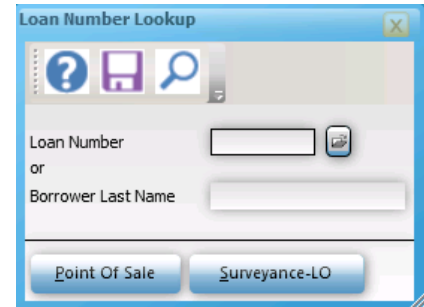
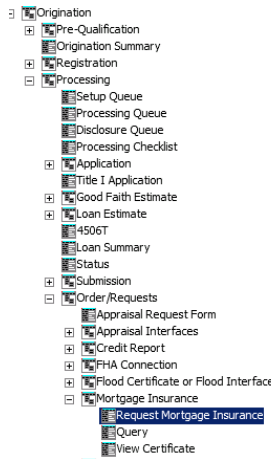


Request a Rate Quote and Order Delegated MI with Mortgage Builder

Select a Loan

Go to Origination> Processing> Order/Requests> Mortgage Insurance > **Request Mortgage Insurance**, or select from the **Interfaces** menu. Search by the loan number or the Borrower Name in the **Loan Number Lookup** window.



Request a Rate Quote or Order MI

Complete all required fields on the **Mortgage Insurance Request> General Info-page 1** form (**highlighted**). Select **Arch MI** as the **Company Name**.

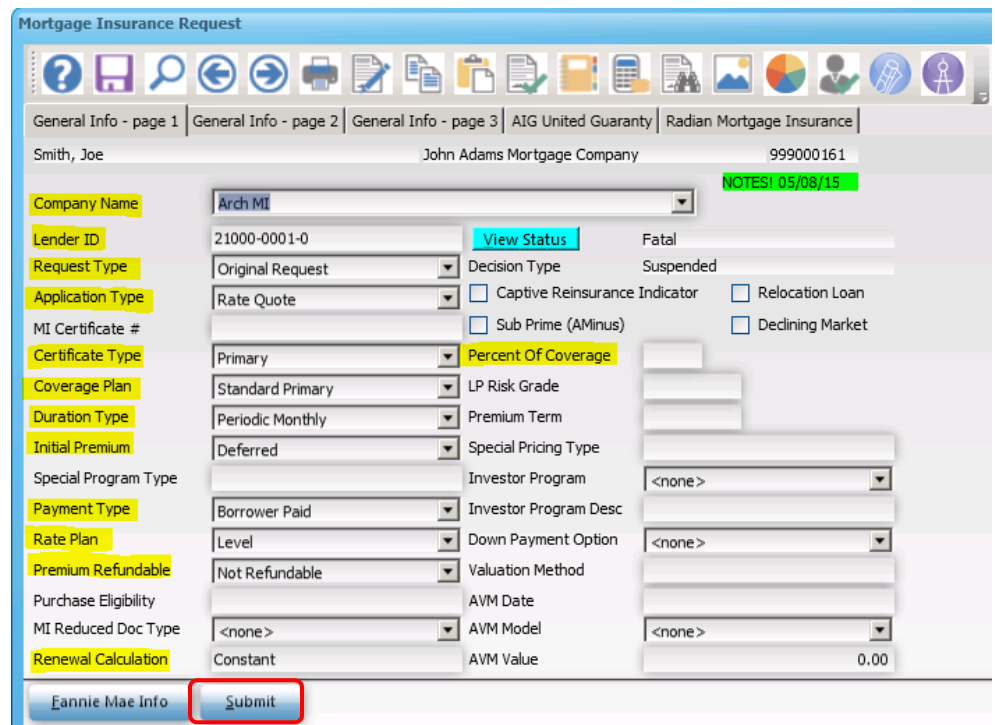
Set the **Request Type** to **Original Request** for Rate Quotes and to submit the initial Delegated Order.

Set the **Request Type** to **Resubmission** to submit a previously ordered MI.

Set **Application Type** to **Rate Quote** when requesting pricing only. Set Application Type to **Delegated** when ordering **Delegated MI**.

Choose **Deferred** as the **Initial Premium** for Arch MI's **EZ Monthly** product. Choose **Prepaid** for all other payment plans.

Click on the **Submit** button to request rates from Arch MI.



View Results

The **Decision Type** will be updated, and the **Rate Quote Summary** document or the **Certificate of Insurance** (if ordering MI) will be displayed on the screen

Note: The **Lender ID** will default to the one set up in the **Arch MI Interface** configurations in **System Administration**. Please contact an Integrations Specialist at Mortgage Builder or your Admin if the Lender ID field is not pre-populated.

Commitment and Certificate of Insurance

Arch Mortgage Insurance Company
(unless "the Company")

Please deliver to: Magic Johnson
 MI Master Policy # 13296-1-0
 Insured Loan # 132

Insured Customer: Arch MI Lender Test Branch (AMI)
 Do Not Delete
 Customer Address: 3003 Oak Road
 Walnut Creek, CA 94597

Borrower Name(s): JohnBW Mask DoeBW Jr., Jane Doe
 Property Address: 3003 Oak Road
 City Plaza
 Lexington, KY 40502

Certificate # 71471101	Commitment Effective 3/2/16
Commitment Term 4 Months	Commitment Expiration 7/2/16
Base Loan Amount \$100,000	Loan Term 360 Months
Financed Premium Amount \$27.50	Occupancy Owner Occupied
Total Loan Amount \$100,027.50	Property Type Modular High
Sales Price \$120,000	Loan Type ARM (Adjustable Rate Mortgage)
Appraised Value \$120,000	Loan Purpose Purchase, Refinance
Doc Type Full	Renewal Type Constant
Total Hlg Ratio 2.80%	Refundability No Refund
Total Debt Ratio 20.37%	Premium Paid By Borrower
Plan LTV 0% - 85.00%	Initial Premium Rate 0.000%
Coverage% 12%	Renewal 1 @ 200% Through year 10
Payment Plan E2 Monthly**	Renewal 2 @ 200% Through term
Initial Premium \$27.50 **	

Premium Due Now \$0.00

Endorsements/Special Text
 Coverage issued under First Lien Master Policy ARCH 1800.00 (07/14).
 Delegated Underwriting Endorsement (ARCH 1800.02). Delegated / Plus Underwriting Endorsement (ARCH 1800.03) applies. 12 month Deliberation period requires successful Independent Validation & Borrower's timely First 12 Loan Payments.
 *Loan Amount multiplied by Initial Premium % divided by 12 equals Monthly Premium
 Important: Provide Loan Closing and First Payment Dates below to Effect Coverage
 NOTE: This certificate may be subject to taxes, assessments or fees. Tax information is currently unavailable. Please contact us for more information.

Validate Rates and Premium

Go to **Origination > Origination Summary > Loan Detail > MI Insurance**. Validate the MI rate and premium information on the **MI Insurance Detail** screen.

The **Upfront** and **Renewal Factor** fields will include pass-through Taxes for KY and WV, if applicable.

The MI Premium Amount is displayed on the **Origination Summary** Screen, in the **Mortgage Insurance** field under **Payment Information**

Mortgage Insurance Detail

Vendor: 38
 Calc Type: LEVEL_ZOMP
 Amort Type: <none>
 Loan Type: Conv

Use Base Loan Amt (LTV)
 Non Refundable - Cannot Be Excluded From HC/QM Testing

LTV %	From	Coverage %	Upfront	Term	Renewal Factor	Term	Renewal Factor
79.67	0.01	30	0.00000	10	0.54471	20	0.18160

MI Paid By: BUYER
 Lender MI Int Rate Adj: 0.0000

MI Certificate #
 Requested MI Termination LTV
 Required MI Termination LTV
 High Risk?
 Disclosed LUFMP \$: 0.00
 NY LTV

Include Lender/Seller Paid MI Premium In Sec 32 High Cost/QM Points And Fees Test
 This is LPMI. Do not default to the LE/CD
 This is LPMI. Default to the CD only

Check Status

Go to **Interfaces > MI Interfaces > Query** to retrieve the current status of your MI Application. Enter the Loan Number in the **Loan Number Lookup** window to submit your Status Query. Once the application is approved by Arch MI, this service will return the MI rates and premium data to the LOS.

If the MI Application **Suspends**, click on the **View Status** button on the **Mortgage Insurance Request** screen to review messages from Arch MI.

Mortgage Insurance Request

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Smith, Joe | John Adams Mortgage Company | 999000106 | NOTES: 04/14/16

Company Name: Arch MI

Lender ID: 21000-0001-0

Request Type: Original Request

Application Type: Rate Quote

MI Certificate #: [Empty]

Certificate Type: Primary

Coverage Plan: Standard Primary

Duration Type: Periodic Monthly

Initial Premium: Deferred

Special Program Type: [Empty]

Decision Type: Approved

Percent Of Coverage: 30.00

LP Risk Grade: [Empty]

Premium Term: [Empty]

Special Pricing Type: [Empty]

Investor Program: <none>