

# Encompass® Non-Delegated MI Guide

## Ordering Non-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 **Non-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) Select the **Order** button.
- 9) Upon a successful submission, the following prompt will be displayed. Select **OK** to open the **Upload Documents** feature.

If you receive an error, contact the **Enact ActionCenter®** at **800-444-5664** for further assistance, or correct your loan data and resubmit.

# Uploading Documents

- 1) To upload documents, select the **View** tab (if not active) on the **Enact Request** screen.
- 2) Select the **Upload Documents** button to view the **Attachment List**.
- 3) Select the plus (+) sign to add documents to the list.
- 4) Choose the location from which you'd like to retrieve your documents.
  - a) Browse from the hard drive on your computer or a local drive.

## Helpful Hint:

Hold down the Ctrl key to select multiple docs at one time.

OR

- b) Browse from the Encompass eFolder associated with this file.
- 5) Select **Continue** to open the **Select Documents** window.

The screenshot shows the 'Enact Request' window. The 'View' tab is selected. The 'Upload Documents' button is highlighted with a green '2'. The 'Attachment List' window is open, showing a table with columns for Date, Document Name, Comments (Optional), and Attachment Path. The 'Add' button (+) is highlighted with a green '3'. The 'Send' button is at the bottom of the 'Attachment List' window.

The screenshot shows the 'Attach' window. The 'Comments (Optional)' field is at the top. Below it, the text says 'Select a browse location of the document you wish to attach to the order:'. Two radio buttons are present: 'Browse from Harddrive' and 'Browse from Encompass eFolder'. The 'Browse from Encompass eFolder' option is selected and highlighted with a green '4'. The 'Continue' and 'Cancel' buttons are at the bottom. The 'Continue' button is highlighted with a green '5'.

The screenshot shows the 'Select Documents' window. It has a 'Stacking Order' dropdown set to 'None' and an 'Update Template' button. Below is a table of documents:

Att	Name	Requested From	For Borrower Pair	Status	Date
<input checked="" type="checkbox"/>	1003 - URLA		Larry and Lanisa Lizard	Received	07/06/22
<input checked="" type="checkbox"/>	Appraisal		Larry and Lanisa Lizard	Received	07/06/22
<input checked="" type="checkbox"/>	Credit Report		Larry and Lanisa Lizard	Received	07/06/22

The 'Continue' button is highlighted with a green '7'.

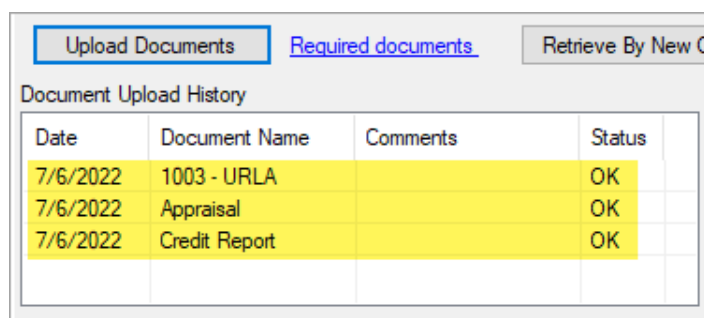
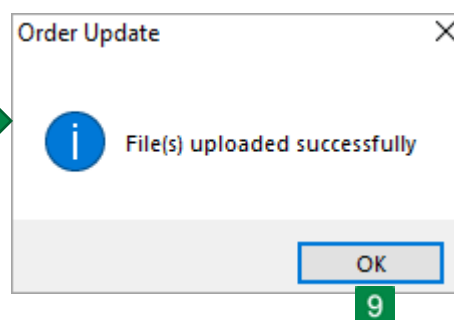
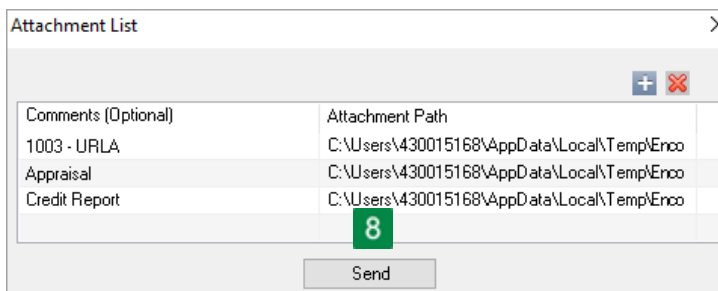
- 6) Selecting **Preview** will display all documents selected in one PDF document.
- 7) If selecting documents from the **eFolder**, choose the desired documents and select **Continue**.

### Helpful Hint:

If your admin has set-up a **Stacking Order**, select it from the dropdown to view all available documents.

- 8) Verify the documents you desire to send are listed in the **Attachment List** window and select **Send**.
- 9) After a successful submission, you will receive a **File(s) uploaded successfully** prompt. Select **OK**.

Uploaded documents will be displayed in the **Document Upload History** list.



## Check Status

After documents have been submitted to Underwriting.

- 1) The loan status will appear as **Suspended** until the commitment is rendered.
- 2) Once you are notified by **Enact** via email that the commitment is available, you can retrieve that decision by selecting the **Check Status** button.

[See screenshot on next page]

- 3) You can upload additional documents by selecting the **Upload Documents** button.
- 4) A success message will display once the commitment is returned.

**Enact Request**

Master Policy Number: B222225VGP  
 Processor ID: ENCOMPASS  
 Password: [REDACTED]  
☒ Save Login Information

Loan Information  
 Borrower: Lizard, Lany  
 CoBorrower: Lizard, Lany  
 Loan Number: [REDACTED] (\* ) Required field

Order: **View**

Order No.	Order Date	Product Name	Status
3808113081	07-06-2022 04:39:23 PM	Non-Delegated MI	Suspended

3 **Upload Documents** [Required documents](#) Retrieve By New Order No **Import**

Document Upload History

Date	Document Name	Comments	Status
7/6/2022	1003 - URLA		OK
7/6/2022	Appraisal		OK
7/6/2022	Credit Report		OK

Received Documents

Received Date	Document Name

2 **Check Status** **View** **Cancel**

**Order Update**

**i** The MI Request has been successfully processed

**OK**

Once the commitment has been delivered:

- 5) Select the **View** tab (if not already selected).
- 6) Select the **Commitment** to review.
- 7) Select the **View** button to view a PDF of the MI Commitment.

**Enact Request**

Master Policy Number: B222225VGP  
 Processor ID: ENCOMPASS  
 Password: [REDACTED]  
☒ Save Login Information

Loan Information  
 Borrower: Lizard, Lany  
 CoBorrower: Lizard, Lany  
 Loan Number: GNWPPM2213785 (\* ) Required field

Order: **View** 5

Order No.	Order Date	Product Name	Status
3808113081	07-06-2022 04:39:23 PM	Non-Delegated MI	Approved

**Upload Documents** [Required documents](#) Retrieve By New Order No **Import**

Document Upload History

Date	Document Name	Comments	Status
7/6/2022	1003 - URLA		OK
7/6/2022	Appraisal		OK
7/6/2022	Credit Report		OK

Received Documents

Received Date	Document Name
07-20-2022 0...	EnactMI CommitmentCertificate

6

7 **Check Status** **View** **Cancel**

The MI Commitment will open in the PDF viewer.

GENWORTH.PDF - Adobe Acrobat Reader DC (32-bit)

ENACT MORTGAGE INSURANCE CORPORATION ("COMPANY")  
800-444-5664 ActionCenter@  
EnactMI.com  
Action.Center@EnactMI.com

Commitment/Certificate Number: 3808113081  
Lender Loan Number: GNWPPM2213785  
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 58102-0000

Master Policy Number B222225VGP

**Borrower and Property Information**

Borrower Name Greenpath Test

Co-Borrower Name(s)

Property Address 7s581 Lynn Dr  
 Naperville IL 60540-0000

**Mortgage Insurance Information**

		Premium and Tax Information	Rate	Amount
Commitment/Certificate Number	3808113081	First Year Premium	0.27000000%	
Commitment Effective Date	07/12/2022	First Premium	0.02250000%	56.50
Commitment Expiration Date	11/09/2022	Surcharge	0.000%	0.00
Commitment Updated	07/12/2022 01:26:47 PM	County Tax	0.000%	0.00
Premium Payment Option	Zero Monthly, Borrower Paid	Municipal Tax	0.000%	0.00
Term of Coverage	1 Month	Initial Total		0.00
Plan LTV	85%	First Month Total		56.50
Coverage	25%			
Premium Refundability	Non-Refundable			
Delegated/Non-Delegated	Enact Underwritten			

Premium Schedule: For Months 1 - 120: 0.2700% x Original Loan Amount x 1/12  
(Effective Monthly Rate = .02250000%).  
For Months 121 - term: 0.2000% x Original Loan Amount x 1/12  
(Effective Monthly Rate = .01666666%).

Renewal Type Constant  
Renewal Rate (yrs 2 - 10) 0.27000000%  
Renewal Rate (yrs 11 - term) 0.20000000%

**Loan Information**

Base Loan Amount	251,100.00	Sales Price	295,500.00
Financed Premium Amount	0.00	Property Value	295,500.00

The PDF commitment can also be viewed by clicking the icon on the Mortgage Insurance link under the Services tab or via the eFolder link on the loan toolbar.

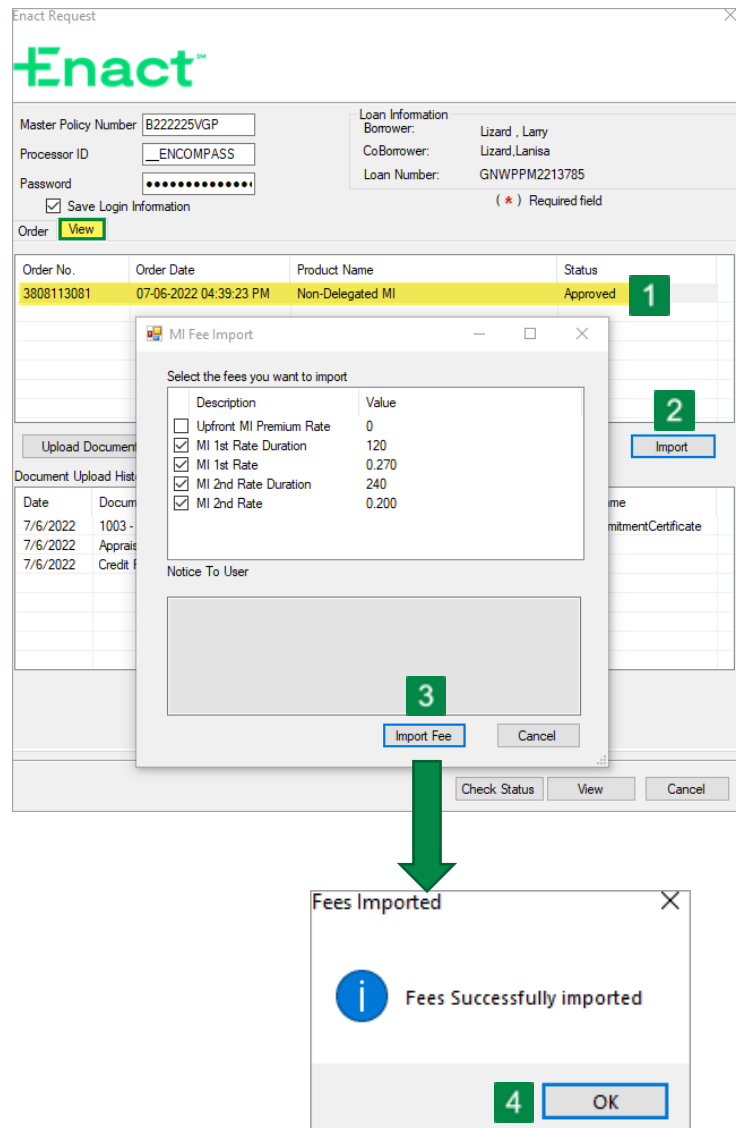
Forms Tools Services

- » Order Credit Report
- » Access Lenders
- » Search Product and Pricing
- » Request Underwriting
- » Order Appraisal
- » Order Flood Certification
- » Order Title & Closing
- » Order Doc Preparation
- » Register MERS
- » Order AVM
- » Order Mortgage Insurance
- » Order Fraud/Audit Services



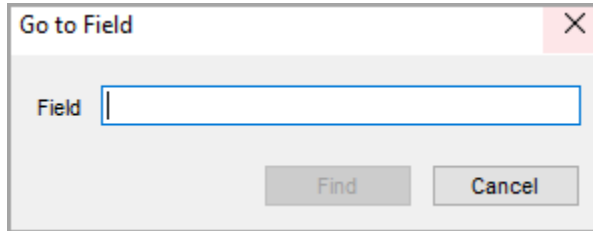
# Import Fees

- 1) To import fees, select the **Non-Delegated MI** order from the order history list on the View tab.
- 2) Click the **Import** button.
- 3) On the **MI Fee Import** popup, click the **Import Fees** button.
- 4) Once fees are imported, the **Fees Successfully imported** message appears, Click **OK**.



## 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.



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. B)
- 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' (Not Refundable), 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. B)

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](http://enactmi.com). Rates may not be available or approved for all states.