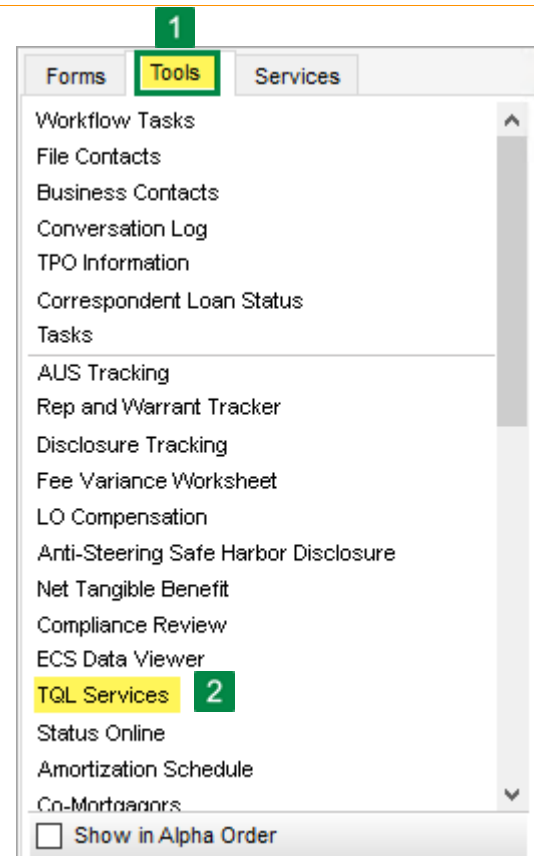


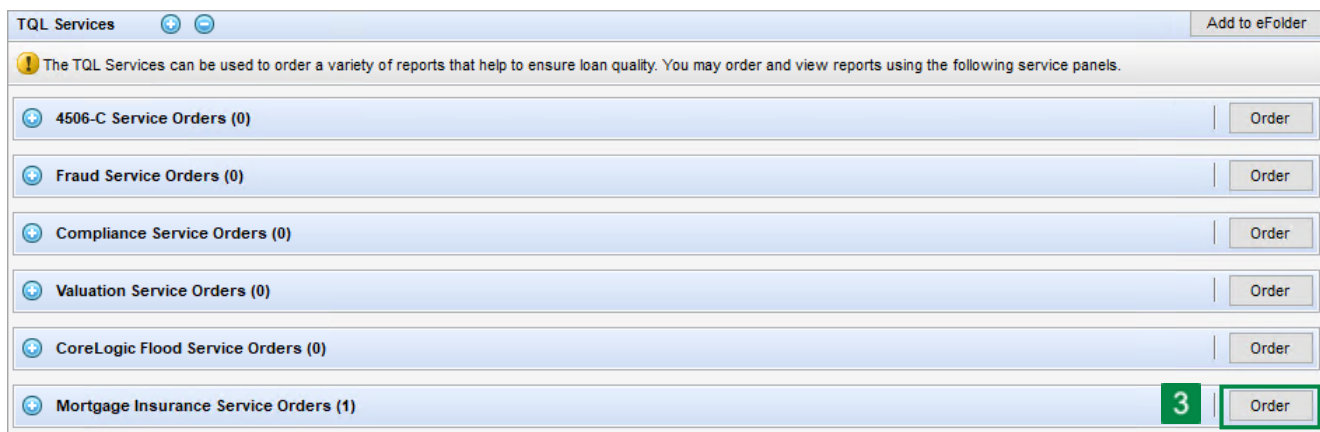
# Total Quality Loan (TQL®) Program Contract Services Guide

## Ordering Non-Delegated MI

1. Within a loan file, select the **Tools** Tab
2. Select **TQL Services**.



3. Go to the **Mortgage Insurance Service Orders** and select the **Order** button.



4. Use the **MI Company** drop down menu to select **Enact**
5. Select the **Order** button.

**Mortgage Insurance Order Details**

Order Details

**Order Information**

Borrower Name: John Homeowner  
 Co-Borrower Name: Mary Homeowner  
 MI Company: **Enact** (4)  
**Property Information**  
 Subject Property: 7422 Nottoway Cir, Raleigh, NC 27615  
 Property Type: Primary Residence  
 Appraised Value: \$250,000  
**Loan Information**  
 Loan Number: [Redacted]  
 Total Loan Amount: \$225,000.00 (5)

**Order** Cancel

6. On the Enact Mortgage Insurance Request screen, select your **Master Policy Number** from the dropdown list.
7. Select **Contract UW (or Contract UW with MI)** as the Request Type. Enter a quote ID to associate a previous quote to a Contract UW with MI order in the highlighted field.
8. Review and update the order information for Contract UW. **MI data required for Contract UW with MI.**
  - a. If an AUS is selected, the corresponding findings are required
  - b. If the Originator Information is not Retail, the **TPO Company Name** and **TPO Company City** are required. Other fields are optional.
9. Select the **Order** button to submit your Contract UW order request.

**Enact Mortgage Insurance Request**

**Master Policy Information**  
 Master Policy Number: B222225VGP (Rate Card) (6)  
 Branch ID: [Redacted]

**Loan Information**  
 Borrower: John Homeowner  
 Co-Borrower: Mary Homeowner  
 Loan Number: [Redacted]

**Order Information**  
 Request Type: Contract UW with MI (7)  
 Rate Quote ID: [Redacted]

Premium Paid By: Borrower Paid  
 Premium Payment Plan: Zero Monthly (Deferred)  
 MI Coverage %: 25  
 Refund Option: Not Refundable  
 Renewal Option: Constant (Level)

**Contract Underwriting Service**  
 Service Request: [Redacted] (8)  
 Investor/Guidelines Name: [Redacted]

**AUS Findings**  
☐ DU ☐ LPA  
 DU Recommendation: [Redacted]  
 LPA Credit Risk Class: [Redacted]  
 LPA Purchase Eligibility: [Redacted]

**Special Loan Program**  
☐ RUSH  
☐ Relocation Loan  
☐ HFA Loan  
☐ Affordable Housing  
☐ Premium Financed

**Originator Information**  
 Originator Type: Retail  
 TPO Company Name: [Redacted]  
 TPO Company Address: [Redacted]  
 TPO Company City: [Redacted]  
 TPO Company State: [Redacted]

**Order** Close (9)

**NOTE:** Once you have ordered, the last selected values display in your future requests

**MI Contract Underwriting Order**

**ENACT**

**Fees**

**Notice To User**

In-Progress

Import Fees **OK**

Upon submission, the In-Progress notice will be displayed, and documents are required to be uploaded.

Click **OK**.

# Upload Documents

After submitting an MI order, you are directed to the **Mortgage Insurance Service Orders** panel to view your order history.

Select the **Manage Documents** link to upload your documents.

Mortgage Insurance Service Orders (1)							View Log Data	Compare Rate Quotes	Order
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status	
9/29/2022 9:16 AM	3808203331	kduclos	ENACT	Contract U/W with MI	Suspended		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>	

1. In the Upload Documents window, select the browse location.
2. Select the **Add** icon to select your documents.
3. Select the **Upload** button to submit. A message will display that the upload is in progress. You can continue to work in the loan file while the documents are being uploaded. You will receive a message once complete.

**NOTE:** The Required Documents link displays a list of Enact's document requirements.

Upload Documents

Select a browse location of the document you wish to attach

1

☒ Encompass eFolder  
☐ Hard Drive (Max. Allowed of 100 MB. Current Upload Size: 0 MB)

2

Documents to Upload

Name	Source/Path	Type	Size (KB)
Appraisal	Encompass eFolder - 77cc2836-e9c1-4537-9128-b23238b5408a		
1003 - URLA	Encompass eFolder - eac669c4-2a54-4cab-a8dd-9a1fcb535fca		
Credit Report	Encompass eFolder - 8b40bb26-b62e-4fa6-969e-1caeace02b7e		

3

[Required documents](#)

Upload

Document Upload History

Sent Date	Comment	Status	Auto Upload	Document Name(s)
-----------	---------	--------	-------------	------------------

Upload Information


Document(s) upload initiated. You will be notified when process completes. Meanwhile you can continue working on Encompass.

You can always come back to this Upload Documents window to view current status of upload.

OK

## Check Status

After receiving email notification that the commitment is available, return to the order history and select the **Check Status** link.

Mortgage Insurance Service Orders (1)							View Log Data	Compare Rate Quotes		Order
Order Date ▼	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status		
9/29/2022 9:16 AM	3808203331	kduclos	ENACT	Contract LMV with MI	Suspended		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>		

1. Once an order response is received, a confirmation message will be displayed. Click **OK** to continue.

**NOTE:** Fees on Contract Underwrite with MI do not import and must be entered manually.

MI Contract Underwriting Order

ENACT

Fees

Notice To User

Request processed

1

Import Fees

OK

## Order History

Once documents are received., the **Mortgage Insurance Service Orders** panel will display the following.

1. The Messages panel reflects the request was processed successfully.
2. The Commitment and/or Underwriting Decision PDF documents are listed under the **Documents** section. Double-click to open.

Mortgage Insurance Service Orders (1)						View Log Data	Compare Rate Quotes	Order
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
9/29/2022 9:16 AM	3808203331	kduclos	ENACT	Contract UNW with MI	Approved		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>

Documents (2)	2	Messages (1)	1	View Fees
Name	Date	Message		
EnactMI.UnderwritingDecis	10/6/2022 10:01 AM	Request processed		
EnactMI.CommitmentCertif	10/6/2022 10:01 AM			

**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 TQL lets you order MI without leaving your LOS. Use this guide to determine which values to select from the Enact Mortgage Insurance Request 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-D.
- 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	B	C	D
Premium Payment Option	Refund Option**	Renewal Option	Premium Paid By
Zero Monthly	Not Refundable or Refundable	Constant or Declining	Borrower Paid or Lender Paid
Monthly	Not Refundable or Refundable	Constant or Declining	Borrower Paid or Lender Paid
Single Premium	Not Refundable or Refundable	Declining	Borrower Paid or Lender Paid
Annual	Refundable	Constant or Declining	Borrower Paid or Lender Paid
Split Premium (Select plan*)	Not Refundable or Refundable	Constant	Borrower Paid or Lender Paid

\* 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.