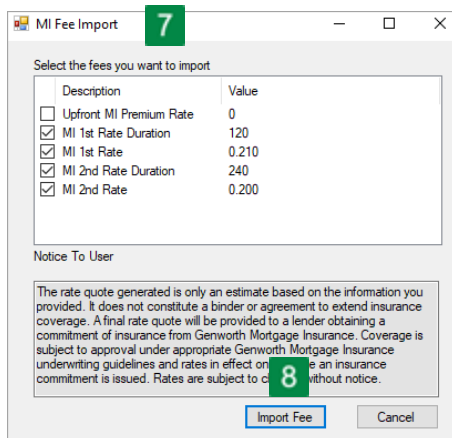
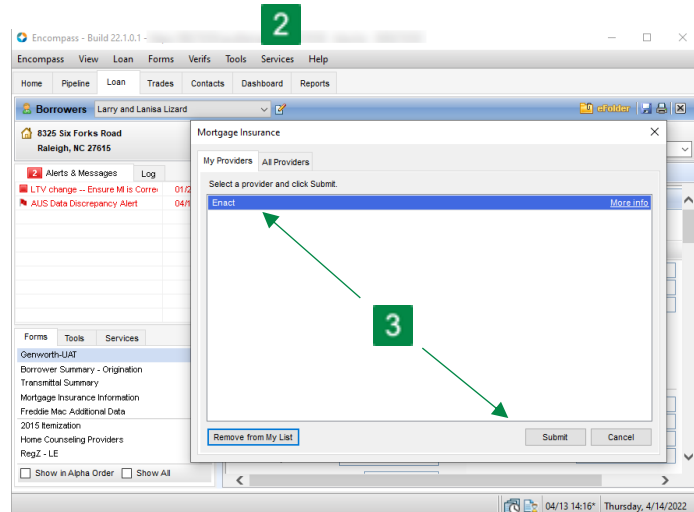


Encompass[®] Rate Quote Guide

Ordering Rate Quote

- 1) Open a loan from Pipeline view.
- 2) From the menu bar, select **Services > Mortgage Insurance**.
- 3) Select **Enact > Submit**.
- 4) Verify your **Master Policy Number** is accurate "B22222_____".
- 5) In the **Request Type** dropdown, select **Rate Quote** and enter required data.
- 6) When loan data is complete, select **Rate Quote** at bottom right.
- 7) Once processed successfully, click **OK** in **New Order** box to open MI Fee Import screen. If you encounter an error, contact the Enact ActionCenter for further assistance or correct loan information and resubmit. The verbiage in the error message normally should provide an indication as to the cause of the error.
- 8) Select the **MI Premium check box**, then select "**Import Fee**" at bottom right to import the MI rate into the appropriate disclosure.



Enact Request

Master Policy Number B22222VGP **4**

Processor ID _ENCOMPASS

Password *****

☒ Save Login Information

Loan Information
 Borrower: Lizard, Larry
 CoBorrower: Lizard, Lanisa
 Loan Number: _____

Request Type: Rate Quote **5**

Mortgage Insurance Information
 MI Certificate Type: Primary
 MI Coverage %: 25
 Premium Payment Option: Zero Monthly
 Refund Type: NotRefundable
 Renewals: Constant
 Credit Risk Class: _____
 Purchase Eligibility: _____
 Recommendation: _____

Mortgage Insurance Payment Option
 MI Premium Payment Plan: BorrowerPaid
 Premium Rate Plan Type: Level
 Split Premium Plan Type: _____
☐ Premium Financed

Contract Underwriting Service
 Service Request: _____
 Investor/Guidelines Name: _____

Loan Information
 Special Program: _____
 Special Features - (select all that apply)
☐ Rush ☐ HFA Loan
☐ Construction to Perm ☐ Affordable Housing
☐ Relocation Loan

Origination Information
 Non-Retail Origination: ☐ Yes ☒ No
 Origination Channel: Retail
 TPO Company Name: _____
 TPO Company NMLS ID: _____
 TPO State: _____

Visit enactmi.com for full package upload and more

Rate Quote **6**

Properties in West Virginia and Kentucky may be subject to state/or local taxes. These taxes may or may not be listed on the rate quote and may vary based on the municipality of the subject property.

View Rate Quote Response

- 1) Select **View** tab to access rate quote data.
- 2) Select the **Rate Quote** to view.

All data and rate quotes can be viewed from the **View** tab. Each quote is identified with an Order Number and Date/Time Stamp. Highlight the Quote and click the **View** button, at the bottom of the screen, to view the PDF file.

NOTE: You can resubmit the request for Rate Quote multiple times to Enact. Each successful rate quote submission will return the rates under the "Import Fees" section. The Fees will be successfully imported and overwritten on each submission.

Enact Request

Master Policy Number: B222225VGP
Processor ID: ENCOMPASS
Password: *****
Login Information: (*) Required field

Loan Information:
Borrower: Lizard, Larry
CoBorrower: Lizard, Larissa
Loan Number: [REDACTED]

Order No.	Order Date	Product Name	Status
RQ0130CA5	04-12-2022 08:34:11 AM	Rate Quote	Successful
RQ0130CA5	04-12-2022 08:39:42 AM	Rate Quote	Successful
RQ0130CA5	04-14-2022 03:50:12 PM	Rate Quote	Successful

Buttons: Upload Documents, Required documents, Retrieve By New Order No, Import

Document Upload History: Date, Document Name, Comments, Status

Received Documents: Received Date, Document Name
04-12-2022 0... Genworth MI RateQuote

Buttons: View, Cancel

Helpful Tips

Review MI Quote

Here's how to Navigate to the MI Information within the Loan Application.

- A) Select "Forms" and ensure that the following options at the bottom of the screen are checked.

"Show in Alpha Order"

"Show All"

- B) Select "1003 URLA – Lender"
- C) Go to the **Proposed Monthly Payment for Property** and select the Edit Field Value for "Mortgage Insurance"

1003 URLA - Lender

MIP/PMI/Guarantee Fee Calculation

Upfront Mortgage Insurance Premium / Funding / Guarantee Fee

Base Loan Amount: 220,500.00
MIP / Funding / Guarantee: %
Amount Paid in Cash: [REDACTED]
Upfront MIP/Funding/Guarantee Fee Financed: 220,500.00
Loan Amount with Upfront MIP/Funding Fee: 220,500.00

Options:
☐ 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: Base Loan Amount, Get MI

Options:
☐ Calculate based on remaining balance
☐ Midpoint payment cancellation
☐ Declining Renewals

Number of Months MI being Collected: [REDACTED]
Prepaid Amount: [REDACTED]

Mortgage Insurance (FHA and VA)

Type of Veteran: [REDACTED]
☐ Is this the first use of the VA loan program?

Proposed Monthly Payment for Property

First Mortgage (P & I): 1,004.73
Subordinate Lien(s) (P & I): [REDACTED]
Homeowner's Insurance: [REDACTED]
Supplemental Property Insurance: [REDACTED]
Property Taxes: [REDACTED]
Mortgage Insurance: 38.59
Association/Project Fees (Condo, Co-Op, PUD) [REDACTED]
Other: 0.00
TOTAL: 1,123.32

Cash Back: \$ 245,000.00
Paid off in the Transaction: \$ [REDACTED]
Fees that You Owe: [REDACTED]
Prepaid Items: 390.45
Closing Costs: [REDACTED]
Funding Fee: 390.45
TOTAL: 245,390.45

Buttons: Learn more..., OK, Cancel

Processor Access History

The history of who requested the Rate Quote will be recorded in the **eFolder**

eFolder

LTV: 90.000/90.000/90.000 Rate: 4.250% Est Closing Date: //
DTI: 23.402/23.402 Not Locked FS: Kenneth Duclos

Need Help? Call the ActionCenter® at 800-444-5664.

MI Product Selection Guide

Note: Properties in West Virginia and Kentucky may be subject to state/or local taxes. These taxes may or may not be listed on the rate quote and may vary based on the municipality of the subject property.

Enact's integration with Encompass lets you order MI without leaving your LOS. Use this guide to determine which values to select from the Order tab, depending on the Enact MI Product you plan to order.

INSTRUCTIONS

- 1) Locate the Enact MI Product name you plan to order in the table below (Fig. A)
- 2) Enter the associated data values as listed in the table for fields A-F.
- 3) Enter any additional data as needed in remaining fields.
- 4) We're here to help! Contact the ActionCenter® at 800-444-5664 for additional support.

The screenshot shows the 'Order' tab in a software interface. Fields A through F are highlighted in green to correspond with the data table. Field A is 'Premium Payment Option' (Zero Monthly), Field B is 'Refund Type' (NotRefundable), Field C is 'Renewals' (Constant), Field D is 'MI Premium Payment Plan' (BorrowerPaid), Field E is 'Premium Rate Plan Type' (Level), and Field F is 'Split Premium Plan Type' (blank). Other visible fields include 'Request Type' (Rate Quote), 'MI Certificate Type' (Primary), 'MI Coverage %' (25), 'Credit Risk Class', 'Purchase Eligibility', 'Recommendation', 'Contract Underwriting Service', 'Service Request', and 'Investor/Guidelines Name'.

Enter these data field values (Fig. A)

A Premium Payment Option	B Refund Type**	C Renewals	D MI Premium Payment Plan	E Premium Rate Plan Type	F Split Premium Plan Type*
Zero Monthly	Not Refundable or Refundable	Constant or Declining	Borrower Paid or Lender Paid	Level	BLANK
Monthly	Not Refundable or Refundable	Constant or Declining	Borrower Paid or Lender Paid	Level	BLANK
Single Premium	Not Refundable or Refundable	Declining	Borrower Paid or Lender Paid	Level	BLANK
Annual	Refundable	Constant or Declining	Borrower Paid or Lender Paid	Level	BLANK
Split Premium	Not Refundable or Refundable	Constant	Borrower Paid or Lender Paid	Level	Split Premium 1-6 (See below)

* Availability of Split Premium product varies by state.

** LPMI Premiums are non-refundable.

* Split Premium MI

Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
.50%	.75%	1.00%	1.25%	1.50%	1.75%

For more information about payment plans, visit our website at enactmi.com. Rates may not be available or approved for all states.