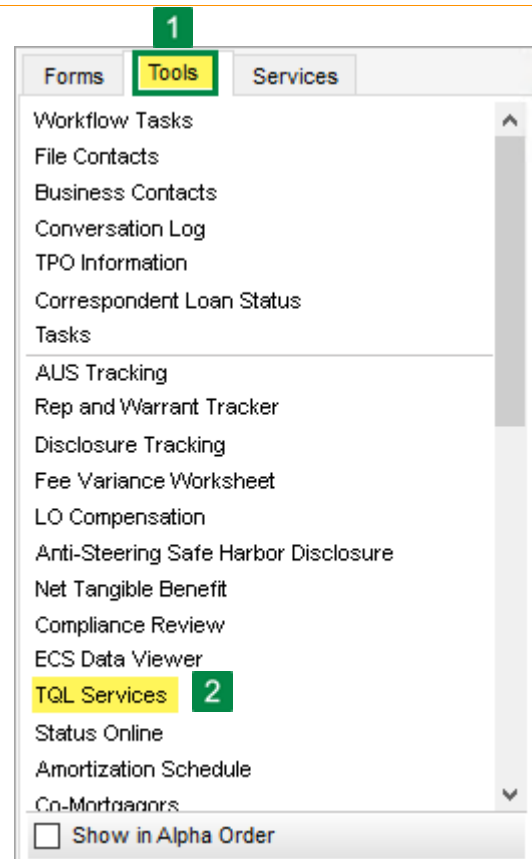


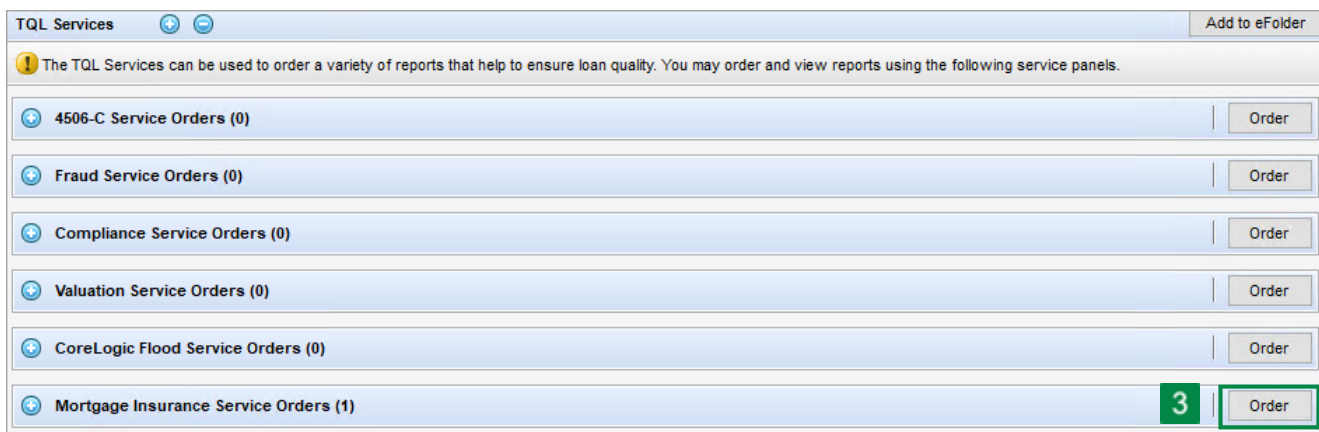
# Total Quality Loan (TQL®) Program Delegated MI Guide

## Ordering 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.



- Use the **MI Company** drop down menu to select **Enact**
- 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

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

**Enact Mortgage Insurance Request**

**Master Policy Information**  
 Master Policy Number: 8222225VGP (Rate Card) (6)  
 Branch ID: [Redacted]

**Loan Information**  
 Borrower: John Homeowner  
 CoBorrower: Mary Homeowner  
 Loan Number: [Redacted]  
 For assistance, visit our [website](#), contact our ActionCenter at 800-444-5664 or email us.

**Order Information**  
 Request Type: Delegated 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: [Redacted]  
 Service Request: [Redacted]  
 Investor/Guidelines Name: [Redacted]  
 AUS Findings: ☐ DU ☐ LPA (8)  
 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 (9)  
 TPO Company Name: [Redacted]  
 TPO Company Address: [Redacted]  
 TPO Company City: [Redacted]  
 TPO Company State: [Redacted]

\* - Required Field

**Order** Close

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

## Import Fees

- Once an order response is received, you will be prompted with the **Fee Import** popup. Select the **Import Fees** button to update your loan data.

**MI Delegated Order**

**ENACT**  
 Deferred, Level, BorrowerPaid

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.210000		120
Second Renewal	0.200000		240

**Notice To User**  
 Request processed (1)

**Import Fees** Cancel

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

# 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.