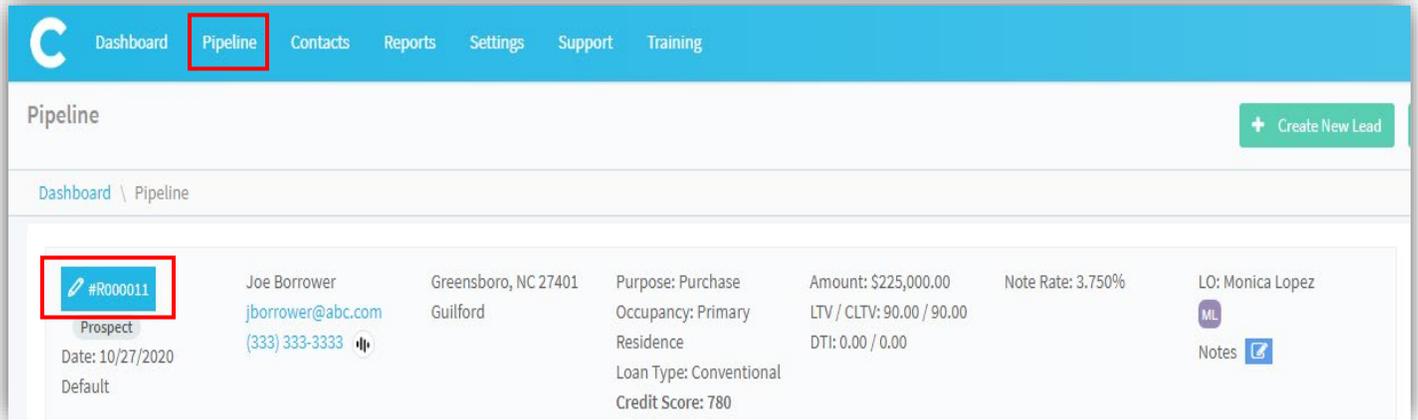


# Order Delegated and Non-Delegated MI from LendingPad

## Select a Loan

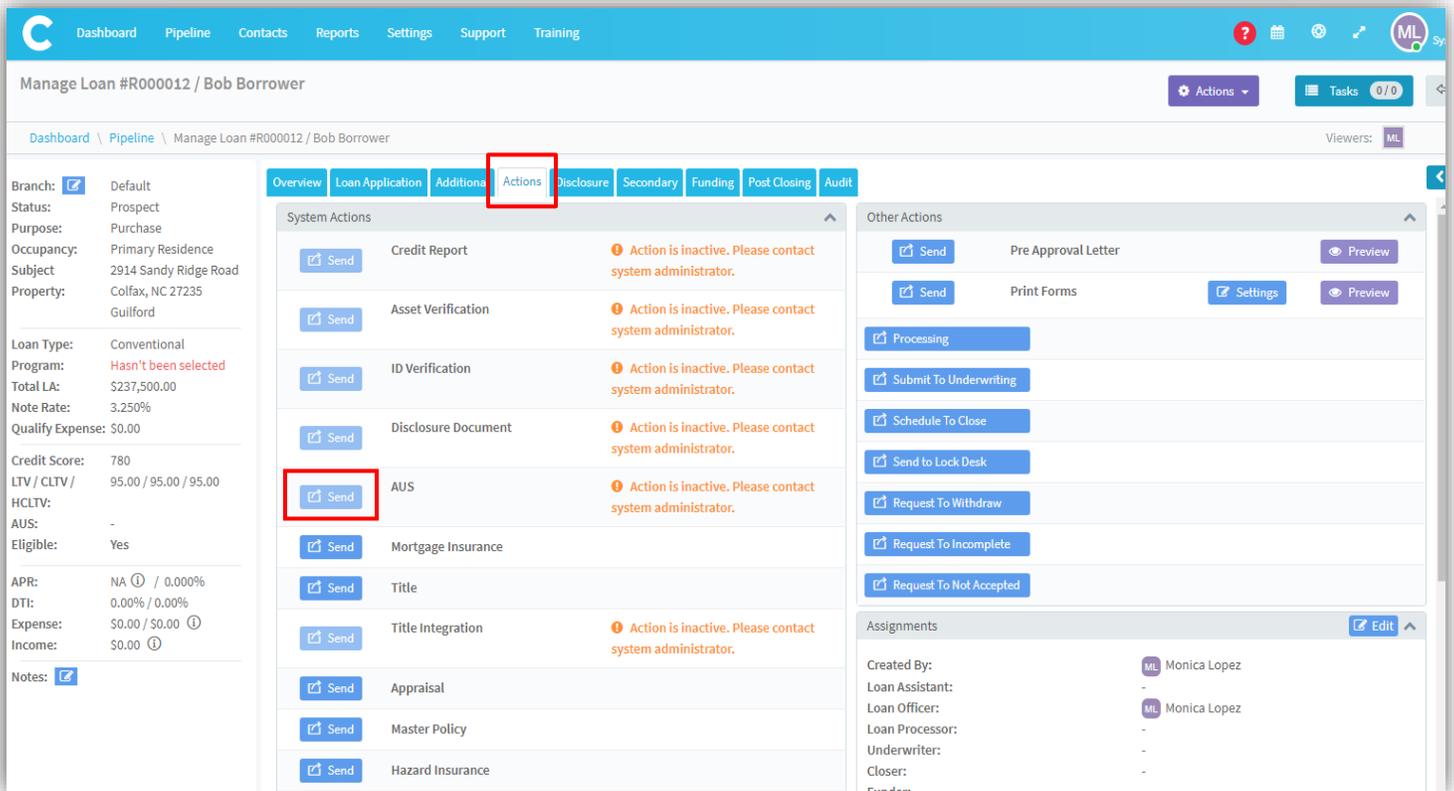
1. Select loan from **Pipeline**.



The screenshot shows the LendingPad interface with the 'Pipeline' tab selected. A loan entry for Joe Borrower is highlighted with a red box. The loan details are as follows:

|  |  |                                  |  |   |                   |                           |
|--|--|----------------------------------|--|---|-------------------|---------------------------|
| <b>#R000011</b><br>Prospect<br>Date: 10/27/2020<br>Default | Joe Borrower<br>jbborrower@abc.com<br>(333) 333-3333 | Greensboro, NC 27401<br>Guilford | Purpose: Purchase<br>Occupancy: Primary<br>Residence<br>Loan Type: Conventional<br>Credit Score: 780 | Amount: \$225,000.00<br>LTV / CLTV: 90.00 / 90.00<br>DTI: 0.00 / 0.00 | Note Rate: 3.750% | LO: Monica Lopez<br>Notes |
|--|--|----------------------------------|--|---|-------------------|---------------------------|

2. Select the **Actions** tab and click on **"Send"** button next to Mortgage Insurance.



The screenshot shows the 'Manage Loan #R000012 / Bob Borrower' view. The 'Actions' tab is selected, and the 'Send' button next to 'Mortgage Insurance' is highlighted with a red box. The 'System Actions' list includes:

- Credit Report (Action is inactive. Please contact system administrator.)
- Asset Verification (Action is inactive. Please contact system administrator.)
- ID Verification (Action is inactive. Please contact system administrator.)
- Disclosure Document (Action is inactive. Please contact system administrator.)
- AUS (Action is inactive. Please contact system administrator.)**
- Mortgage Insurance
- Title
- Title Integration (Action is inactive. Please contact system administrator.)
- Appraisal
- Master Policy
- Hazard Insurance

The 'Other Actions' list includes:

- Pre Approval Letter
- Print Forms
- Processing
- Submit To Underwriting
- Schedule To Close
- Send to Lock Desk
- Request To Withdraw
- Request To Incomplete
- Request To Not Accepted

The 'Assignments' section shows the loan is assigned to Monica Lopez.

## Request MI

3. Select **Arch Mortgage Insurance** in Contact field.
4. Select **MI Application** in **MI Service Type** drop-down field.
5. Select **Delegated or Standard** and hit **Send Request**.

### Mortgage Insurance Request

Mortgage Insurance Detail Edit Mortgage Insurance Detail

|                            |                          |                                       |                  |
|----------------------------|--------------------------|---------------------------------------|------------------|
| Contact:                   | Arch Mortgage Insurance  | Premium At Closing:                   | Deferred         |
| First Renewal Months:      | 120                      | Premium Rate Plan:                    | Level            |
| First Renewal Payment:     | \$0.00                   | Premium Payment:                      | Paid From Escrow |
| First Renewal Rate:        | 0.27%                    | Premium Refundable:                   | Not Refundable   |
| Second Renewal Months:     | 240                      | Premium Source:                       | Borrower         |
| Second Renewal Payment:    | \$0.00                   | Renewal Calculation:                  | Constant         |
| Second Renewal Rate:       | 0.20%                    | Source:                               | PMI              |
| Coverage:                  | 25.00%                   | Premium Term Months:                  | -                |
| Borrower Termination Date: | -                        | Scheduled Termination Date:           | -                |
| Certificate Identifier:    | -                        | Scheduled Amortization Midpoint Date: | -                |
| Duration:                  | Periodic Monthly         | Next Payment Due Date:                | -                |
| LTV Cut Off:               | Appraised Value          | Cushion Months:                       | -                |
| Cut Off:                   | -                        |                                       |                  |
| In Escrow:                 | <input type="checkbox"/> |                                       |                  |

Request

Contact \* Arch Mortgage Insurance

MI Service Type \* MI Application

MI Application Type \* Delegated

Send Request

Delegated

Standard

## View Results

6. Click the **View** option in the Actions tab to expand the details.

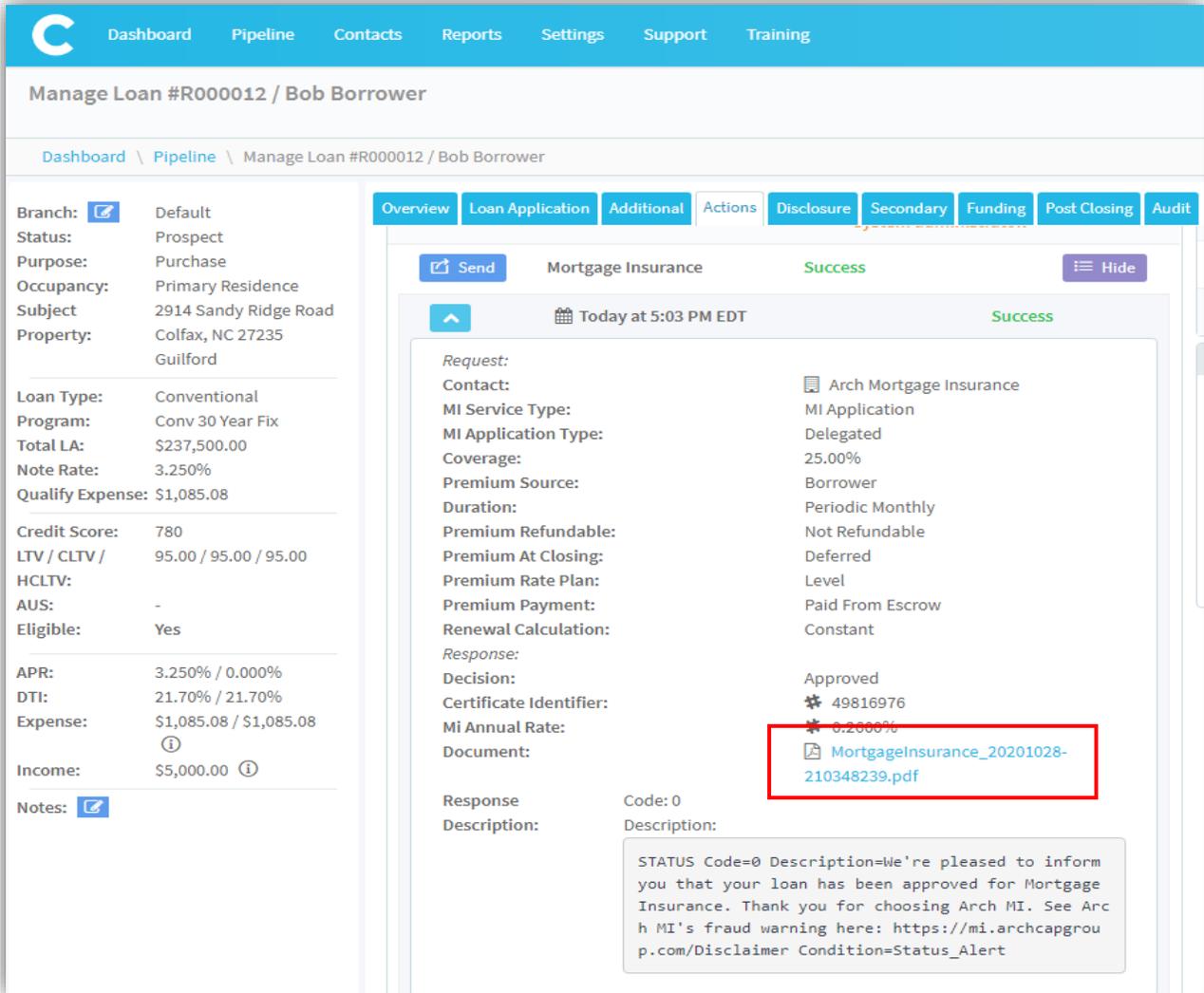
Dashboard Pipeline Contacts Reports Settings Support Training

### Manage Loan #R000012 / Bob Borrower

Dashboard \ Pipeline \ Manage Loan #R000012 / Bob Borrower

|                  |                       |          |                  |            |         |            |           |         |              |       |
|------------------|-----------------------|----------|------------------|------------|---------|------------|-----------|---------|--------------|-------|
| Branch:          | Default               | Overview | Loan Application | Additional | Actions | Disclosure | Secondary | Funding | Post Closing | Audit |
| Status:          | Prospect              | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Purpose:         | Purchase              | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Occupancy:       | Primary Residence     | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Subject:         | 2914 Sandy Ridge Road | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Property:        | Colfax, NC 27235      | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
|                  | Guilford              | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Loan Type:       | Conventional          | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Program:         | Conv 30 Year Fix      | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Total LA:        | \$237,500.00          | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Note Rate:       | 3.250%                | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Qualify Expense: | \$1,085.08            | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| Credit Score:    | 780                   | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
| LTV / CLTV /     | 95.00 / 95.00 / 95.00 | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |
|                  |                       | Send     | Send             | Send       | Send    | Send       | Send      | Send    | Send         | Send  |

7. For Delegated MI, click on **MortgageInsurance pdf**.



The screenshot displays the 'Manage Loan #R000012 / Bob Borrower' interface. On the left, there is a sidebar with loan details. The main area shows a 'Mortgage Insurance' application status of 'Success' with a timestamp of 'Today at 5:03 PM EDT'. A red box highlights the 'MortgageInsurance\_20201028-210348239.pdf' document link. Below this, a description box contains a status alert message.

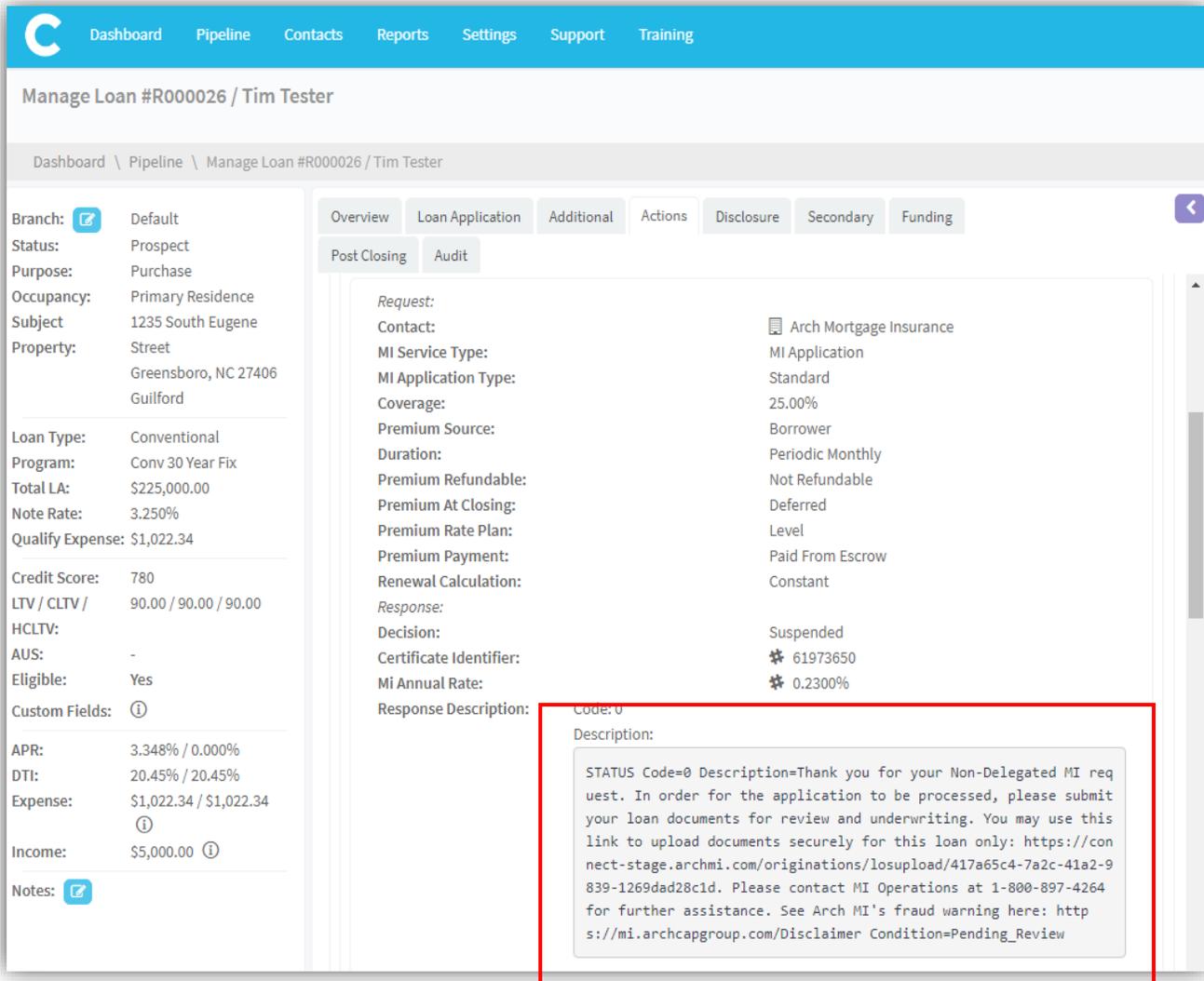
| Field           | Value                        |
|-----------------|------------------------------|
| Branch          | Default                      |
| Status          | Prospect                     |
| Purpose         | Purchase                     |
| Occupancy       | Primary Residence            |
| Subject         | 2914 Sandy Ridge Road        |
| Property        | Colfax, NC 27235<br>Guilford |
| Loan Type       | Conventional                 |
| Program         | Conv 30 Year Fix             |
| Total LA        | \$237,500.00                 |
| Note Rate       | 3.250%                       |
| Qualify Expense | \$1,085.08                   |
| Credit Score    | 780                          |
| LTV / CLTV /    | 95.00 / 95.00 / 95.00        |
| HCLTV           |                              |
| AUS             | -                            |
| Eligible        | Yes                          |
| APR             | 3.250% / 0.000%              |
| DTI             | 21.70% / 21.70%              |
| Expense         | \$1,085.08 / \$1,085.08      |
| Income          | \$5,000.00                   |

**Mortgage Insurance Application Details:**

- Request:** Arch Mortgage Insurance MI Application
- MI Service Type:** Delegated
- MI Application Type:** Delegated
- Coverage:** 25.00%
- Premium Source:** Borrower
- Duration:** Periodic Monthly
- Premium Refundable:** Not Refundable
- Premium At Closing:** Deferred
- Premium Rate Plan:** Level
- Premium Payment:** Paid From Escrow
- Renewal Calculation:** Constant
- Response:** Approved
- Decision:** 49816976
- Certificate Identifier:** 49816976
- Mi Annual Rate:** ~~3.2500%~~
- Document:** [MortgageInsurance\\_20201028-210348239.pdf](#)

**Description:** STATUS Code=0 Description=We're pleased to inform you that your loan has been approved for Mortgage Insurance. Thank you for choosing Arch MI. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer> Condition=Status\_Alert

8. For Non-Delegated MI, the application will suspend pending underwriting review. A secure Doc link will be provided in the **Description box** and will expire in 24 hours. The Secure link applies only to the specific loan that was submitted.
9. Copy and paste the link in your browser to upload docs.



**Manage Loan #R000026 / Tim Tester**

Dashboard \ Pipeline \ Manage Loan #R000026 / Tim Tester

Branch:  Default  
 Status: Prospect  
 Purpose: Purchase  
 Occupancy: Primary Residence  
 Subject: 1235 South Eugene  
 Property: Street  
 Greensboro, NC 27406  
 Guilford

Loan Type: Conventional  
 Program: Conv 30 Year Fix  
 Total LA: \$225,000.00  
 Note Rate: 3.250%  
 Qualify Expense: \$1,022.34

Credit Score: 780  
 LTV / CLTV / HCLTV: 90.00 / 90.00 / 90.00  
 AUS: -  
 Eligible: Yes  
 Custom Fields: 

APR: 3.348% / 0.000%  
 DTI: 20.45% / 20.45%  
 Expense: \$1,022.34 / \$1,022.34  
 Income: \$5,000.00 

Notes: 

Overview | Loan Application | Additional | Actions | Disclosure | Secondary | Funding

Post Closing | Audit

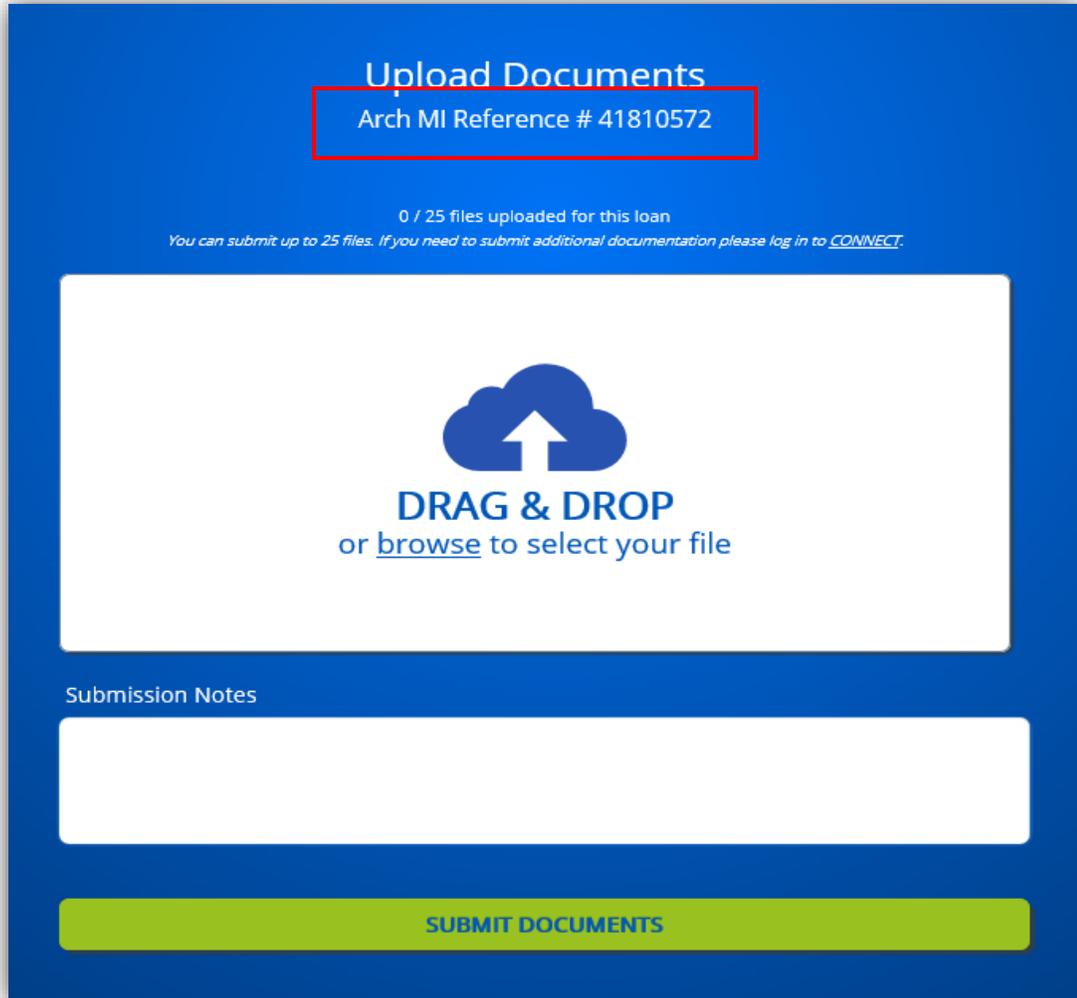
*Request:*  
 Contact: Arch Mortgage Insurance  
 MI Service Type: MI Application  
 MI Application Type: Standard  
 Coverage: 25.00%  
 Premium Source: Borrower  
 Duration: Periodic Monthly  
 Premium Refundable: Not Refundable  
 Premium At Closing: Deferred  
 Premium Rate Plan: Level  
 Premium Payment: Paid From Escrow  
 Renewal Calculation: Constant

*Response:*  
 Decision: Suspended  
 Certificate Identifier:  61973650  
 Mi Annual Rate:  0.2300%

Response Description: Code: 0  
 Description:  
 STATUS Code=0 Description=Thank you for your Non-Delegated MI request. In order for the application to be processed, please submit your loan documents for review and underwriting. You may use this link to upload documents securely for this loan only: <https://connect-stage.archmi.com/originations/losupload/417a65c4-7a2c-41a2-9839-1269dad28c1d>. Please contact MI Operations at 1-800-897-4264 for further assistance. See Arch MI's fraud warning here: <https://mi.archcapgroup.com/Disclaimer> Condition=Pending\_Review

**Upload Docs**

10. The webpage will open. Validate the Certificate# at the top of the screen in the **Arch MI Reference # tag**.



The screenshot shows a blue-themed web interface for uploading documents. At the top, the text "Upload Documents" is displayed in white, with "Arch MI Reference # 41810572" below it, both enclosed in a red rectangular box. Below this, it indicates "0 / 25 files uploaded for this loan" and provides a link to "CONNECT" for additional documentation. The central area features a white box with a blue cloud icon containing an upward arrow, with the text "DRAG & DROP or browse to select your file". Below this is a "Submission Notes" section with a white text input field. At the bottom, there is a prominent green button labeled "SUBMIT DOCUMENTS".

11. Select files from your computer by browsing or dragging and dropping into the window. You may:
  - a. Upload up to 25 files.
  - b. Add comments for Arch MI underwriting in the “**Submission Notes**” section.
12. Click the “**Submit Documents**” button when ready.

## Upload Documents

Arch MI Reference # 41810572

| Documents               | Errors | Action   |
|-------------------------|--------|--|
| Test_Underwriting_10... |        | <a href="#" style="color: white; text-decoration: underline;">Remove</a> |
| Test_Underwriting_10... |        | <a href="#" style="color: white; text-decoration: underline;">Remove</a> |
| Test_Underwriting_Ap... |        | <a href="#" style="color: white; text-decoration: underline;">Remove</a> |
| Test_Underwriting_Ap... |        | <a href="#" style="color: white; text-decoration: underline;">Remove</a> |

4 / 25 files uploaded for this loan  
*You can submit up to 25 files. If you need to submit additional documentation please log in to [CONNECT](#).*



**DRAG & DROP**  
or [browse](#) to select your file

**Submission Notes**

Test upload for UW

SUBMIT DOCUMENTS

13. Once all documents are uploaded, an acknowledgment will be displayed.
14. The MI Certificate-specific link will remain active to upload additional underwriting documents for up to 24 hours from the date of the last MI Application submission. For security reasons, the URL will expire after this time.
15. When the link expires, a message will be displayed that something went wrong.
16. To obtain a new secure link for uploading additional documents, resubmit your Non-Delegated MI Application.
17. Once the Underwriting decision is made, an email with the PDF certificate will be sent to the contact.



## Full-File Application

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Submitted on: 12/02/2019 10:09 PST

Thank you for submitting your request to Arch MI. We will review the file and will contact you when we have a decision.  
If you have questions, please contact our Customer Service Center at 877.MI.CHOICE (877.642.4642).

|                             |  |
|-----------------------------|--|
| <b>Arch MI Reference #:</b> | 41810572   |
| <b>Submission Notes:</b>    | Test upload for UW   |
| <b>Documents:</b>           | Test_Underwriting_1008-1077 Transmittal Summary.pdf<br>Test_Underwriting_1040.pdf<br>Test_Underwriting_Appraisal-Reports.pdf<br>Test_Underwriting_Application 1003.pdf |

Uh oh. Something went wrong.

Give us a call at 877.MI.CHOICE (877.642.4642), and we'll help you complete your submission.