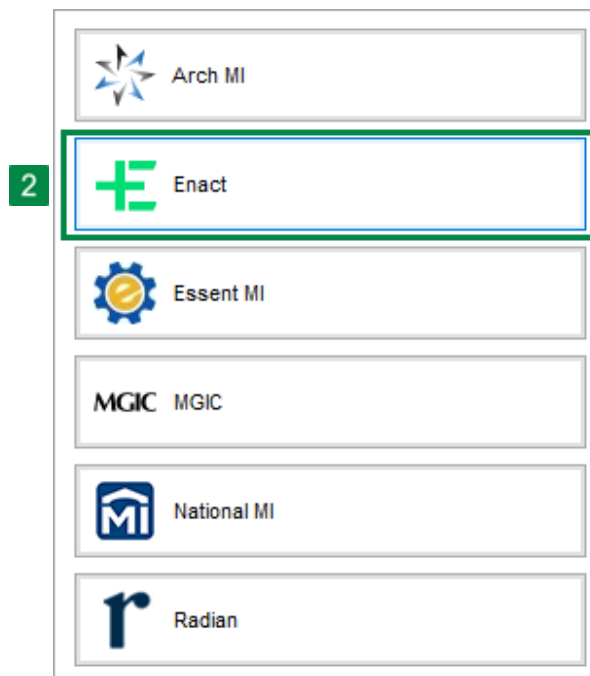
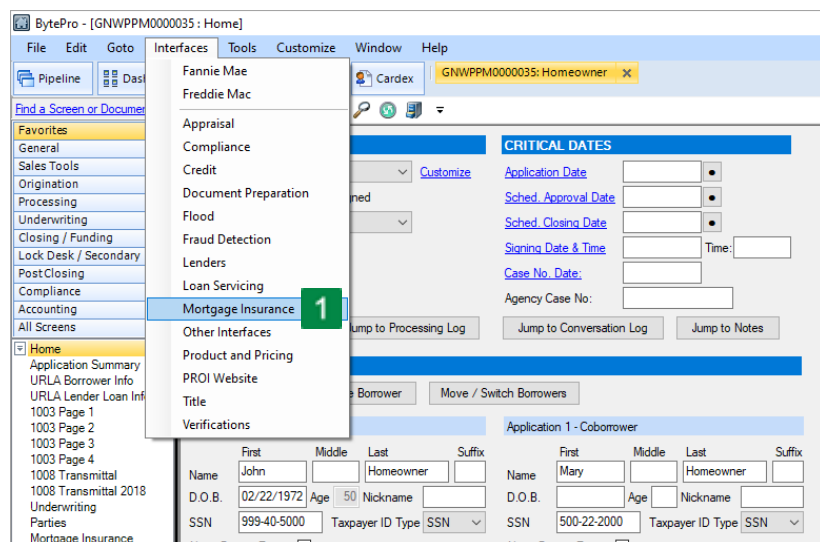


BytePro

Non-Delegated MI Guide

Selecting Enact

- 1) Within a loan, select **Interfaces > Mortgage Insurance**
- 2) Choose **Enact** to open the Enact MI order screen.



Entering Credentials

Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.
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If your credentials have not been set up globally by your admin, you will need to enter your company's login credentials on your first order.

- 1) From the Order screen, click the **Defaults** hyperlink.

Enter data as follows:

- 2) **Master Policy Number** – assigned by Enact (ex. B2222xxxx)
- 3) **User Name** – assigned by Enact.
- 4) **Password** – assigned by Enact.
- 5) **Rate Quote Option** – Choose “Selected by Default”
- 6) **Environment** - Production

The screenshot displays the Enact software interface. At the top, there are three buttons: "Get Quote", "Order MI Certificate", and "Check Status". Below these, the "Provider" section includes links for "Enact Web Site", "Upload Documents via Website", and a "Defaults" link with a green box containing the number "1". To the right, the "Purchase Price" is set to 250,000.00, "Base Loan" to 225,000.00, "PMI Type" to "Monthly Non-Refundable", and "MIP Percent" to "0.000%". A "Calculate" button is also present. The "Defaults" dialog box is open, showing a list of fields with green boxes containing numbers 2 through 6 next to them: "Master Policy Number" (B2222xxxx), "User Name" (_BYTE), "Password" (masked with dots), "Rate Quote Option" (Selected By Default), and "Environment" (Production). Each field has a small icon to its right. An "OK" button is highlighted with a green box at the bottom right of the dialog box. A "Close" button is located at the bottom right of the main window.

If you need login credentials, contact the Enact Action Center at 800-444-5664.

Order Non-Delegated MI

- 1) On the Enact order screen, select **Non-Delegated** from the **MI Underwriting Method** dropdown.
- 2) Enter the **Coverage %**.
- 3) Confirm the **PMI Type** is selected.
- 4) Select the **Order MI Certificate** button so submit the request.

The screenshot shows the Enact web application interface. At the top, there are three buttons: "Get Quote", "Order MI Certificate" (highlighted with a green box and a green callout '4'), and "Check Status". Below these are two main sections. The left section, titled "Provider", contains links for "Enact Web Site" and "Upload Documents via Website", and a "Defaults" link. It also has input fields for "Rate Quote ID", "Certificate No.", "Coverage %" (with a value of 25% and a green callout '2'), "MI Underwriting Method" (a dropdown menu set to "Non Delegated" with a green callout '1'), "Special Program Code", and "MI Company" (a dropdown menu set to "Genworth Mortgage"). The right section contains various numerical and dropdown fields: "Purchase Price" (300,000.00), "Base Loan" (270,000.00, with a green callout '3' and a "Calculate" link), "PMI Type" (a dropdown menu set to "Monthly Non-Refundable"), "MIP Percent" (0.000%), "Loan with MIP/FF" (270,000.00), "MIP/FF Paid in Cash" (0.00), "Monthly MI Premium" (0.21 % yr 11-30: 0.20 %), "Monthly MI Payment" (47.25), "MI Prem Pd in Adv" (a percentage field), and "Months in Advance". At the bottom, there are two sections: "Documents (double-click on a document to view it)" and "Status Messages (double-click to view long messages)".

- 5) Select **Yes** to confirm the request.

The screenshot shows a "BytePro" dialog box with a close button (X) in the top right corner. The text inside the dialog reads: "You are about to order an MI certificate. Are you sure you want to continue?". At the bottom, there are two buttons: "Yes" (highlighted with a green box and a green callout '5') and "No".

- 6) A success message will be displayed once Enact receives the non-delegated order. Select **OK**.

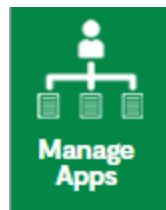
The screenshot shows a "BytePro" dialog box with a close button (X) in the top right corner. The text inside the dialog reads: "Success" and "No MI premiums returned.". At the bottom, there is a single button labeled "OK" (highlighted with a green box and a green callout '6').

Uploading Documents

- 1) Return to the Enact screen and copy the **Certificate No.**
- 2) Select the **Enact Web Site** link or navigate to <https://enactmi.com>.

- 3) Enter your credentials.
- 4) Select **Log In**.
- 5) Need to Register?
Select **Sign Up Now**.

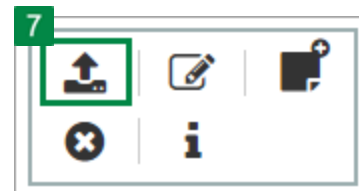
Once logged in, select Manage App from the left navigation pane.



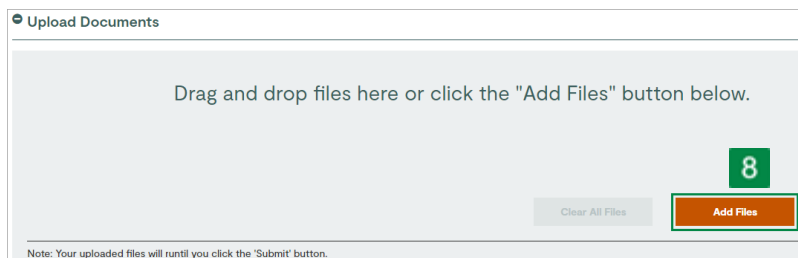
- 6) From the Find an Existing Application at the top right, select MI Ref # in the dropdown box. Paste or enter the Certificate number and select the Magnifying Glass to search.

Select the loan from the search results.

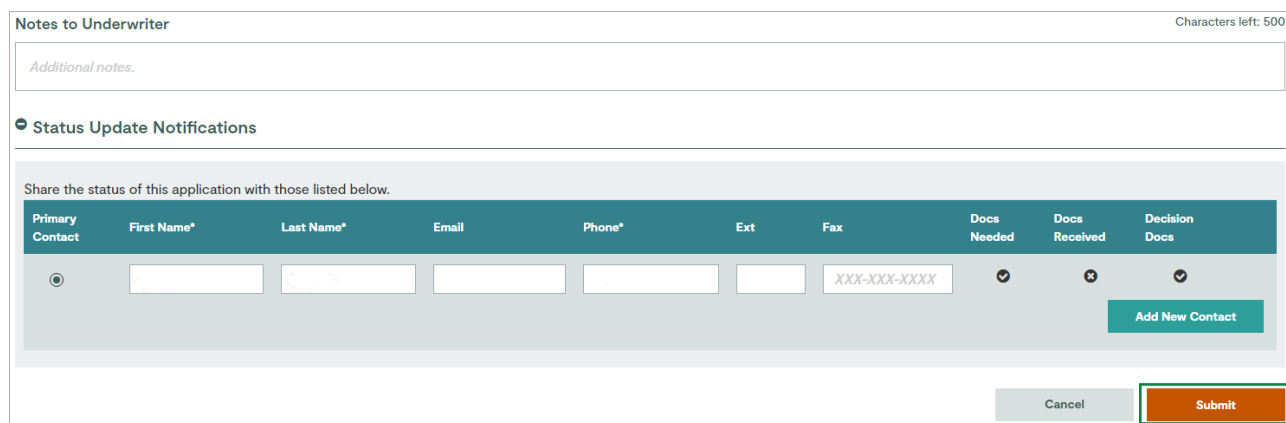
- 7) In the Actions Pane, select the Upload Documents icon.



- 8) Drag and Drop files into the window or select **Add Files**.

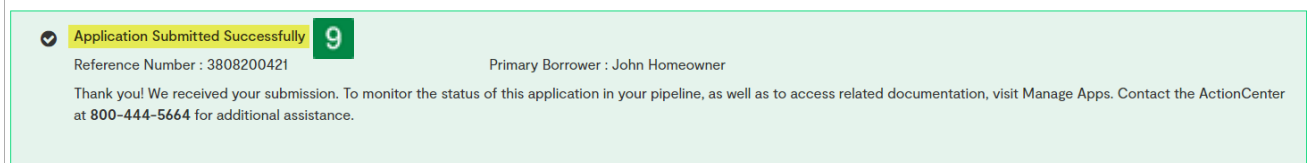


- 9) Add an optional note to the underwriter, update status notifications and select Submit to upload your documents.



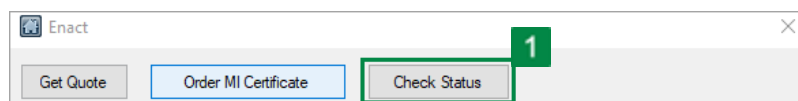
You will receive confirmation of a successful document upload.

MI Application - Non-Delegated

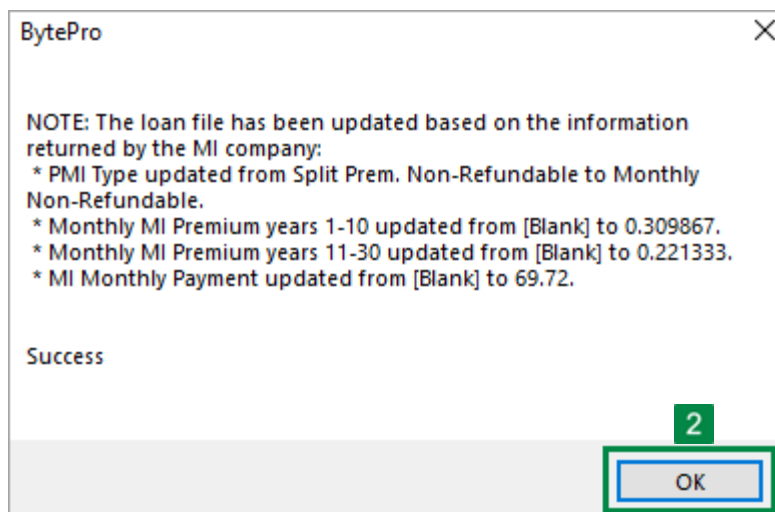


Check Status

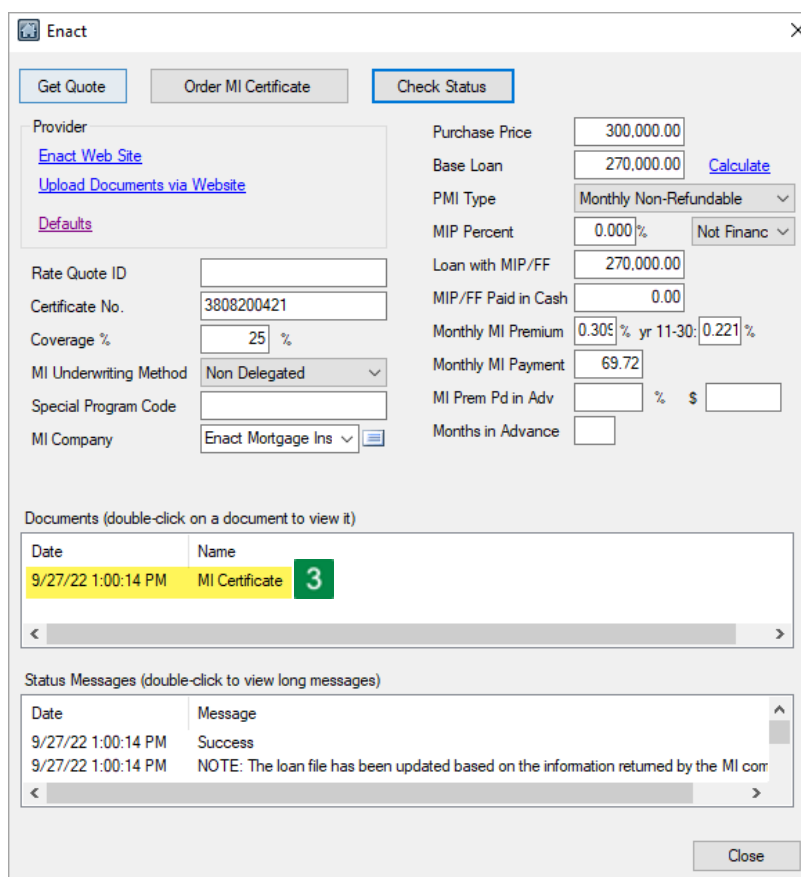
- 1) Once you are notified by **Enact** via email that the commitment is available, you can retrieve it by selecting the **Check Status** button on the Enact request.



- 2) Once you receive the success message, select **OK**.



- 3) The MI Commitment will appear in the documents section of the Enact request form as MI Certificate. Double-click to open and view.

The Enact mortgage insurance request form. It has a title bar "Enact" and a close button (X). At the top are three buttons: "Get Quote", "Order MI Certificate", and "Check Status". Below these are sections for "Provider" (with links to "Enact Web Site", "Upload Documents via Website", and "Defaults"), "Rate Quote ID", "Certificate No." (3808200421), "Coverage %" (25%), "MI Underwriting Method" (Non Delegated), "Special Program Code", and "MI Company" (Enact Mortgage Ins). To the right are fields for "Purchase Price" (300,000.00), "Base Loan" (270,000.00), "PMI Type" (Monthly Non-Refundable), "MIP Percent" (0.000%), "Loan with MIP/FF" (270,000.00), "MIP/FF Paid in Cash" (0.00), "Monthly MI Premium" (0.309% yr 11-30: 0.221%), "Monthly MI Payment" (69.72), "MI Prem Pd in Adv" (blank), and "Months in Advance" (blank). Below these is a "Documents" section with a table showing a document named "MI Certificate" dated "9/27/22 1:00:14 PM", highlighted with a green square and the number "3". At the bottom is a "Status Messages" section with a table showing a "Success" message dated "9/27/22 1:00:14 PM" and a "NOTE" message dated "9/27/22 1:00:14 PM". A "Close" button is at the bottom right.

MI Commitment PDF will display in the integrated PDF viewer [next page].

MI Certificate - 9/19/2022 3:36:22 PM

Status: Not Reviewed

Outdated: ☐

Type: MI Certificate

Category: APP

Description: MI Certificate

Format: PDF

Created: 9/19/2022 3:36:22 PM

Expires:

Needed Item: [None]

Location:

Annotations:

1

2

3

ENACT MORTGAGE INSURANCE CORPORATION ("COMPANY")

800-444-5664 ActionCenter®
EnactMI.com
Action.Center@EnactMI.com

Commitment/Certificate Number:
Lender Loan Number:
Attention to:

Enact®

COMMITMENT/CERTIFICATE OF INSURANCE

Enact Mortgage Insurance Corporation hereby issues this Commitment/Certificate of Insurance (C/C) for the loan herein described, subject to: (1) the terms and conditions of the Policy and (2) any conditions to the extent set forth below; and in reliance upon the Application, supporting materials, and other information provided in connection with this mortgage insurance transaction. 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.

Initial Insured or Servicer Information

Initial Insured or Servicer Name: THIS IS NAME TEST
Initial Insured or Servicer Address: Please Call Action & Center Fargo ND 58103-0050
Master Policy Number: 822225VGP

Borrower and Property Information

Borrower Name: John Homeowner
Co-Borrower Name(s): Mary Homeowner
Property Address: 4008 Another Street Raleigh NC 27615-0000

Mortgage Insurance Information

	Premium and Tax Information	Rate	Amount
Commitment/Certificate Number	09/19/2022		
Commitment Effective Date	01/17/2023		
Commitment Expiration Date	09/19/2022		
Commitment Updated	Zero Monthly, Borrower Paid		
Premium Payment Option	1 Month		
Plan LTV	90%		
Coverage	25%		
Premium Refundability	Non-Refundable		
Delegated/Non-Delegated	Delegated		
	First Year Premium	0.21000000%	
	First Premium	0.01750000%	47.25
	Surcharge	0.000%	0.00
	County Tax	0.000%	0.00
	Municipal Tax	0.000%	0.00
	Initial Total		0.00
	First Month Total		47.25

Premium Schedule:

For Months 1 - 120: 0.2100% x Original Loan Amount x 1/12 (Effective Monthly Rate = 0.17500000%)
For Months 121 - term: 0.2000% x Original Loan Amount x 1/12 (Effective Monthly Rate = 0.16666666%)

Renewal Type

Constant
Renewal Rate (yrs 2 - 10): 0.21000000%
Renewal Rate (yrs 11 - term): 0.20000000%

Loan Information

Base Loan Amount	270,000.00	Sales Price	400,000.00
Financed Premium Amount	0.00	Property Value	300,000.00
Insured Loan Amount	270,000.00	LTV/CLTV/SLTV	96.00% / 90.00% / 90.00%
Loan Type	Fixed Rate	Occupancy	Primary
Loan Repayment Type	Fully Amortizing	Representative Credit Score	800
Loan Purpose	Purchase		
Amortization/Loan Term (Max)	360/360		

Date Printed: 09/19/2022

MP1980/oc (03/20)

Page 1 of 2

Select All None

Close

FOR MORE INFORMATION

Our ActionCenter® representatives are happy to help! 800-444-5664
 Enact | 8325 Six Forks Road | Raleigh, NC 27615 | enactmi.com

For Byte support, call 800-695-1008.

Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.
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Enact®

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 BytePro lets you order MI without leaving your LOS. Use this guide to determine which values to select from the MI Order screen, 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 Enact MI Order screen with the following fields and values:

- Provider:** Enact Web Site, Upload Documents via Website, Defaults
- Purchase Price:** 300,000.00
- Base Loan:** 270,000.00, Calculate
- PMI Type:** None (labeled A)
- MIP Percent:** 0.000% (labeled B), Not Financ
- Loan with MIP/FF:** 270,000.00
- MIP/FF Paid in Cash:** 0.00
- Monthly MI Premium:** % yr 11-30: %
- Monthly MI Payment:** % \$
- MI Prem Pd in Adv:** % \$
- Months in Advance:**
- Rate Quote ID:**
- Certificate No.:**
- Coverage %:** 25 %
- MI Underwriting Method:**
- Special Program Code:**
- MI Company:** Enact Mortgage Ins

Enter these data field values (Fig. A)

A PMI Type	A Refundability ** (a)	Renewal Calculation (No selection required)	A Premium Paid By (b)	B Split Premium Upfront Percentage *
Monthly	Not Refundable or Refundable	Submitted as Constant	Borrower	BLANK
Single Premium	Not Refundable or Refundable	Submitted as Constant	Borrower or Lender	BLANK
Annual	Refundable	Submitted as Constant	Borrower	BLANK
Split Premium	Not Refundable or Refundable	Submitted as Constant	Borrower	Split Premium 1-6 (See Below)

* Availability of Split Premium product varies by state.

** LPMI Premiums are non-refundable.

(a) PMI Type dropdown list contains options for Non-Refundable and Refundable for Monthly, Single and Split products.

(b) Premium Paid By defaults to Borrower unless Lender Paid is selected in the PMI Type dropdown list.

* 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.