

Encompass® Delegated MI Guide

Ordering Delegated MI

- 1) Open a loan from Pipeline view.
- 2) From Services tab, select **Mortgage Insurance**.
- 3) Select **Enact > Submit**.
- 4) Verify your **Master Policy Number** is accurate "B22222_____".
- 5) In the **Request Type** dropdown, select **Delegated MI**. Enter a **Rate Quote ID** if associating to a previous quote.
- 6) Select the appropriate **AUS Finding** for Fannie Mae or Freddie Mac.
- 7) Select **Special Features** as applicable.
- 8) Click the **Order** button.
- 9) Upon a successful submission, the following prompt will be displayed.
Click **OK** to close the prompt.

If your request is **Suspended**, review the error message, correct the information, and resubmit. Contact the **Enact ActionCenter®** at **800-444-5664** for further assistance.

View Commitment

- 1) After a successful submission, click the **“View”** tab to view the PDF Commitment(s).
- 2) Select the Delegated order from the order history list.
- 3) Highlight the latest Commitment in the **Received Documents** list.
- 4) Click the **View** button.

The screenshot shows the 'Enact Request' web application. At the top, there are input fields for Master Policy Number (B222225VGP), Processor ID (ENCOMPASS), and Password. A 'Save Login Information' checkbox is checked. Below this is a table with columns: Order No., Order Date, Product Name, and Status. The first row shows Order No. 6279597970, Order Date 05-24-2022 11:33:10 AM, Product Name Mortgage Insurance, and Status Request processed. To the right of this table is a 'View' button labeled with a green '1'. Below the table is a 'Document Upload History' section with columns: Date, Document Name, Comments, and Status. To the right of this is a 'Received Documents' section with columns: Received Date, Document Name, and Status. The first row in 'Received Documents' shows Received Date 05-24-2022 11:33:10 AM, Document Name Commitment/Certificate, and Status Request processed. This row is highlighted with a green '3'. Below this is a 'View' button labeled with a green '4'.

Example of PDF Commitment:

Points to note:

The last submitted/resubmitted instance will be displayed with the Commitment Certificate number and latest date/time stamp.

You will be able to view every Commitment Certificate returned on each successful submission.

The screenshot shows the 'GENWORTH.PDF' document in Adobe Acrobat Reader DC. The document is titled 'ENACT MORTGAGE INSURANCE CORPORATION ("COMPANY")'. It includes contact information: 800-444-5664 ActionCenter@EnactMI.com, Action.Center@EnactMI.com. The Commitment/Certificate Number is 6279597970. The Lender Loan Number is 6279597970. The Attention is to: COMMITMENT/CERTIFICATE OF INSURANCE. The document states: '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.'

The document is divided into several sections:

- 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 58102-0000. Master Policy Number: B222225VGP.
- Borrower and Property Information:** Borrower Name: Larry Lizard. Co-Borrower Name(s): Larissa Lizard. Property Address: 8325 Six Forks Road Raleigh NC 27615-0000.
- Mortgage Insurance Information:**
 - Commitment/Certificate Number: 6279597970
 - Commitment Effective Date: 05/24/2022
 - Commitment Expiration Date: 09/21/2022
 - Commitment Updated: 05/24/2022
 - Premium Payment Option: Zero Monthly, Borrower Paid
 - Term of Coverage: 1 Month
 - Plan LTV: 90%
 - Coverage: 25%
 - Premium Refundability: Non-Refundable
 - Delegated/Non-Delegated: Delegated
- Premium and Tax Information:**

Rate	Amount
First Year Premium	0.21000000%
First Premium	0.01750000%
Surcharge	0.000%
County Tax	0.000%
Municipal Tax	0.000%
Initial Total	0.00
First Month Total	38.59
- 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 = 0.16666667%).
- Renewal Type:** Constant
- Renewal Rate (yrs 2 - 10):** 0.21000000%
- Renewal Rate (yrs 11 - term):** 0.20000000%
- Loan Information:**
 - Base Loan Amount: 220,500.00
 - Financed Premium Amount: 0.00
 - Insured Loan Amount: 220,500.00
 - Loan Type: Fixed Rate
 - Sales Price: 245,000.00
 - Property Value: 245,000.00
 - LTV/CLTV/OLTV: 90.00% / 90.00% / 90.00%
 - Occupancy: Primary

Import Fees

If the MI fees were not imported with the rate quote, they can be imported from the commitment.

- 1) Select the commitment from the order history.
- 2) Click the **Import** button to open the **MI Fee Import** dialog box.
- 3) On the **MI Fee Import** dialog box click the **Import Fee** button.
- 4) When the fee import is complete, a success message will be displayed. Click **OK** to close and return to your loan.

The Enact Request dialog box displays loan information and a table of orders. The loan information includes Master Policy Number (B222225VGP), Processor ID (ENCOMPASS), Password (masked), and Loan Information (Borrower: Lizard, Larry; CoBorrower: Lizard, Lanisa; Loan Number: masked). The order history table shows a single order with Order No. 6279597970, Order Date 05-24-2022 11:33:10 AM, Product Name Mortgage Insurance, and Status Request processed. The Import button is highlighted with a green box labeled 2.

Order No.	Order Date	Product Name	Status
6279597970	05-24-2022 11:33:10 AM	Mortgage Insurance	Request processed

The MI Fee Import dialog box allows users to select fees to import. The table lists fees with their descriptions and values. The Import Fee button is highlighted with a green box labeled 3.

Description	Value
<input type="checkbox"/> Upfront MI Premium Rate	0
<input checked="" type="checkbox"/> MI 1st Rate Duration	120
<input checked="" type="checkbox"/> MI 1st Rate	0.210
<input checked="" type="checkbox"/> MI 2nd Rate Duration	240
<input checked="" type="checkbox"/> MI 2nd Rate	0.200

The Fees Imported dialog box displays a success message: "Fees Successfully imported". The OK button is highlighted with a green box labeled 4.

Navigate to the MI Information within the loan file.

- 5) Select the **"Forms"** tab and ensure the following options at the bottom of the screen are checked.
 - ✓ "Show in Alpha Order"
 - ✓ "Show All"
- 6) Select **1003 URLA – Lender**. Scroll to the **Mortgage Loan Information** section.
- 7) Under **Proposed Monthly Payment for Property**, select the **Edit** field icon to open the window.
- 8) Confirm the MI monthly premium and renewals are correct.

For a complete list of data fields updated, see **Review MI Information** section below.

Please note, not all fields update for all rate plans.

The screenshot displays the Enact mortgage software interface. The top navigation bar includes Home, Pipeline, Loan, Trades, Contacts, Dashboard, and Reports. The main window shows the 'Borrowers' tab for 'Larry and Lanisa Lizard' at '8325 Six Forks Road, Raleigh, NC 27615'. The loan details include Loan #, LTV: 90.000/90.000/90.000, Rate: 4.250%, and Est Closing Date: //.

The left sidebar contains a list of forms and documents, including '1003 URLA - Lender', '1003 URLA Continuation', '1003 URLA Part 1', '1003 URLA Part 2', '1003 URLA Part 3', '1003 URLA Part 4', '1098 Mortgage Interest', '2015 Itemization', 'Additional Disclosures Information', 'Additional Requests Information', 'Affiliated Business Arrangements', 'Aggregate Escrow Account', 'AMB Reports', 'Appendix Q', 'ATROG Management', 'Bi-weekly Loan Payment Summary', 'Borrower Information - Vesting', 'Borrower Summary - Origination', 'Borrower Summary - Business', and 'Show in Alpha Order' and 'Show All' checkboxes.

The main content area shows the '1003 URLA - Lender' form. The 'Mortgage Loan Information' section is highlighted. The 'Mortgage Type Applied For' section includes options for Conventional, USDA-RD, Gov't Loan Type, FHA, VA, HELOC, and Other. The 'Mortgage Lien Type' section includes options for First Lien, Subordinate Lien, and Sub Financing. The 'Amortization Type' section includes options for Fixed Rate, Adjustable Rate, and If Adjustable Rate. The 'Loan Features' section includes options for Balloon / Balloon Term, Interest Only / Interest Only Term, Negative Amortization, and Prepayment Penalty / Prepayment Penalty Terms.

The 'Proposed Monthly Payment for Property' section is highlighted. It includes a table with columns for 'First Mortgage (P & I)', 'Subordinate Lien(s) (P & I)', 'Homeowner's Insurance', 'Supplemental Property Insurance', 'Property Taxes', 'Mortgage Insurance', 'Association/Project Dues (Condo, Co-Op, PUD)', 'Other', and 'TOTAL'. The 'MIP/PMI/Guarantee Fee Calculation' window is open, showing the 'Upfront Mortgage Insurance Premium / Funding / Guarantee Fee' section. The 'Base Loan Amount' is 220,500.00. The 'MIP / Funding / Guarantee' is 0.210000%. The 'Amount Paid in Cash' is 0.00. The 'Upfront MIP/Funding/Guarantee Fee Financed' is 220,500.00. The 'Loan Amount with Upfront MIP/Funding Fee' is 220,500.00. The 'Monthly Mortgage Insurance' section is highlighted. The 'Calculated Based On' is 'Loan Amount'. The 'Get MI' button is visible. The 'Mortgage Insurance (FHA and VA)' section is highlighted. The 'Type of Veteran' is 'First Use of VA Loan Program?'. The 'Is this the first use of the VA loan program?' checkbox is checked.

Review MI Information

The following data fields are updated as part of the fee import process. To locate a field in the list, use the Encompass Go to Field functionality by pressing the **CTRL + G** to open the search box from within an Encompass loan.

Go to Field

Field

Find

Cancel

Field Name	Field ID	Field Name	Field ID
Initial MI Payment	1766	MI Refundable Option	CASASRN.X146
Initial Rate	1199	Renewal Type	CASASRN.X148
Initial Rate Period	1198	Payment Option	CASASRN.X152
Renewal MI Payment	1710	Years of Coverage	CASASRN.X156
Renewal Rate	1201	Renewal Option	CASASRN.X150
Renewal Rate Period	1200	Payment Frequency	CASASRN.X154
MI Coverage	430	Premium Source	CASASRN.X158
Lender Paid MI Checkbox	3533	PMI Coverage	ULDD.FNM.430
Declining Renewal Checkbox	3248	MI Premium Source Type	ULDD.X49
Prepaid Checkbox	2978	MI Company Name Type	ULDD.X134
UFMIP	1107	Fannie Mae MI Company Name Type Other	ULDD.X136
Amount Paid in Cash Checkbox	1765	Freddie Mac MI Company Name Type Other	ULDD.X135
MI Company Name	L248	File #	VEND.X167
MI Company Address	708	Case #	VEND.X177
MI Company City	709	MIC #	CD1.X71
MI Company State	1252	MI Order Date	2308
MI Company ZIP	710	MI Received Date	2309

FOR MORE INFORMATION

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

For Encompass support, call 800-777-1718.

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.

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
Not Applicable (See column F)	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.