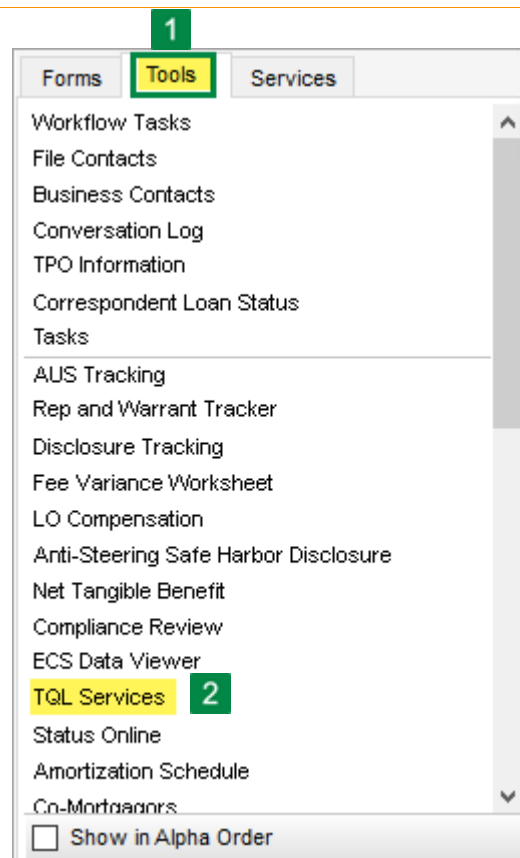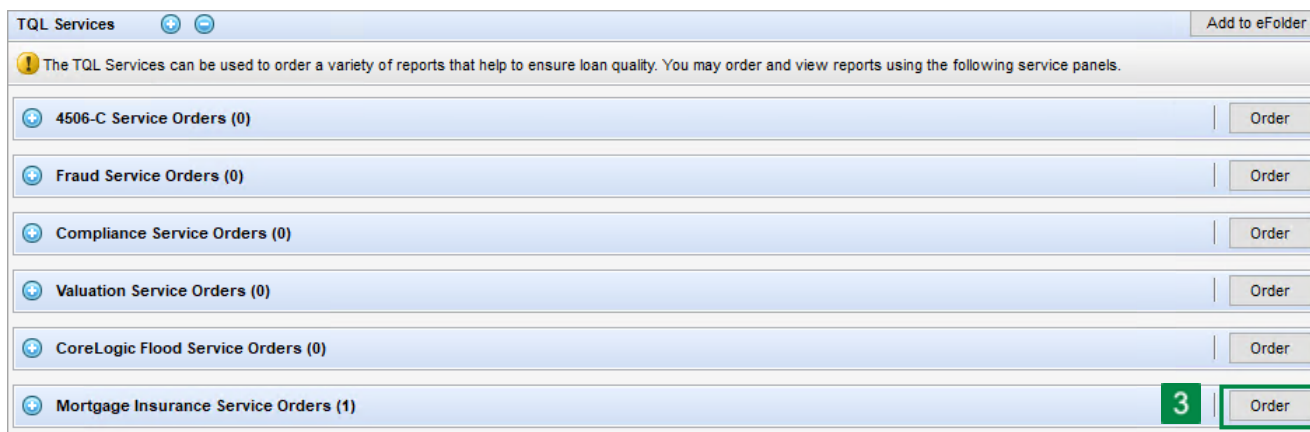# Total Quality Loan (TQL®) Program
Rate Quote Guide

Ordering Rate Quote

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

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

Enact®

4. Use the **MI Company** drop down menu to select **Enact**

5. Select the **Order** button.

6. On the Enact Mortgage Insurance Request screen, select your **Master Policy Number** from the dropdown list.

7. Select **Rate Quote** as the Request Type.

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 rate quote request.

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

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.

Rate Quote Retrieval

This Enact-exclusive feature retrieves an Enact rate quote submitted from sources outside of TQL.

1. Select **Retrieve Rate Quote** as the Request Type.

2. Enter the Rate Quote ID to automatically populate the loan data into TQL.

3. Click the **Order** button to submit your request.

Import Fees

1. Once a quote is received, you will be prompted with the **Fee Import** popup. Select the **Import Fees** button to update your loan data.

MI Rate Quote ✕

ENACT
Deferred, Level, BorrowerPaid

Fees

Description	Percent	Amount	Duration
Initial Premium at Closing	0.000000	0.00	
First Renewal	0.390000		120
Second Renewal	0.200000		240

Notice To User

Rate Quote ID: RQ4582EF8. The rate quote generated is only an estimate based on the information you provided. It does not constitute a binder or agreement to extend insurance coverage. A final rate quote will be provided to a lender obtaining a commitment of insurance from Enact. Coverage is subject to approval under appropriate Enact underwriting guidelines and rates in effect on the date an insurance commitment is issued. Rates are subject to change without notice.

[Import Fees] [Cancel]

1

Order History

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

1. The fees imported is designated by the **GREEN** checkmark.
2. To change the fees to another quote, highlight the quote and select the View Fees button to import.
3. The rate quote PDF is listed under the Documents section. Double-click to open.

Mortgage Insurance Service Orders (2)						View Log Data	Compare Rate Quotes	Order

Order Date ▼	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
9/13/2022 4:14 PM	RQ457FDCA	admin	ENACT	Retrieve Rate Quote	Request processed	✓		
9/13/2022 4:11 PM	RQ4582EF8	admin	ENACT	Rate Quote	Request processed.Than	**1**		
								2

Documents (1) **3**		Messages (1)		View Fees

Name	Date ▼	Message
EnactMI.RateQuote	9/13/2022 4:14 PM	The rate quote generatage. A final rate quote will be provided to a lender obtaining a commitment of insurance from Enact. Coverage is subject

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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 Premium Payment Option	B Refund Option**	C Renewal Option	D 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.