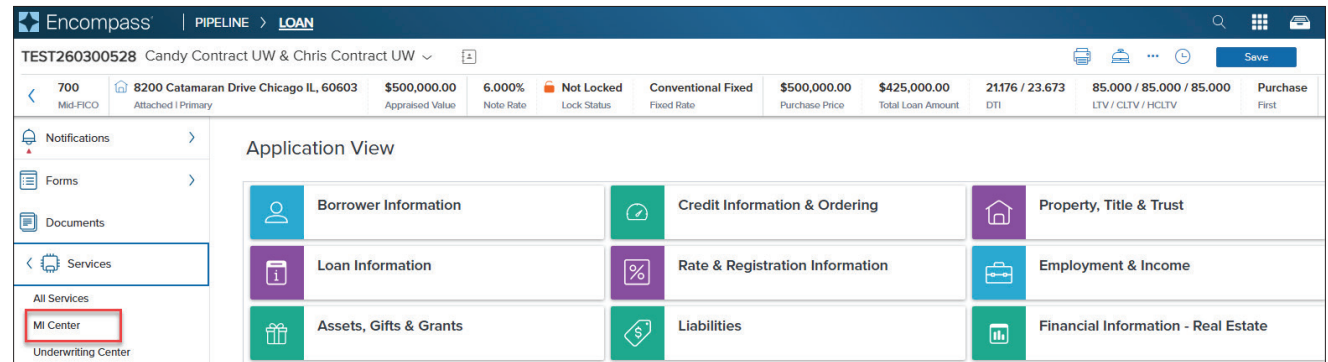
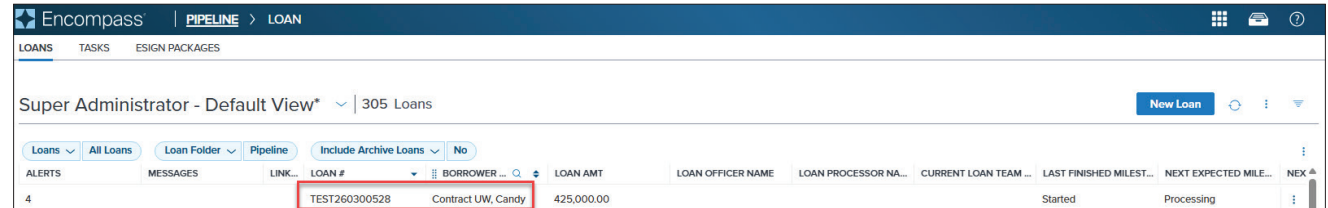


If you are logged into the **EPC** directly from the website, follow these instructions:

1. From the **Pipeline**, select the loan you are working on.

2. Scroll to **Services** and select **MI Center**.

3. From **MI Center**, select Arch under **New Order**.



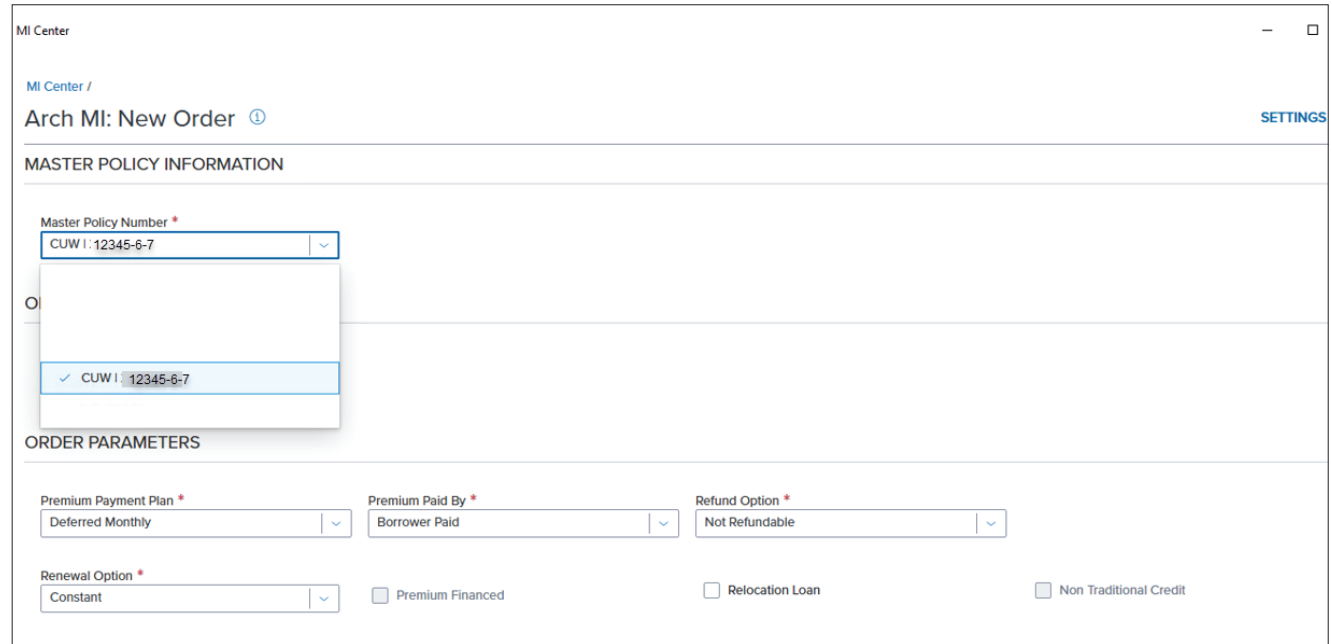
Order Contract Underwriting

Whether you enter through the **EPC** directly or through the **Encompass Desktop**, both options will take you to the same **New Order** screen.

1. Select the CUW Master Policy Number in the **Master Policy Number** (MPN) field.

Note: Contact your Encompass administrator if the CUW MPN is not listed.

2. In the **Request Type** field, select **Contract Underwriting with MI** or **Contract Underwriting without MI**.



MI Center

MI Center / Arch MI: New Order SETTINGS

MASTER POLICY INFORMATION

Master Policy Number *
CUW I : 12345-6-7

ORDER PARAMETERS

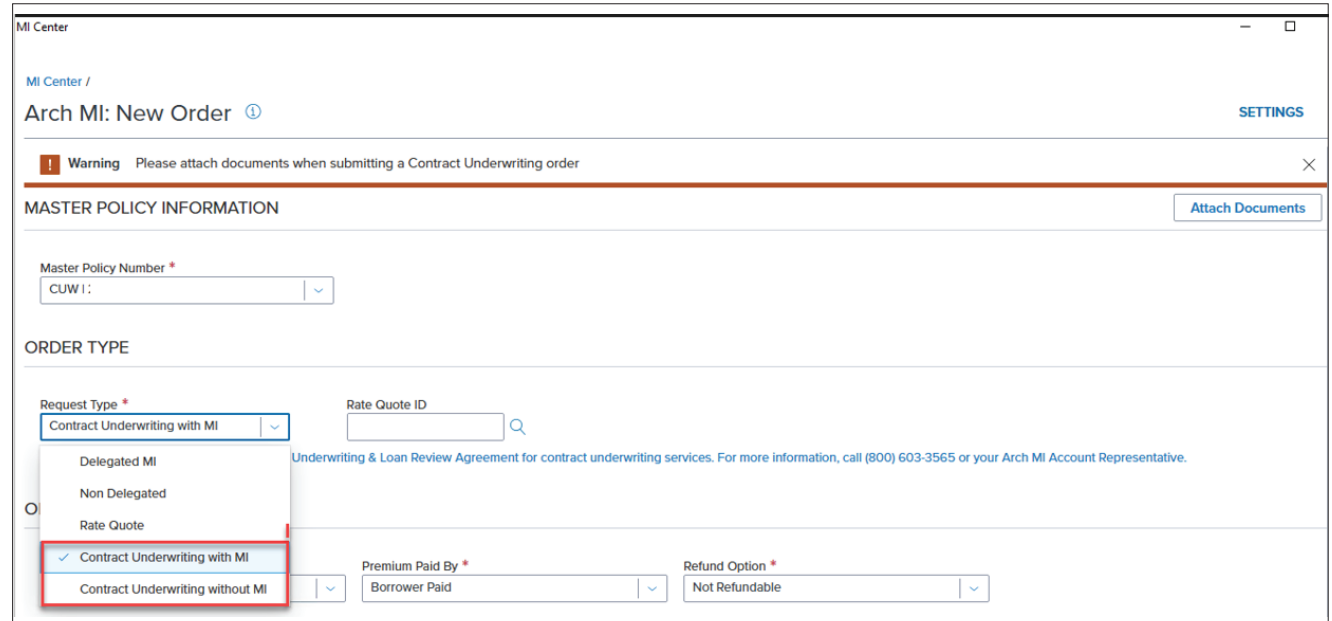
Premium Payment Plan *
Deferred Monthly

Premium Paid By *
Borrower Paid

Refund Option *
Not Refundable

Renewal Option *
Constant

Premium Financed Relocation Loan Non Traditional Credit



MI Center

MI Center / Arch MI: New Order SETTINGS

Warning Please attach documents when submitting a Contract Underwriting order Attach Documents

MASTER POLICY INFORMATION

Master Policy Number *
CUW I :

ORDER TYPE

Request Type *
Contract Underwriting with MI

Rate Quote ID

Underwriting & Loan Review Agreement for contract underwriting services. For more information, call (800) 603-3565 or your Arch MI Account Representative.

Premium Paid By *
Borrower Paid

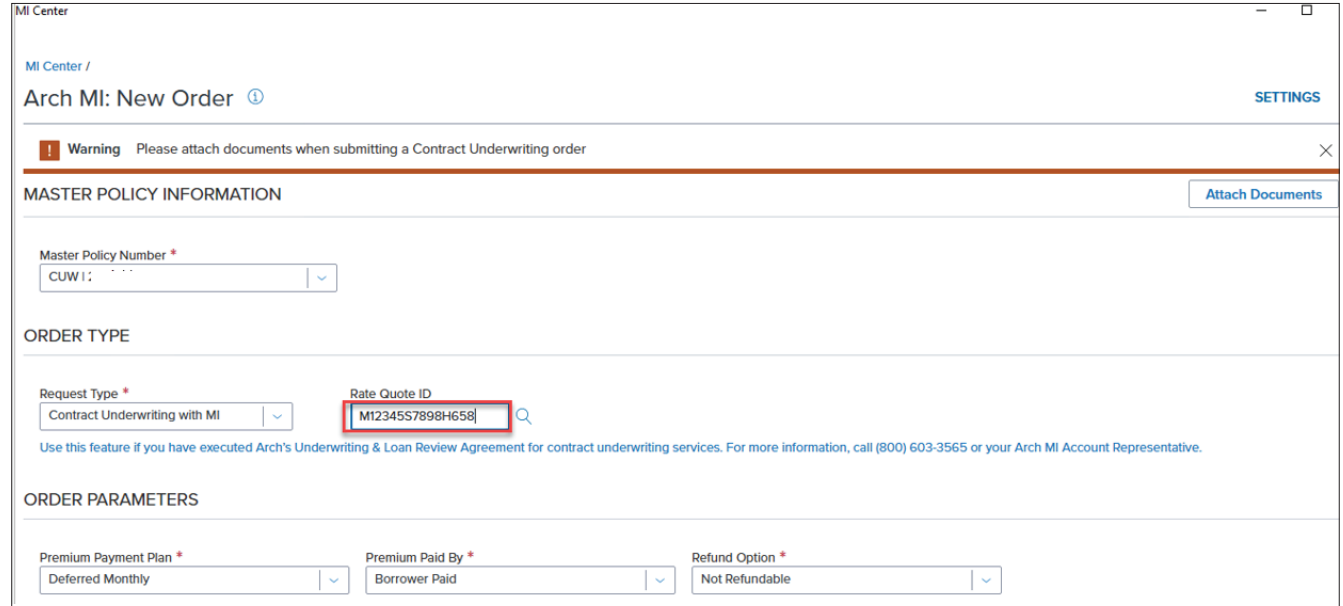
Refund Option *
Not Refundable

The following informational message will appear under Request Type: "Use this feature if you have executed Arch MI's Underwriting and Loan Review Agreement for contract underwriting services. For more information, call 800-603-3565 or your Arch MI Account Representative."

3. If you are ordering CUW with MI and have previously received an Arch MI rate quote, you may reference the quote in your order. You can choose the Rate Quote ID from the drop-down list or if the rate quote was run outside of EPC, enter the rate quote ID manually.

4. Scroll down to the **Order Parameters** section to update additional fields.

5. Select the Investor Name from the drop-down list or enter the Investor Name manually. Ensure that the investor is listed in AllRegs®.



MI Center

MI Center / Arch MI: New Order ⓘ SETTINGS

Warning Please attach documents when submitting a Contract Underwriting order ×

MASTER POLICY INFORMATION Attach Documents

Master Policy Number *
CUW I:

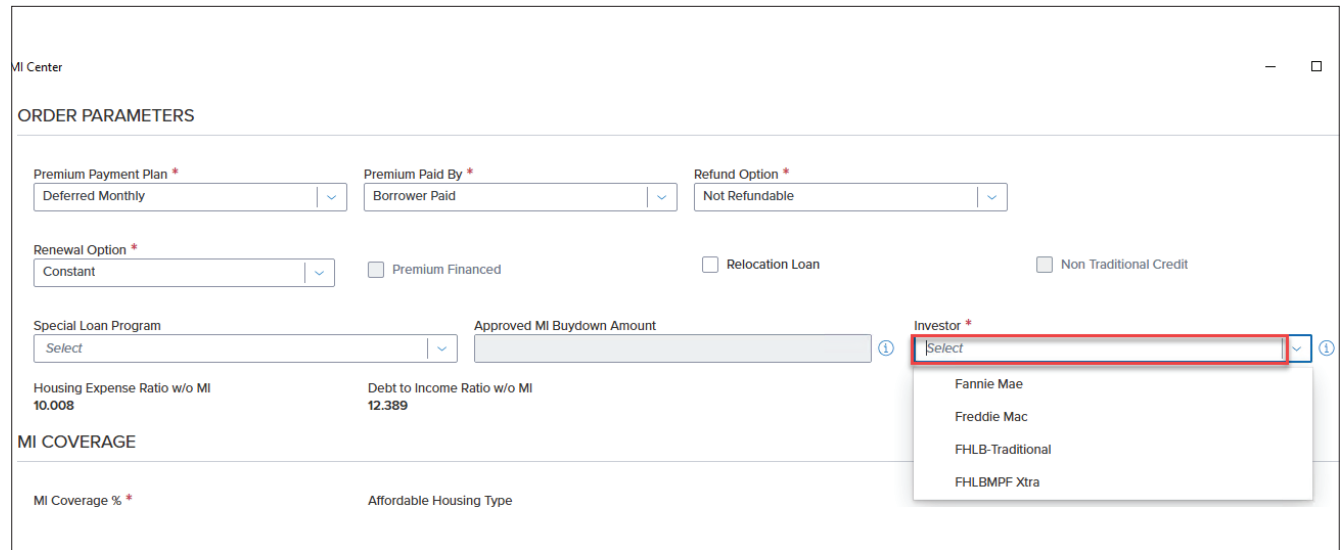
ORDER TYPE

Request Type * Rate Quote ID 🔍

Use this feature if you have executed Arch's Underwriting & Loan Review Agreement for contract underwriting services. For more information, call (800) 603-3565 or your Arch MI Account Representative.

ORDER PARAMETERS

Premium Payment Plan * Premium Paid By * Refund Option *



MI Center

ORDER PARAMETERS

Premium Payment Plan * Premium Paid By * Refund Option *

Renewal Option * Premium Financed Relocation Loan Non Traditional Credit

Special Loan Program Approved MI Buydown Amount ⓘ Investor * ⓘ

Housing Expense Ratio w/o MI 10.008 Debt to Income Ratio w/o MI 12.389

MI COVERAGE

MI Coverage % * Affordable Housing Type

Investor * dropdown menu:

- Fannie Mae
- Freddie Mac
- FHLB-Traditional
- FHLBMPF Xtra

6. The MI coverage percentage automatically defaults to the standard GSE coverage percentage for the LTV, loan term and special loan program/Affordable Housing, if applicable. The coverage percentage can be updated if needed.
7. Select the appropriate AUS Service, Recommendation and Originator Type.
8. In the **Notification Recipients** section, enter the contact who will receive updates from the Arch MI Contract Underwriting Team, including the loan documents and the Loan Decision Statement.
9. Enter name (first and last) and email address. The phone number is not required. Up to five recipients can be entered.
10. If desired, select the **Add Recipients** option to include additional contacts who will also receive updates from the Arch MI Contract Underwriting team.

MI Center

MI COVERAGE

MI Coverage % * Affordable Housing Type [MI COVERAGE % DETAILS](#)

AUS FINDINGS

AUS Service AUS Document Waiver

DU Case File ID
--

DU Recommendation *

ORIGINATOR INFORMATION

Originator Type *

NOTIFICATION RECIPIENTS [Add Recipient](#)

NAME	EMAIL	PHONE	
<input type="text" value="cuw tester"/>	<input type="text" value="cuwtest@archmi.com"/>	<input type="text"/>	🗑️

Underwriting Comments 0/250

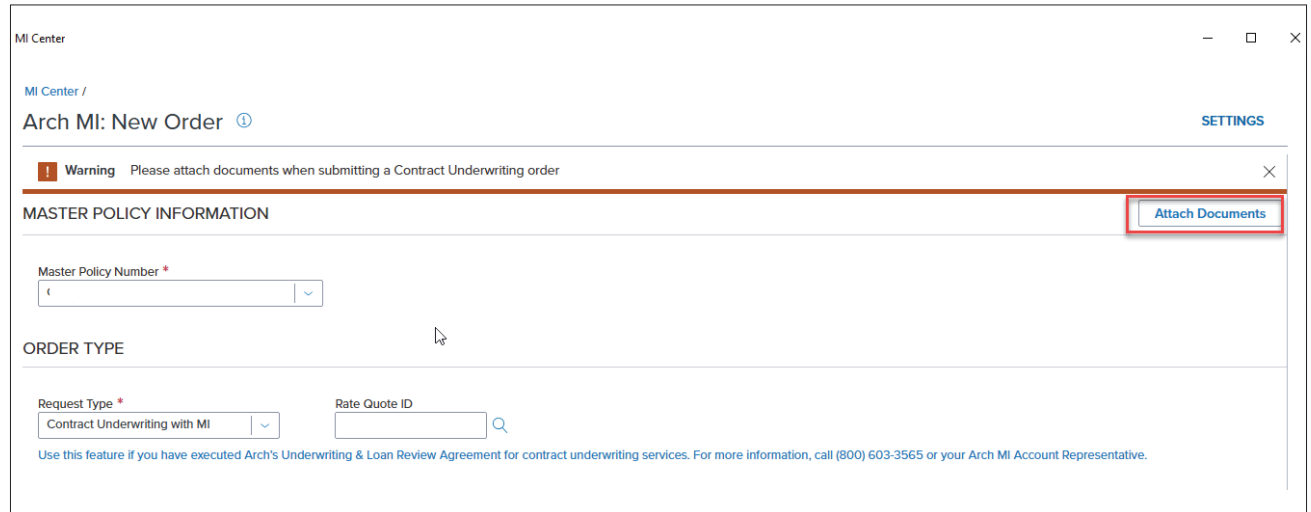
Feedback Message

NOTIFICATION RECIPIENTS [Add Recipient](#)

NAME	EMAIL	PHONE	
<input type="text" value="cuw tester"/>	<input type="text" value="cuwtest@archmi.com"/>	<input type="text"/>	🗑️
<input type="text" value="test name"/>	<input type="text" value="test@archmi.com"/>	<input type="text"/>	🗑️
<input type="text" value="xyz user"/>	<input type="text" value="xyz@archmi.com"/>	<input type="text"/>	🗑️
<input type="text" value="abc cuw"/>	<input type="text" value="abc@arch.com"/>	<input type="text"/>	🗑️
<input type="text" value="123 tester"/>	<input type="text" value="123@archm.com"/>	<input type="text"/>	🗑️

Upload CUW Docs

1. Select **Attach Documents** on top right corner.
2. Add documents from the **eFolder/Stacking Template** or **Local Drive**.



MI Center

MI Center / Arch MI: New Order SETTINGS

Warning Please attach documents when submitting a Contract Underwriting order

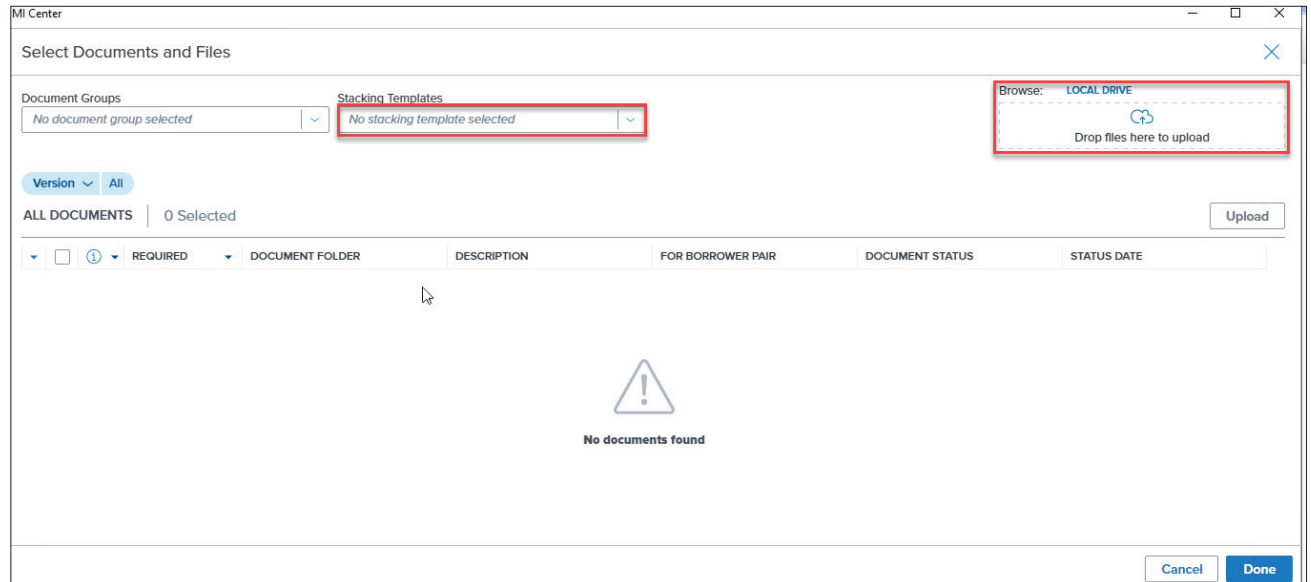
MASTER POLICY INFORMATION Attach Documents

Master Policy Number *

ORDER TYPE

Request Type * Contract Underwriting with MI Rate Quote ID

Use this feature if you have executed Arch's Underwriting & Loan Review Agreement for contract underwriting services. For more information, call (800) 603-3565 or your Arch MI Account Representative.



MI Center

Select Documents and Files

Document Groups: No document group selected


Stacking Templates: No stacking template selected

Browse: LOCAL DRIVE

Drop files here to upload

Version: All

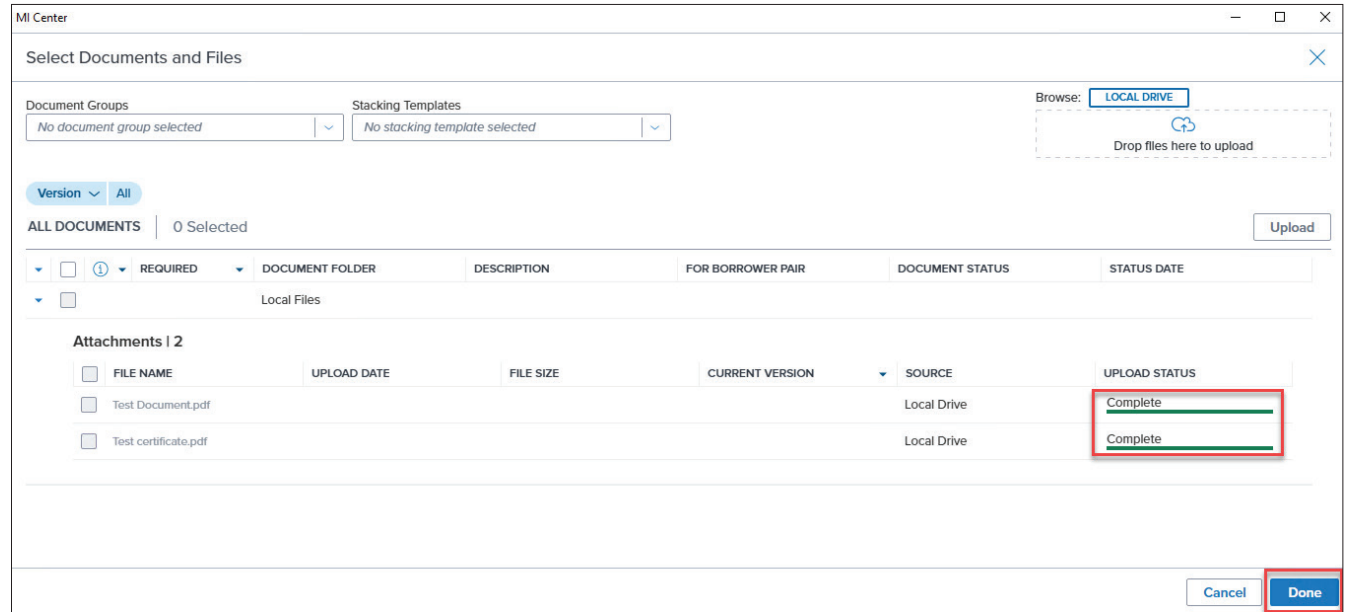
ALL DOCUMENTS | 0 Selected

REQUIRED	DOCUMENT FOLDER	DESCRIPTION	FOR BORROWER PAIR	DOCUMENT STATUS	STATUS DATE
 No documents found					

Upload

Cancel Done

3. When the Required Documents have been selected, make sure the Upload Status shows "Complete" and select **Done**.



MI Center

Select Documents and Files

Document Groups: No document group selected | Stacking Templates: No stacking template selected | Browse: LOCAL DRIVE

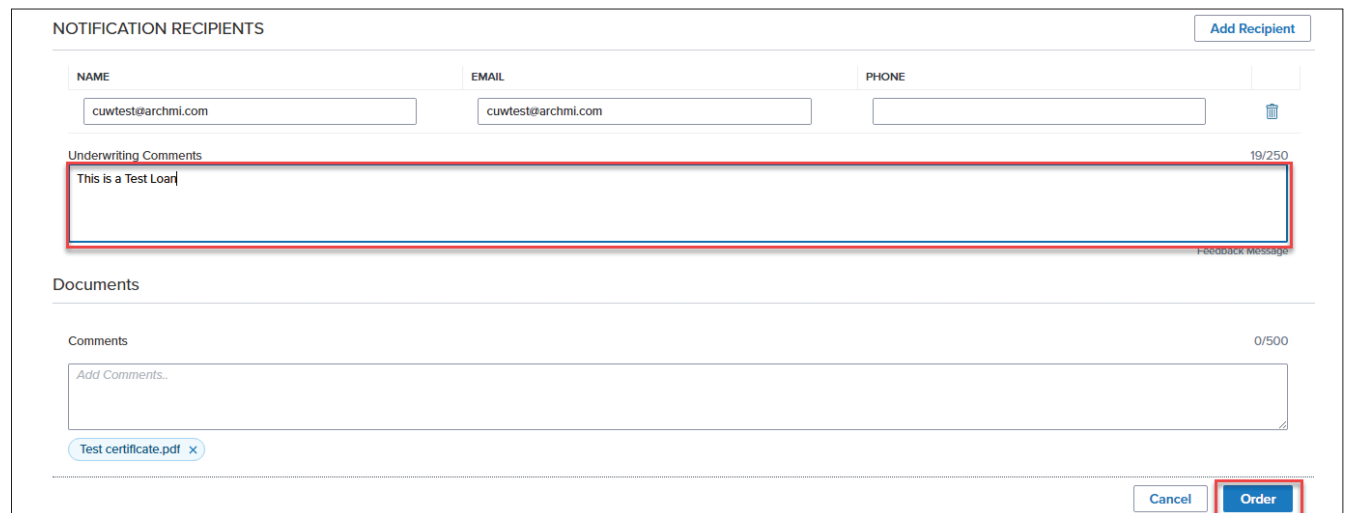
Drop files here to upload

Version: All | ALL DOCUMENTS | 0 Selected | Upload

REQUIRED	DOCUMENT FOLDER	DESCRIPTION	FOR BORROWER PAIR	DOCUMENT STATUS	STATUS DATE	
<input type="checkbox"/>	Local Files					
Attachments 2						
<input type="checkbox"/>	FILE NAME	UPLOAD DATE	FILE SIZE	CURRENT VERSION	SOURCE	UPLOAD STATUS
<input type="checkbox"/>	Test Document.pdf				Local Drive	Complete
<input type="checkbox"/>	Test certificate.pdf				Local Drive	Complete

Cancel Done

4. Click **Order**.



NOTIFICATION RECIPIENTS | Add Recipient

NAME: cuwtest@archmi.com | EMAIL: cuwtest@archmi.com | PHONE: [Empty]

Underwriting Comments: 19/250

This is a Test Loan

Documents

Comments: 0/500

Add Comments...

Test certificate.pdf x

Cancel Order

5. You will receive a message that the file is "Under Review" along with the "CUW Reference ID."



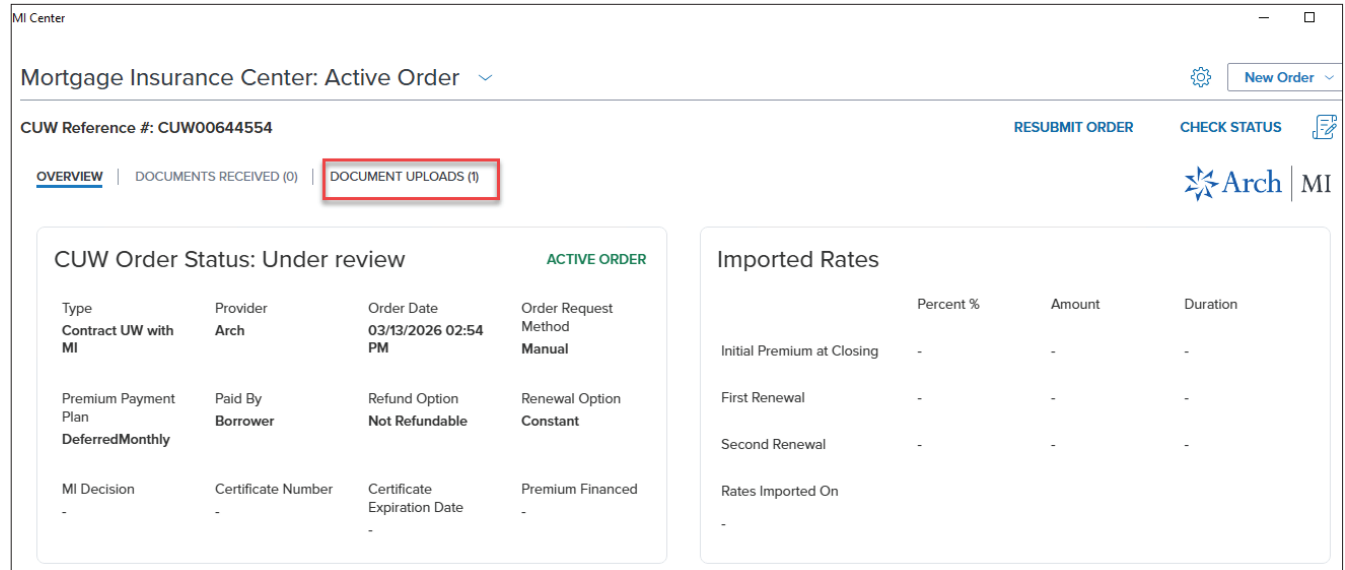
Under Review

CUW Reference ID: CUW00643952

STATUS	DESCRIPTION
	Thank you for your Contract UW request. In order for the request to be processed, please submit your loan documents for review, if you haven't done so already. Your reference number is: CUW00643952. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/

View Document Upload History

1. To view the documents that have been uploaded, select the **Document Upload** link from the **Active Order** screen:
2. In the Documents section, the documents that have previously been uploaded will be displayed.
3. If additional documents need to be uploaded, select **Upload Documents**.



MI Center

Mortgage Insurance Center: Active Order ⌵ ⚙️ New Order ⌵

CUW Reference #: CUW00644554 RESUBMIT ORDER CHECK STATUS 📄

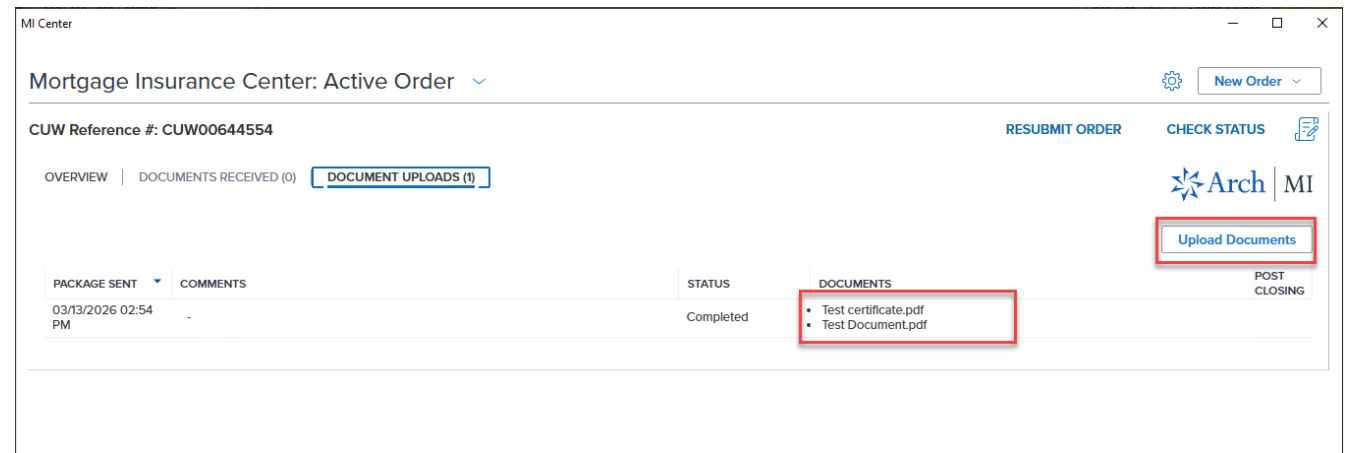
OVERVIEW | DOCUMENTS RECEIVED (0) | **DOCUMENT UPLOADS (1)**

CUW Order Status: Under review ACTIVE ORDER

Type	Provider	Order Date	Order Request Method
Contract UW with MI	Arch	03/13/2026 02:54 PM	Manual
Premium Payment Plan	Paid By	Refund Option	Renewal Option
DeferredMonthly	Borrower	Not Refundable	Constant
MI Decision	Certificate Number	Certificate Expiration Date	Premium Financed
-	-	-	-

Imported Rates

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



MI Center

Mortgage Insurance Center: Active Order ⌵ ⚙️ New Order ⌵

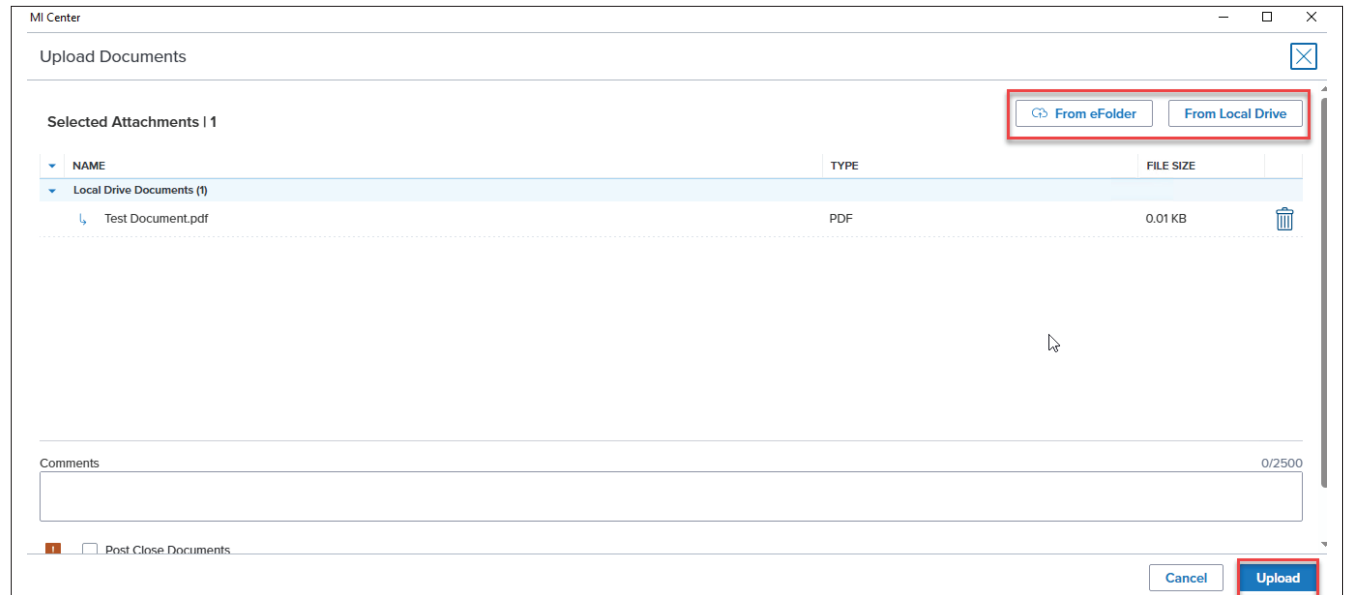
CUW Reference #: CUW00644554 RESUBMIT ORDER CHECK STATUS 📄

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

📄 **Upload Documents**

PACKAGE SENT	COMMENTS	STATUS	DOCUMENTS	POST CLOSING
03/13/2026 02:54 PM	-	Completed	<ul style="list-style-type: none"> • Test certificate.pdf • Test Document.pdf 	

4. Choose from **eFolder** or **Local Drive**, select the document(s) and click **Upload**.



MI Center

Upload Documents

Selected Attachments | 1

From eFolder From Local Drive

NAME	TYPE	FILE SIZE
Local Drive Documents (1)		
Test Document.pdf	PDF	0.01 KB

Comments 0/2500

Post Close Documents

Cancel Upload

Check CUW Application Status

There are two methods of checking the status of the CUW file:

1. From the **Order Summary** page, select the **Check Status** option on top right corner. A pop-up message will be prompted of "Check Status Completed" and the CUW Order Status will be updated on the screen:
2. Alternatively, you can also select **Resubmit Order** from the **Active Order** screen:

Mortgage Insurance Center: Order Summary ⌵ ⚙️ New Order

CUW Reference #: 26802994 RESUBMIT ORDER CHECK STATUS 📄

OVERVIEW | DOCUMENTS RECEIVED (2) | DOCUMENT UPLOADS (1)

Arch MI

CUW Order Status: Clear to close ACTIVE ORDER

Type	Provider	Order Date	Order Request Method
Contract UW with MI	Arch	03/11/2026 11:56 AM	Manual
Premium Payment Plan	Premium at Closing	Paid By	Refund Option
Periodic Monthly	Deferred	Borrower	Not Refundable
Renewal Option	Product Description	MI Decision	Certificate Number
Constant	Borrower Paid	Approved	26802994

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	1.050000%	\$87.50	120 Months
Second Renewal	0.200000%	\$16.67	240 Months

Success ✕

Check Status Completed

MI Center

Mortgage Insurance Center: Active Order ⌵ ⚙️ New Order

CUW Reference #: CUW00643952 RESUBMIT ORDER CHECK STATUS

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

Arch MI

CUW Order Status: Under review ACTIVE ORDER

Type	Provider	Order Date	Order Request Method
Contract UW with MI	Arch	03/09/2026 02:13 PM	Manual
Premium Payment Plan	Paid By	Refund Option	Renewal Option
Deferred Monthly	Borrower	Not Refundable	Constant
MI Decision	Certificate Number	Certificate Expiration Date	Premium Financed
-	-	-	-

Imported Rates

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

3. The **Edit Order** screen displays:

4. Scroll down to the bottom of the screen and select **Check Status**.

5. The status of the contract underwriting request displays:

MI Center / Arch MI: **Edit Order** ⓘ SETTINGS

MASTER POLICY INFORMATION Attach Documents

Master Policy Number
CUW I 23612-1-0

ORDER TYPE

Request Type: Contract Underwriting with MI Rate Quote ID: MI Certificate #: 26802994 CUW Reference ID: 26802994 Order Status: Clear to Close

MI Coverage % * Affordable Housing Type: **MI COVERAGE % DETAILS**

AUS FINDINGS ORIGINATOR INFORMATION

AUS Service: AUS Document Waiver Originator Type *:

NOTIFICATION RECIPIENTS Add Recipient

NAME	EMAIL	PHONE
<input type="text" value="Test User"/>	<input type="text" value="tester@archmi.com"/>	<input type="text"/>

Underwriting Comments 0/250

i

Clear to Close
CUW Reference ID: 26802994

STATUS	DESCRIPTION
ⓘ	We are pleased to inform you that your application is Clear to Close. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/

RATES

Initial Premium at Closing			First Renewal			Second Renewal		
Percent %	Amount	Duration	Percent %	Amount	Duration	Percent %	Amount	Duration
0.000000%	\$0.00	0 Months	1.050000%	\$87.50	120 Months	0.200000%	\$16.67	240 Months

You may receive other CUW status conditions as follows:


- **Request Received or Suspended:**




Request Received
CUW Reference ID: CUW00643952

STATUS	DESCRIPTION
	This application is currently Suspended. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/


- **Approved with Conditions:**




Approved with Conditions
CUW Reference ID: CUW00643952

STATUS	DESCRIPTION
	This application is Approved with Conditions. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/


- **Declined:**



Declined
CUW Reference ID: CUW00643952


STATUS	DESCRIPTION
	We regret to inform you that your application has been Declined. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/

▪ **Cancelled:**




Cancelled

CUW Reference ID: CUW00643952


STATUS	DESCRIPTION
	This application has been Cancelled. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/

▪ **Withdrawn:**



Withdrawn

CUW Reference ID: CUW00643952

STATUS	DESCRIPTION
	This application has been Withdrawn. Please call us at (800) 603-3565 with any questions. See Arch MI's fraud warning here: https://mortgage.archgroup.com/us/disclaimer/

Retrieve the Loan Decision and Related Documents

1. Click on **Documents Received** in the **Active Order** screen.

2. All documents returned by Arch MI, including the Loan Decision Statement, will be saved in the **Encompass Desktop eFolder** or **EPC Document Folder** as shown below:

Encompass Desktop eFolder:

Mortgage Insurance Center: Active Order

CUW Reference #: 26802994

OVERVIEW **DOCUMENTS RECEIVED (2)** DOCUMENT UPLOADS (1)

Document Name: Arch_ContractUnderwriteWithMI.pdf

Arch_ContractUnderwriteWithMI.pdf

Arch_ContractUnderwriteWithMI.pdf

Arch_ContractUnderwriteWithMI.pdf

1 / 1 100%

Commitment and Certificate of Insurance

Arch Mortgage Insurance Company (herein "the Company")

Please deliver to: Magic Johnson

MI Master Policy #

Insured Loan # TEST260300512

Insured Customer: Arch MI Contract UW Default

Customer Address: 250 N Elm Street, Greensboro, NC 27401

Borrower Name(s): John W Mark DoeBW Jr., Jane Doe

Property Address: 152 Stone meadow dr, City Place, Walnut Creek, CA 94597

Certificate # 26802994

Commitment Term: 6 Months

Base Loan Amount: \$100,000

Financed Premium Amount: N/A

Total Loan Amount: \$100,000

Sales Price: N/A

Appraised Value: \$120,000

Schedule-1-Transaction Amount: N/A

Amended: 3/11/06

Commitment Effective: 2/10/06

Commitment Expiration: 6/10/06

Loan Term: 360 Months

Occupancy: Owner Occupied

Property Type: Modular Htg (PHU)

Loan Type: Fixed Rate, Fixed Payment

Free Runner: 06/01/04

Encompass eFolder

Documents Help

Documents Preliminary Conditions Underwriting Conditions Post-Closing Conditions Delivery Conditions Packages History

Documents View Standard View

Document Group (All Documents) Stacking Order None

Documents (2)

Att	File	Name	Description	For Borrower Pair	Type	Access	For Milestone	Status	Date
		Arch Contract Underwriting	Arch Contract Underwriting	All	Settlement Service	AC, CL, FN, LD,...	Processing	Received	09/10/25
		Arch MI Certificate	Arch MI Certificate	All	Settlement Service	AC, CL, FN, LD,...	Processing	Received	09/10/25

EPC Document Folder:

TEST250900321 Cane Contract UW & Candy Contract UW

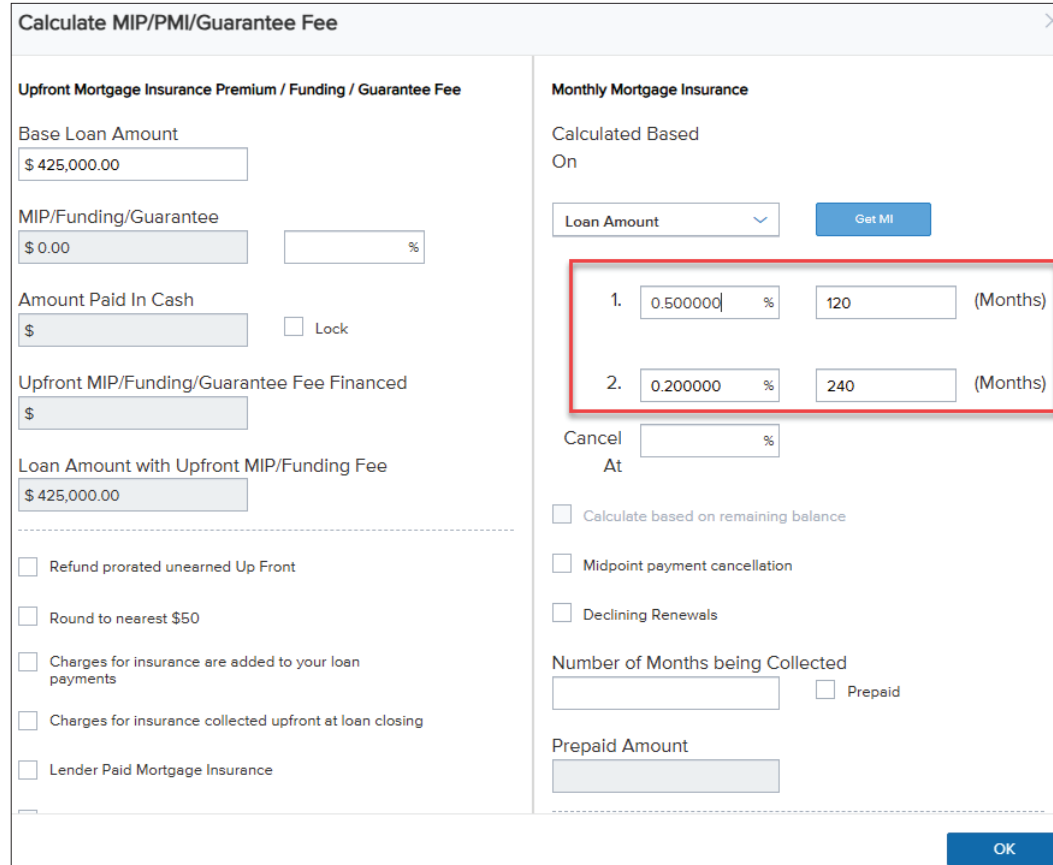
750 Mid-FICO 230 N. Elm St. East Building 1 Dallas TX, 75233 \$400,000.00 Appraised Value 6.000% Note Rate Not Locked Lock Status Conventional Fixed Fixed Rate \$360,000.00 Total Loan Amount 9.611 / 22.192 DTI 90,000 / 90,000 / 90,000 LTV / CLTV / HCLTV No Cash-Out Refi First MM/DD/ Est Closing

Unassigned Files (0)

Document Folders(2)

NAME	DESCRIPTION	FOR BORROWER PAIR	ATTACHMENT	CONDITION	COMMENT	ACCESS	MILESTONE	CREATED ON
Enter folder name	Enter Description	Select				Enter acce...	Select	Enter Created On
Arch Contract Underwriting	Arch Contract Underwriting	All	2			LO,LP,UW,C...	Processing	09/10/2025 11:48...
Arch MI Certificate	Arch MI Certificate	All	1			LO,LP,UW,C...	Processing	09/10/2025 11:54...

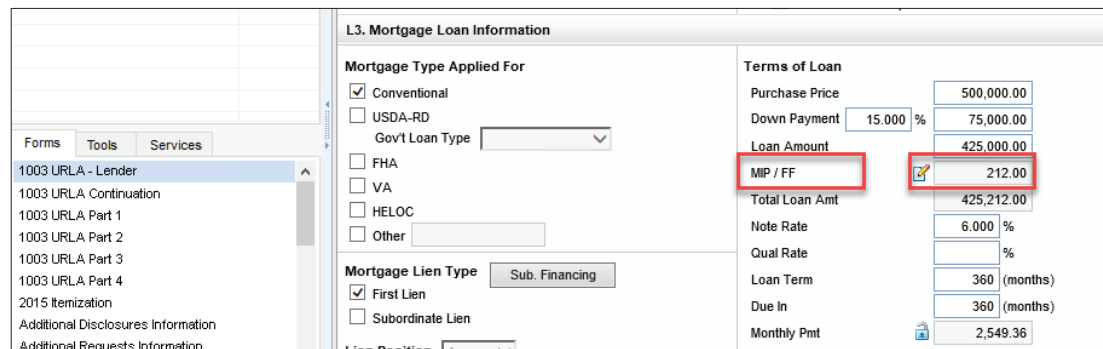
3. If MI was requested, MI rates will be automatically imported into the EPC in the **Calculate MIP/PMI/Guarantee Fee** section:



4. MI rates will also be imported into **Encompass Desktop Forms**.

5. Select **Forms > 1003 URLA - Lender**.

6. Click the **edit icon** next to **MIP/FFE**.



7. Validate the MI rates on the **MIP/PMI Guarantee Fee Calculation** screen.

MIP/PMI/Guarantee Fee Calculation ✕

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount 425,000.00

MIP / Funding / Guarantee %

Amount Paid in Cash Lock

Upfront MIP/Funding/Guarantee Fee Financed 425,000.00

Loan Amount with Upfront MIP/Funding Fee 425,000.00

Refund prorated unearned Up Front

Round to nearest \$50

Charges for the insurance are added to your loan payments

Charges for the insurance are collected upfront at loan closing

Lender Paid Mortgage Insurance

MI Factor Field Locked

Monthly Mortgage Insurance

Calculated Based On Loan Amount Get MI

1.	<input style="border: 1px solid gray;" type="text" value="0.500000"/>	%	<input style="border: 1px solid gray;" type="text" value="120"/>	Months
2.	<input style="border: 1px solid gray;" type="text" value="0.200000"/>	%	<input style="border: 1px solid gray;" type="text" value="240"/>	Months

Cancel At %

Calculate based on remaining balance

Midpoint payment cancellation

Declining Renewals

Number of Months MI being Collected Prepaid

Prepaid Amount

Mortgage Insurance (FHA and VA)

Type of Veteran ▼

Is this the first use of the VA loan program?

[? Learn more...](#)

OK Cancel