

Total Quality Loan (TQL®) Program Admin Guide

TQL Admins:

It's easy to enable Enact Mortgage Insurance and customize the TQL Mortgage Insurance Service user interface to meet your user needs. We've put together these tips with you in mind! To access the Encompass admin settings, from the menu bar, select **Encompass > Settings > Additional Services > Mortgage Insurance Service**.

Enabling Enact Mortgage Insurance

Within the Mortgage Insurance Service screen:

- 1) **Click on the Enact Tab**
- 2) **Select Enabled.** Once Enabled, Enact tab displays a green indicator.

The screenshot shows the 'Mortgage Insurance Service' configuration screen. At the top, it says 'Use the Mortgage Insurance Service settings to enable and configure or'. Below this, there's a section titled 'Mortgage Insurance Service' with a green indicator and the number '1'. Underneath, there are several status indicators, including a green circle labeled 'Enact'. At the bottom, the 'Enact MI Service' is set to 'Enabled' with a radio button selected, and the number '2' is next to it.

Configuring the MI Coverage Percentage Defaults

- 1) In the **Coverage Percentage** section, selecting one of the GSE default coverages populates their Standard Coverage requirement for Mortgage Insurance.
- 2) You can customize the coverages by clicking on **View/Update Rates**.

The screenshot shows the 'Enact MI Service' section with 'Enabled' selected. Below it, the 'Coverage Percentage' section is highlighted with a green box and the number '2'. It says 'Select default. View/Update Rates'. Underneath, 'Fannie Mae Standard Coverage' is selected with a radio button, and the number '1' is next to it. Other options listed are 'Freddie Mac Standard Coverage', 'HomeReady and Home Possible Coverage', and 'HFA Charter Coverage'.

Entering Your Company's Enact Master Policy Number(s)

- 1) Enter your company's **Enact Master Policy Number(s)** to identify your organization. (TQL does not require user log-in credentials). **Important:** One Policy Number must be checked as default.
- 2) You can enter Branch IDs in the **Branch Information** section for tracking purposes, but this information is not required.

The screenshot shows two side-by-side tables. The left table is titled 'Master Policy Numbers' and has columns for 'Policy Number', 'Description', and 'Default'. It contains one row with 'B22222TEST' and 'Parent MP #' in the description, and the 'Default' checkbox is checked. The number '1' is next to the table. The right table is titled 'Branch Information' and has columns for 'Branch ID', 'Branch Name', and 'Default'. It contains two rows: 'B22222ABCD' and 'B22222WXYZ', both with 'Branch Sample' in the description. The 'Default' checkbox for 'B22222WXYZ' is checked. The number '2' is next to the table.

- Add more Master Policy Numbers or Branch IDs by clicking + in the upper right of the corresponding group.
- Indicate the desired default Policy Number/Branch ID by enabling the checkbox.

Configuring Ordering Defaults

- 1) Any values that are checked will display as options available in the User Interface.
- 2) The associated default value will be the selected value in the MI Order Request.

Premium Paid By
Select the items to appear in the drop down list
☒ Borrower Paid
☒ Lender Paid
Select a default
Borrower Paid

Renewal Option
Select the items to appear in the drop down list
☒ Constant (Level)
☒ Declining (Amortizing)
☒ No Renewals
Select a default
Constant (Level)

Refund Option
Select the items to appear in the drop down list
☒ Refundable
☒ Not Refundable
Select a default
Not Refundable

Premium Payment Plan
Select the items to appear in the drop down list
☒ Zero Monthly (Deferred)
☒ Monthly (Pay at Close)
☒ Single
☒ Annual
☒ Split 0.50% Upfront
☒ Split 0.75% Upfront
☒ Split 1.00% Upfront
☒ Split 1.25% Upfront
☒ Split 1.50% Upfront
☒ Split 1.75% Upfront
Select a default
Zero Monthly (Deferred)

Branch Information

Branch ID	Branch Name	Default
B22222ABCD	Branch Sample	<input type="checkbox"/>
B22222WXYZ	Branch Sample	<input checked="" type="checkbox"/>

Assigning Personas

- 1) Designate which personas are eligible to order for each MI request type by enabling the checkbox aligned to each persona.
- 2) Default to an order type by choosing an option from the drop-down list and clicking save in the upper right-hand corner.

Persona	Rate Quote	Delegated	Non-Delegated	Contract UW	Default
Account Executive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Administrator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Rate Quote
Closer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Funder	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Loan Officer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Loan Opener	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Loan Processor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

FOR MORE INFORMATION

Our ActionCenter® representatives are happy to help! 800-444-5664
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For Encompass support, call 800-777-1718.