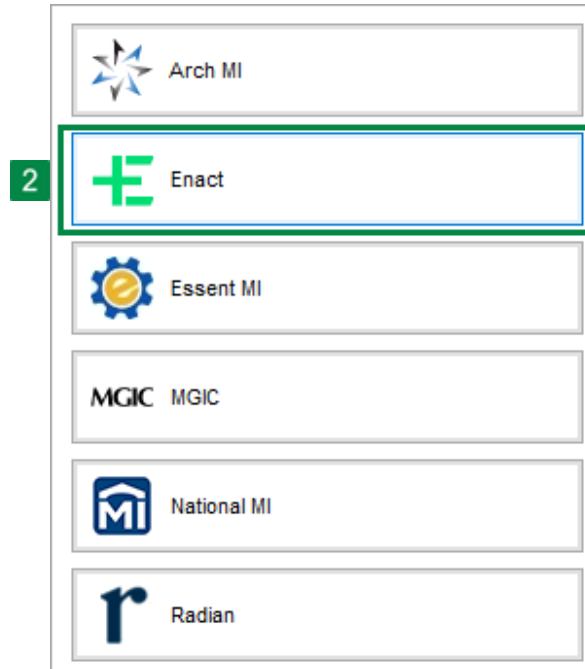
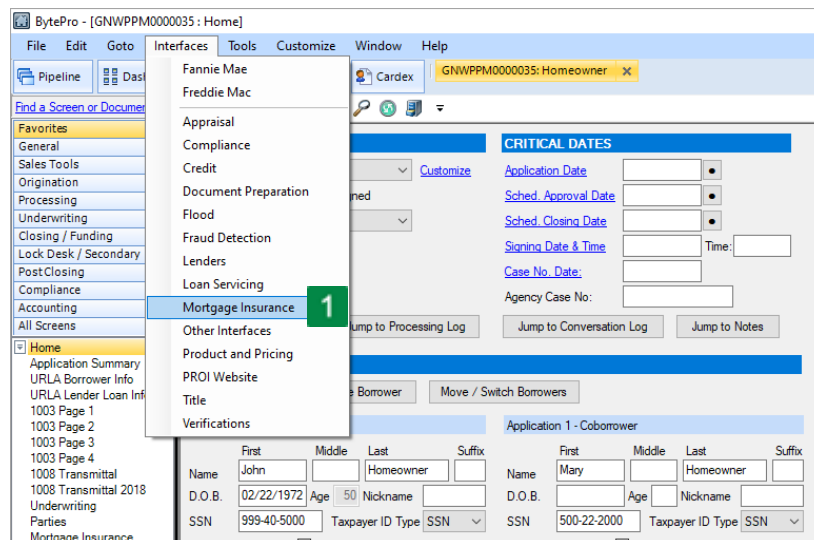


BytePro Rate Quote Guide

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" button labeled 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. A "Defaults" dialog box is open in the foreground, showing fields for "Master Policy Number" (B2222xxxx, labeled with a green box 2), "User Name" (_BYTE, labeled with a green box 3), "Password" (masked with dots, labeled with a green box 4), "Rate Quote Option" (Selected By Default, labeled with a green box 5), and "Environment" (Production, labeled with a green box 6). An "OK" button is highlighted with a green box at the bottom right of the dialog box. A "Close" button is visible at the bottom right of the main window.

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

Ordering Rate Quote

Initiate Quote Request

- 1) On the Enact order screen, enter the **Coverage %**.
- 2) Confirm the **PMI Type** is selected.
- 3) Click the **Get Quote** button.

The screenshot shows the Enact mortgage insurance quote request form. It includes fields for Provider, Rate Quote ID, Certificate No., Coverage %, MI Underwriting Method, Special Program Code, and MI Company. On the right, there are fields for Purchase Price, Base Loan, PMI Type, MIP Percent, Loan with MIP/FF, MIP/FF Paid in Cash, Monthly MI Premium, Monthly MI Payment, MI Prem Pd in Adv, and Months in Advance. A 'Get Quote' button is highlighted with a green box and a green number 3. The 'Coverage %' field is highlighted with a green box and a green number 1. The 'PMI Type' dropdown menu is highlighted with a green box and a green number 2. The form also includes sections for Documents and Status Messages.

Enact

Get Quote Order MI Certificate Check Status

Provider
[Enact Web Site](#)
[Upload Documents via Website](#)
[Defaults](#)

Rate Quote ID
Certificate No.
Coverage % 25 %
MI Underwriting Method
Special Program Code
MI Company Enact Mortgage Ins

Purchase Price 250,000.00
Base Loan 225,000.00 Calculate
PMI Type Monthly Non-Refundable
MIP Percent 0.000% Not Financ
Loan with MIP/FF 225,000.00
MIP/FF Paid in Cash 0.00
Monthly MI Premium % yr 11-30: %
Monthly MI Payment
MI Prem Pd in Adv % \$
Months in Advance

Documents (double-click on a document to view it)

Date	Name
------	------

Status Messages (double-click to view long messages)

Date	Message
5/20/22 5:55:44 AM	The rate quote generated is only an estimate based on the information you provided. It d
5/20/22 5:55:44 AM	Thank you for choosing Genworth. For questions, please contact our Loan Scenario Ho
5/20/22 5:54:25 AM	The rate quote generated is only an estimate based on the information you provided. It d
5/20/22 5:54:25 AM	Thank you for choosing Genworth. For questions, please contact our Loan Scenario Ho
5/20/22 5:53:50 AM	The rate quote generated is only an estimate based on the information you provided. It d

Close

Submit Quote Request

- 1) Complete the Quote Information at the top.
- 2) Confirm your Loan Information
- 3) Click the **Submit** button

The MI Quote window is divided into two main sections: Quote Information and Loan Information.

Quote Information

The information below is used for the quote only; it is not saved to the loan file unless you accept a quote.

Base LTV: 90.00 %
Coverage: 25 %
PMI Type: Monthly Non-Refundable
MI Companies / Products: ☒ Enact

Loan Information

Occupancy Type	Primary Residence	Property State	NC
Purpose of Loan	Purchase	Property Type	Detached
Loan Program Code	Fixed Rate	Number of Units	1
Amortization Type	Fixed	Credit Score	800
Buydowns	None	Credit Scores: John Homeo...	800 (800, 800, 800)
Loan Term	360	Credit Scores: Mary Homeo...	800 (800, 800, 800)
Base Loan	225,000.00	1st Time Home Buyer: John ...	No
Base LTV	90.00	1st Time Home Buyer: Mary ...	No
CLTV	90.00	AUS	Risk assessment method not se...
		Relocation Loan	No

Buttons: **Submit**, Close

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.

Accept Quote

- 1) Once the quote is received, the MI Quote Results popup displays. Select the **Accept Quote** button to import the rate into the loan data.

The MI Quote Results window displays a table of quote details and an **Accept Quote** button.

Double-click on a quote for details.

Company	Description	UFMIP	Monthly	Renewal	Coverage
<input checked="" type="checkbox"/> Enact	Monthly	0.00	0.21	0.20	25 %

Buttons: **Accept Quote**, Cancel

- 1) On the Enact order screen, the **Rate Quote ID** populates upon successful submission.
- 2) The MI premium will be displayed.
- 3) Double-click the **MI Rate Quote** in the order history to open the PDF.

The screenshot shows the Enact mortgage order screen. It features three tabs: "Get Quote", "Order MI Certificate", and "Check Status". The "Get Quote" tab is active, displaying various input fields and calculated values. A green box labeled "1" highlights the "Rate Quote ID" field, which contains the value "RQ3FF979B". Another green box labeled "2" highlights the "Monthly MI Premium" field, which shows "0.21 % yr 11-30: 0.20 %". A third green box labeled "3" highlights the "MI Rate Quote" document in the "Documents" list. The "Documents" list has columns for "Date" and "Name". The "Status Messages" section at the bottom displays a list of messages with dates and times.

Provider: [Enact Web Site](#), [Upload Documents via Website](#), [Defaults](#)

Rate Quote ID: **1** RQ3FF979B

Certificate No.:

Coverage %: 25 %

MI Underwriting Method:

Special Program Code:

MI Company: Enact Mortgage Ins

Purchase Price: 250,000.00

Base Loan: 225,000.00 [Calculate](#)

PMI Type: Monthly Non-Refundable

MIP Percent: 0.000 % Not Financ

Loan with MIP/FF: 225,000.00

MIP/FF Paid in Cash: 0.00

Monthly MI Premium: **2** 0.21 % yr 11-30: 0.20 %

Monthly MI Payment: 39.38

MI Prem Pd in Adv: % \$

Months in Advance:

Documents (double-click on a document to view it)

Date	Name
6/8/22 4:51:20 PM	3 MI Rate Quote

Status Messages (double-click to view long messages)

Date	Message
6/8/22 4:51:20 PM	The rate quote generated is only an estimate based on the information you provided. It c
6/8/22 4:51:20 PM	Thank you for choosing Genworth. For questions, please contact our Loan Scenario Ho
5/20/22 5:55:44 AM	The rate quote generated is only an estimate based on the information you provided. It c
5/20/22 5:55:44 AM	Thank you for choosing Genworth. For questions, please contact our Loan Scenario Ho
5/20/22 5:55:44 AM	The rate quote generated is only an estimate based on the information you provided. It c

Close

Rate Quote PDF will display in the integrated PDF viewer [next page].

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 button)
- PMI Type:** None (dropdown)
- MIP Percent:** 0.000% (Not Financ dropdown)
- 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 (dropdown)

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.