



# Order Non-Delegated Genworth MI through LendingQB

## STEP 1

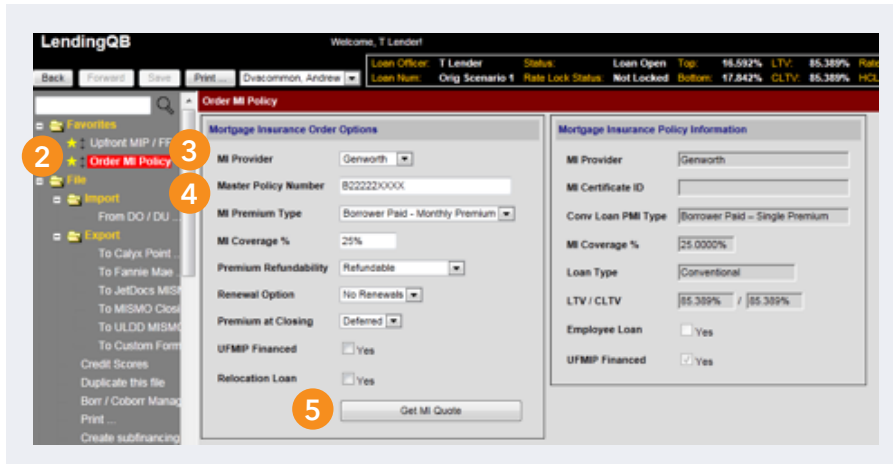
Obtaining a Rate Quote and Ordering **NON-DELEGATED** Genworth Mortgage Insurance

1. Choose a loan from pipeline view. Click the link then click **edit**.
2. Within the loan file, use the left navigation panel to select **Services > Order MI Policy**

### Helpful Hint:

Hover your mouse to the left of **Order MI Policy** and highlight the star. This will move the link to **Favorites**

3. Select **Genworth** in the **MI Provider** drop-down
4. Verify that the **Master Policy Number** is accurate
5. Select the appropriate MI product information and click **Get MI Quote**



## STEP

2

Once **Get MI Quote** is selected, the following screen will be displayed and you will be able to:

6. Select the desired quote and select **Apply Quote to Loan File**
7. Select the desired quote and select **Apply Quote and Order Policy**

**MI Quote**

Quote Date: 12/18/2018 9:36:00 AM  
 Quote ID: [blank]  
 Quote Expiration: 12/18/2018  
 Quote Status: Normal - Request processed

Buttons: **Apply Quote to Loan File** (6), **Apply Quote and Order Policy - Delegated**, **Apply Quote and Order Policy - Non-Delegated** (7)

**Policy Information:** Genworth, Borrower Paid - Monthly Premium, 30.0000% Coverage, Non-Refundable, Constant

Premium/Tax	Factor	Amount
Initial Premium (deferred)	0.3300%	\$48.95
Monthly Premium	0.3300%	\$48.95
Renewal Monthly Premium	0.2000%	\$29.67

Initial Premium Term: 1 month  
 Monthly Premium Term: 119 months  
 Renewal Premium Term: 240 months

**Rate Quote Disclaimer**

The rate quote generated is only an estimate based on the information you provided. It does not constitute a binder or agreement to extend insurance coverage. A final rate quote will be provided to a lender obtaining a commitment of insurance from Genworth Mortgage Insurance. Coverage is subject to approval under appropriate Genworth Mortgage Insurance underwriting guidelines and rates in effect on the date an insurance commitment is issued. Rates are subject to change without notice.

Close

To view quote in pdf → Click document list.Mtg Ins Document.Action-click.view pdf

## STEP

3

Once you have completed a Rate Quote or MI Order, close the **MI Quote** window and refresh your browser to:

8. View MI rate quotes in the **Order MI Policy** screen by selecting **view quote**
  - Each time you request a new quote, the information will be added to this section and ordered by date

#### Helpful Hint:

Clicking any link in the left navigation panel will refresh your browser.

9. View the MI Order information and its corresponding **Decision Type**.

The **Decision Type** will show as **Suspended** until a Genworth underwriter has rendered a decision on the loan. (See Step 4 for document submission instructions.)

**MI Quotes on File**

MI Provider	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing	CFMFI Financed	Quote Date
Genworth	Borrower Paid - Monthly Premium	25.0000%	Non-Refundable	Constant	Deferred	No	08/28/2015 10:48 AM

**MI Policy Orders on File**

MI Provider	Internal Policy #	Credit/Order #	Submitted Date	Expiration Date	Decision Type	Policy Status	Message
Genworth	8222225/GP	9601118629	08/28/2015 10:50 AM	2015-12-28	Approved		

Copyright © 2010-2015 LendingQB. All rights reserved.

### IMPORTANT NOTE:

When choosing a MI product without an up-front MI premium, you must go into the **Upfront MIP/FF** screen and manually remove the **Total UFMIP / FF amount**. This is a known defect that Lending QB is working to resolve.

Upfront MIP/FF

Loan Type: Conventional

**Borrower Paid Upfront MIP/FF**

Total UFMIP / FF: 0.500000% \$79.17

☐ Single payment

☒ Annual rate for 1 months

Is UFMIP/FF being financed? ☐ Yes ☒ No

UFMIP/FF financed amount: \$0.00

Paid in Cash: ☐ \$79.17

**Borrower Paid Monthly MIP**

Annual premium rate: 0.500000%

of Loan Amount: \$190,000.00

Base monthly premium: \$79.17

Monthly premium adjustment: \$0.00

Monthly premium: ☐ \$79.17

**Borrower Paid MIP Renewal and Cancellation**

Term for initial rate: 119

Term for renewal annual rate: 240

Renewal annual premium rate: 0.200000%

Renewal monthly amount: \$31.67

Cancel at LTV: 0.000% ☐ Cancel at midpoint

Minimum number of payments before cancellation: 0

**MI Policy**

Mortgage insurance type: Borrower paid

MI coverage %: 25.0000%

MI provider: Genworth

MI commitment requested date:

MI commitment received date:

MI commitment expiration date:

## STEP 4

Submit loan documentation for the loan:

10. Once Genworth receives the submission, you will receive an email from [MyGenworthMI.Genworth@genworth.com](mailto:MyGenworthMI.Genworth@genworth.com) that includes a link labeled "Click Here" that you will select to upload your documents.

Subject: FW: My Genworth MI Notification [DATA RECEIVED][Ref#: 9601175830] [Borrower: Firstimer]

Message: Hybrid Screen Shot.png (97 KB)

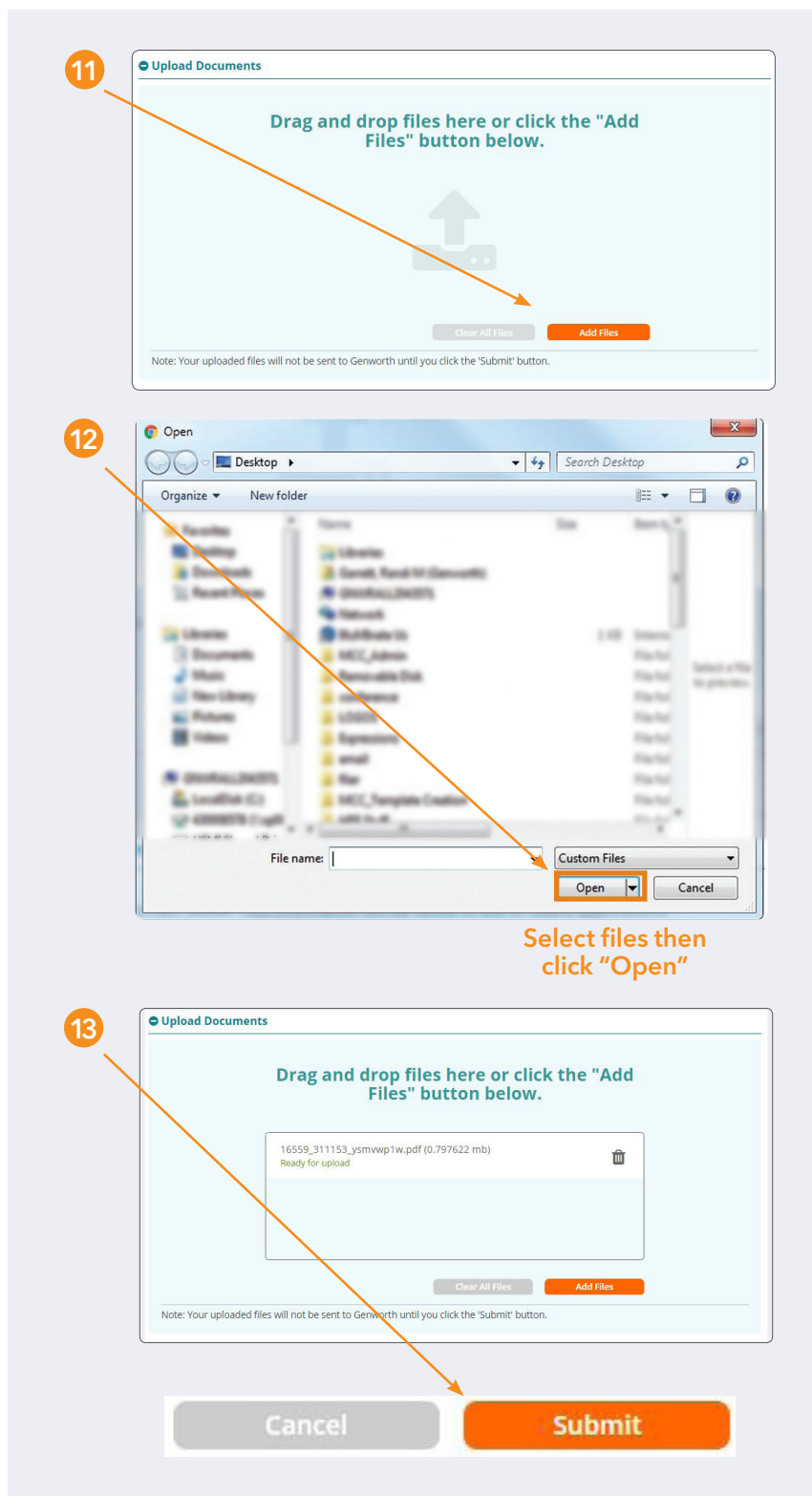
**LOAN SUMMARY**

Reference Number: 9601175830  
Borrower Last Name: Firstimer  
Customer Name: TESTING ORG. & NUMBER

**YOUR LOAN STATUS UPDATE**

Thank-you for your business. We have received the loan data you submitted through your Loan Origination System (LOS). Please follow this link to submit your documents: [Click Here](#) 10

11. Click the **"Add Files"** button to open your file drive in a separate window.
12. Click on the files you want to upload (hold the Ctrl Key to select multiple files) and click **"Open"**.
13. Your file will appear in the Upload Documents window.
  - Select **"Submit"** under the Status Update Notifications section when ready to continue.



# STEP 5

14. When a decision is available, you will receive an email from [MyGenworthMI.Genworth@genworth.com](mailto:MyGenworthMI.Genworth@genworth.com) providing loan status information and directing you to check status within the loan to obtain the decision document.

GENWORTH MORTGAGE INSURANCE CORPORATION ("COMPANY")  
800 444 5664 ActionCenter®  
genworth.com  
mortgageinsurance.genworth.com  
Action.Center@genworth.com

**Genworth**

Commitment/Certificate Number: 6300387348  
Lender Loan Number: 3800017806  
Attention to: Caps Fax Number

**COMMITMENT/CERTIFICATE OF INSURANCE**

In consideration of the premium hereinafter set forth and in reliance upon the information provided in connection with this mortgage insurance transaction (including in any Insurance Application as defined in the Policy or in any submission pursuant to the Delegated Underwriting Endorsement (an "Application")), we hereby issue this Commitment/Certificate of Insurance for the Loan herein described, subject to the terms and conditions of the Policy and subject to any underwriting conditions to the extent set forth below. Insurance coverage will begin as of the Certificate Effective Date subject to payment of Premium as required in the Policy and as provided for in the mortgage insurance activation instructions. Without limiting any right or remedy otherwise available to us, we hereby reserve the right to cancel or rescind any Commitment/Certificate of Insurance in accordance with the Policy.

**Please verify that all information on this Commitment/Certificate of Insurance meets your requirements prior to remitting premium.**

Initial Insured or Servicer Information			
Initial Insured or Servicer Name	TESTING ORG. & NUMBER TEST & TEST		
Initial Insured or Servicer Address	123 Main Street, Suite 182 Suites 384 Raleigh NC 27615-0000		
Master Policy Number	8022228VGP		

Borrower and Property Information			
Borrower Name	John Test	Property Type	Single Family
Co-Borrower Name(s)	Jane Test	Occupancy	Primary
Property Address	1234 Drake Blvd Raleigh NC 27614-0000	Sales Price	160,000.00
		Property Value	177,500.00

Mortgage Insurance Information			
Commitment/Certificate Number	6300387348	Premium and Tax Information	Rate
Commitment Effective Date	12/04/2015	First Year Premium	0.55000000%
Commitment Expiration Date	04/02/2016	First Premium	0.04583300%
Submission Method	Genworth MI Operations	Surcharge	0.000%
Commitment Updated	12/04/2015 02:58:58 PM	County Tax	0.000%
Premium Payment Option	Zero Monthly, Borrower Paid	Municipal Tax	0.000%
Term of Coverage	1 Month	Initial Total*	0.00
LTV Range	90.01% - 95%	First Month Total	68.75
Coverage	30%		
Rate Loan Type	Fixed		
Premium Refundability	Refundable, LTV/Term Based		
Underwrite Type	Genworth Underwritten		
Rate Class	N/A		

**Premium Schedule:**

For Months 1-120: 0.5500% x Original Loan Amount x 1/12  
(Effective Monthly Rate = 0.04583300%)  
For Months 121 - term: 0.2000% x Original Loan Amount x 1/12  
(Effective Monthly Rate = 0.16666600%)

**Renewal Type**

Renewal Rate (yrs 2 - 10): 0.55000000%

Renewal Rate (yrs 11 - term): 0.20000000%

\*To activate Genworth Mortgage Insurance, follow the instructions provided on our Mortgage Insurance Activation Instructions.

Loan Information			
Insured Loan Amount	150,000.00	GLTV	93.75%
Financed Premium Amount	0.00	LTV	93.75%
Loan Amount	150,000.00	CLTV	93.75%
Subordinate Financing Amount	0.00	DTI, Data Source	15.66%, Genworth
Loan Type	Fixed Rate	Documentation Type	Full or DU/UP Doc Relief
Loan Repayment Type	Fully Amortizing	Pledged Assets	0.00
Loan Purpose	Purchase	Relocation Loan	No
Amortization Term/Loan Term (Mos)	300/360	HFA	No
Self Employed Borrower/Co-Borrower	Yes/No	Affordable Housing	No
Non-Retail/Third Party Originated	No	AUS, Result	Not Provided
Representative Credit Score	760		

Please do **NOT** resubmit the MI order using the LOS MI request screen. If you have a change in a non-delegated loan submitted through the LOS, you will need to submit documents to your Genworth underwriter. You can also send your documents to the Genworth Action Center at [action.center@genworth.com](mailto:action.center@genworth.com). Please reference your Genworth Certificate number.

## FOR MORE INFORMATION

Our ActionCenter® representatives are happy to help!

**800 444.5664**

Genworth Mortgage Insurance | 8325 Six Forks Rd | Raleigh, NC 27615 | [mi.genworth.com](http://mi.genworth.com)