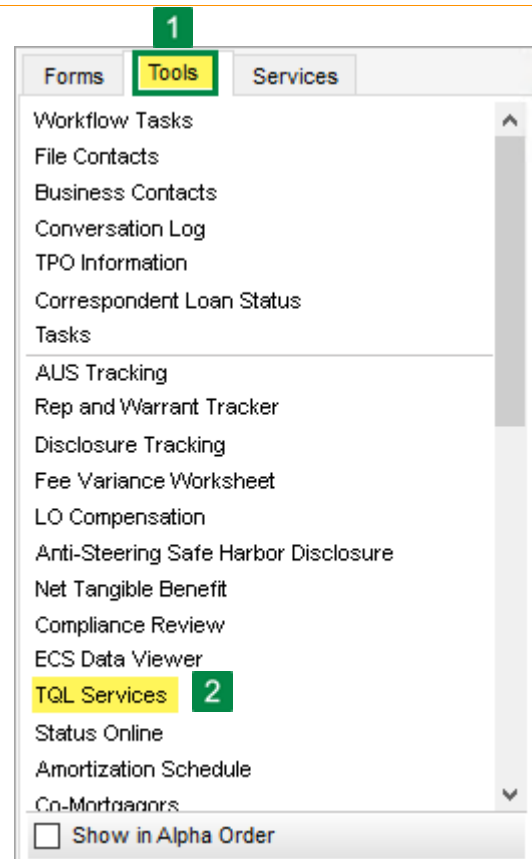


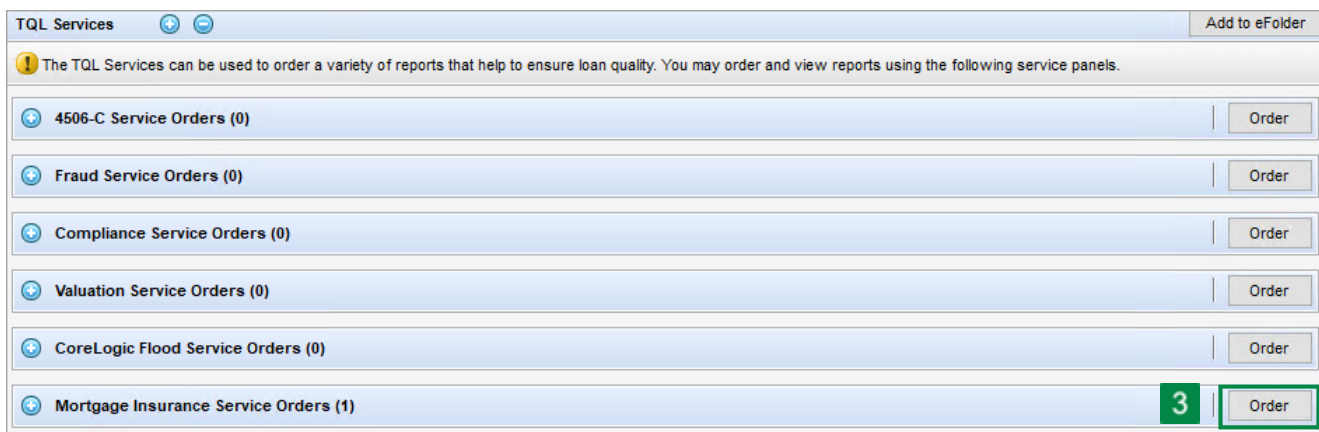
Total Quality Loan (TQL®) Program Non-Delegated MI Guide

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 **Non-Delegated MI** as the Request Type. Enter a quote ID to associate a previous quote to the MI order in the highlighted field.
8. Review and update the order information.
 - 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 delegated MI 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: **Non-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
 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 (9)
☐ 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]

* - Required Field

Order Close

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

MI Non-Delegated 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		
9/14/2022 1:21 PM	3808193026	admin	ENACT	Non Delegated	Suspended		Manage Documents	Check Status		

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	
9/14/2022 1:21 PM	3808193026	admin	ENACT	Non Delegated	Suspended		Manage Documents	Check Status	

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 Non-Delegated Order
ENACT
Deferred, Level, BorrowerPaid

Description	Percent	Amount	Duration
First Renewal	0.210000	0.00	119
Second Renewal	0.200000		240

Notice To User
The MI Request has been successfully processed

1

Import Fees Cancel

Order History

Once fees are imported, the **Mortgage Insurance Service Orders** panel will display the following.

- The fees imported is designated by the **GREEN** checkmark.
- The Messages panel reflects the request was processed successfully.
- The commitment PDF is 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	
9/14/2022 1:21 PM	3808193026	admin	ENACT	Non Delegated	Approved	<div>1</div>	Manage Documents	Check Status	

Documents (1) <div>3</div>		Messages (1) <div>2</div>	View Fees
Name	Date	Message	
EnactMI.CommitmentCertif	9/19/2022 12:43 PM	The MI Request has been successfully processed	

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. Rates may not be available or approved for all states.