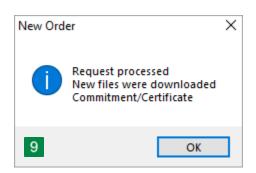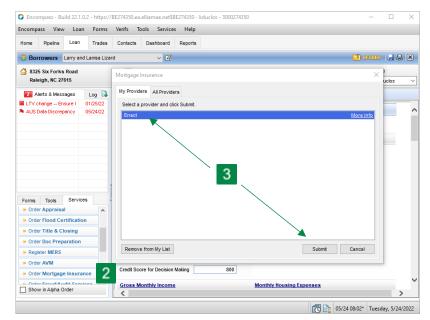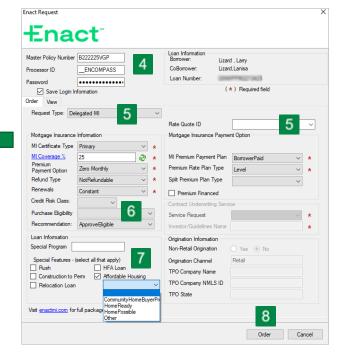# Encompass®
Delegated MI Guide

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.
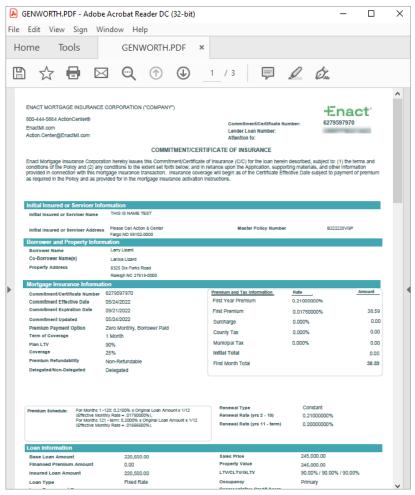
4) Click the **View** button.

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.

Import Fees

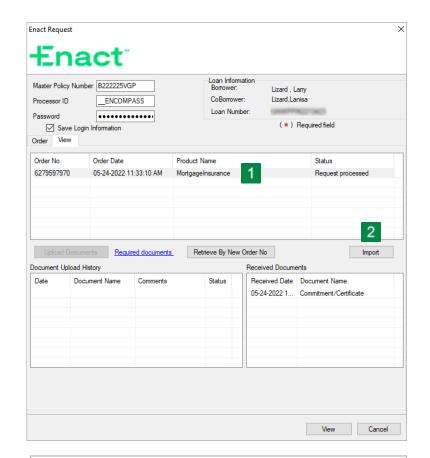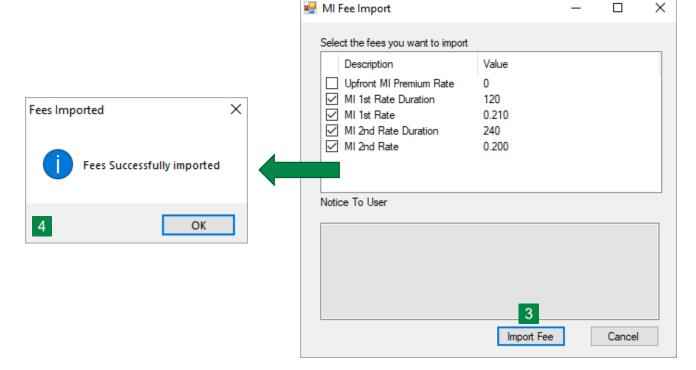If the MI fees were not imported with the rate quote, they can be imported from the commitment.

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.

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.

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.
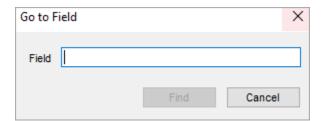
Go to Field

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
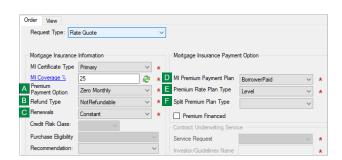
For Encompass support, call 800-777-1718.

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 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.

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