GET CONNECTED

Encompass® – Full User Guide
Encompass Partner Connect™

This guide is specific to Encompass Partner Connect (EPC). Please see our alternate guides if you use EMN or TQL.

Last Revised Date: 2/12/2024

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Integration_services@mgic.com 1-888-644-2334   mgic.com/contact   1/22/2024

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Quick Guides

1. Order Rate Quote

From within a loan, select **Services** from the left-hand menu. The available services will be displayed.
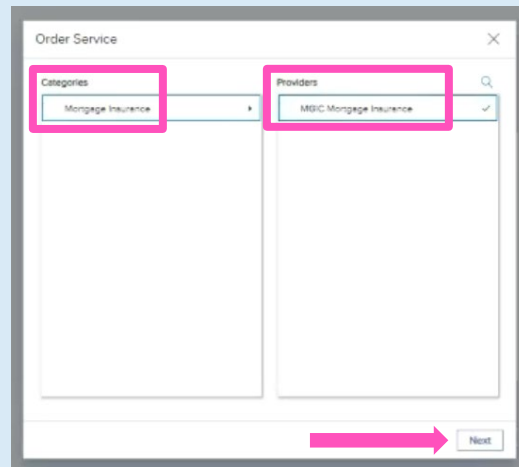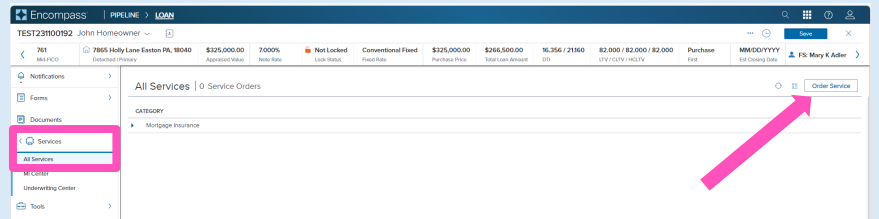
You can access Mortgage Insurance services two ways: **All Services** or **MI Center**.
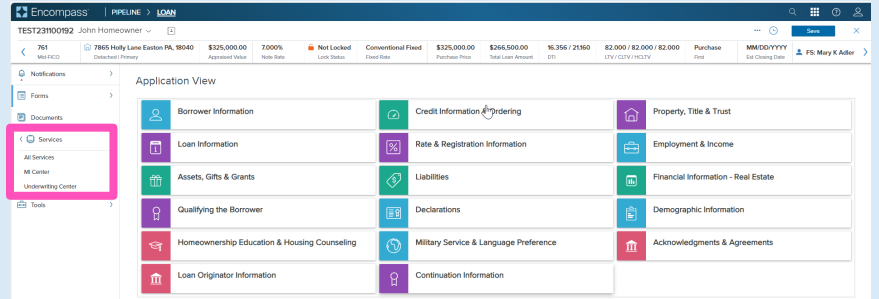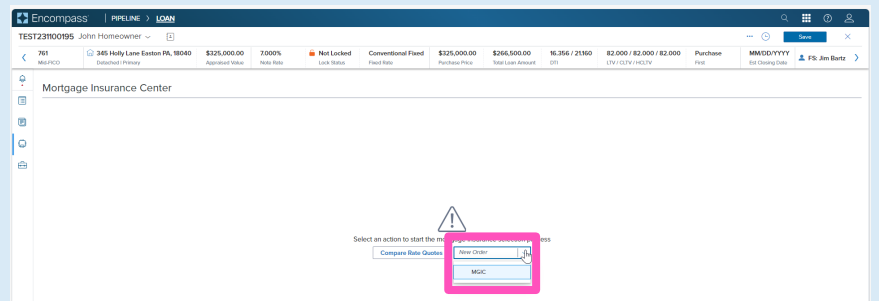
a) All Services

From the Services menu, click **All Services**, then click **Order Service**.

The Order Service modal will appear. Click the **Mortgage Insurance** category and your available providers will appear. Select **MGIC Mortgage Insurance** and click **Next**.
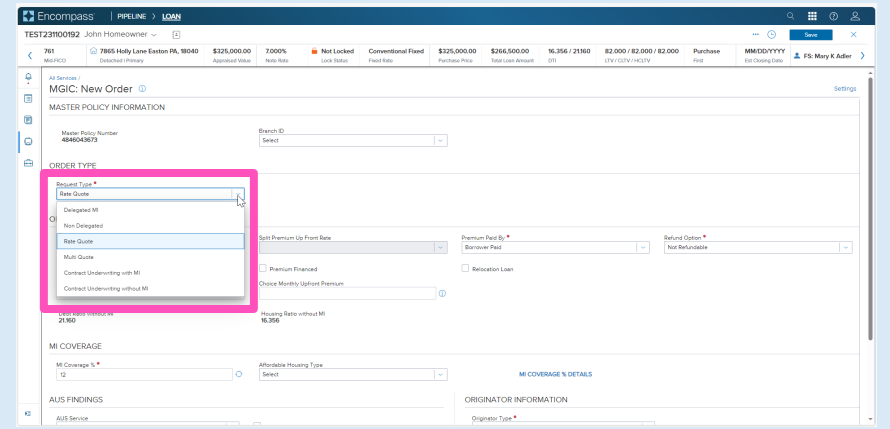
b) MI Center

From the Services menu, click **MI Center** and select **MGIC** from the **New Order** drop-down list.

Whether you selected **All Services** or **MI Center**, the **MGIC: New Order** screen will open.

Select **Rate Quote** from the **Request Type** drop-down.

Coverage percent will be defaulted, however you can access the other coverage options by clicking the **MI COVERAGE % DETAILS** link in the MI Coverage section.

Note – You can click the **information button** for additional details for MGIC. You can close the information panel by clicking the **X** button on the right of General Information, or by clicking the **information button** again.
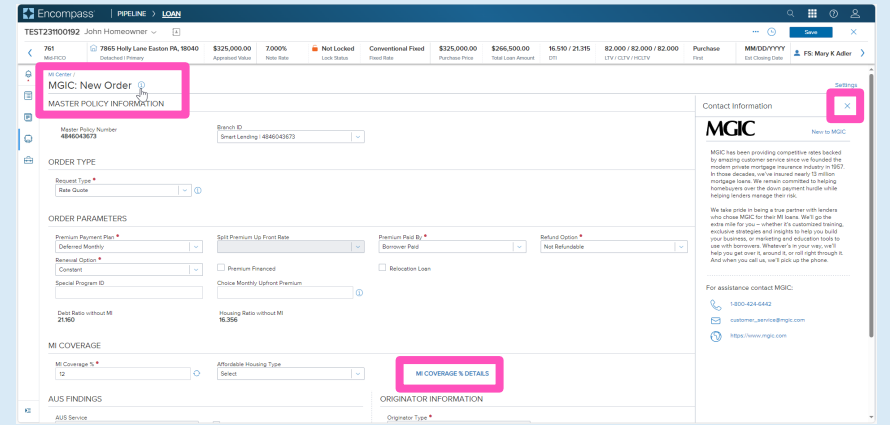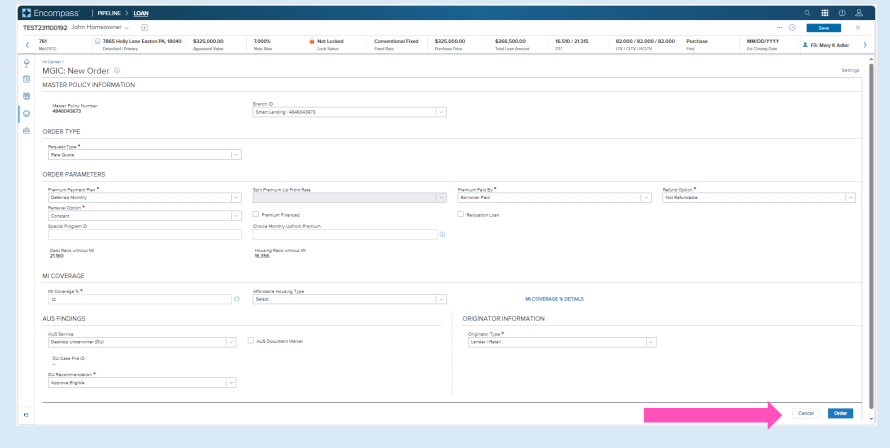
Click the **Close** button to return to the order screen.
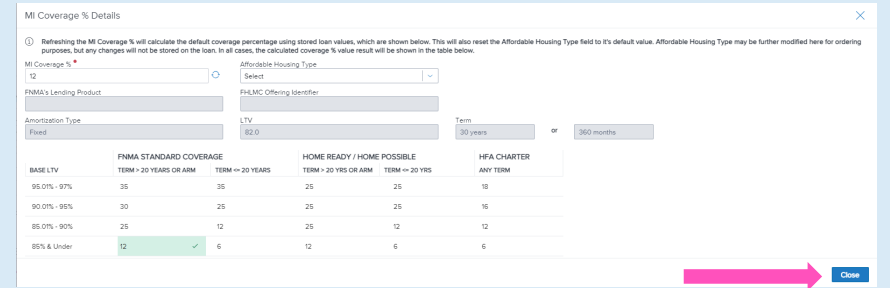
Once you verify all data is correct and all required fields have been completed, click **Order**.

A spinner will appear to let you know your request is in process.

Once the order response appears, click **Import MI Rates** to import the MI pricing into the loan. This is one option for importing a rate. A second option is described below.

Use the **Close without Importing** if you do not want to import the MI pricing.

Note – Importing MI pricing is necessary for populating disclosures as well saving the quote for it to be available to select for subsequent MI orders.
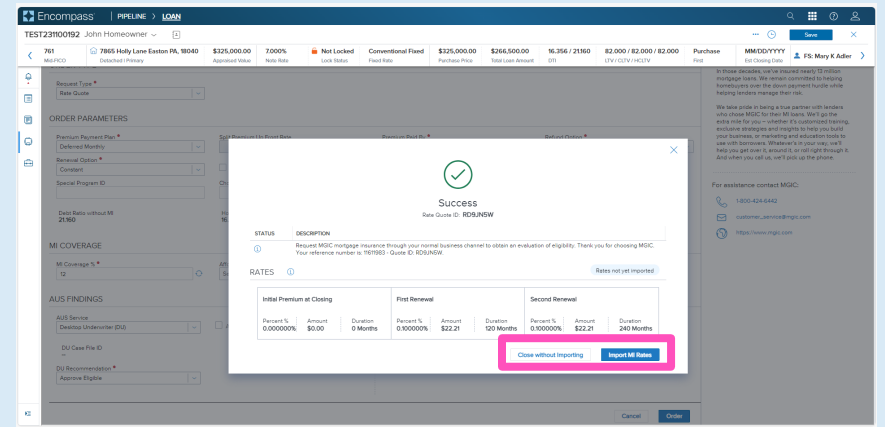
A spinner will appear letting you know the request is in process.

You will then receive a message indicating that the rates imported successfully.

Close the message when you are finished.
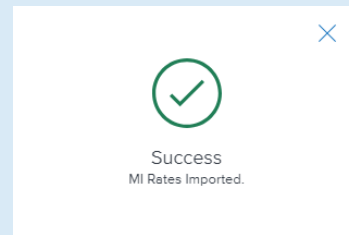
You will be directed back to the **Order Summary** screen.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rates details, the quote expiration date, and messaging returned by MGIC with a reference number and new Quote ID.
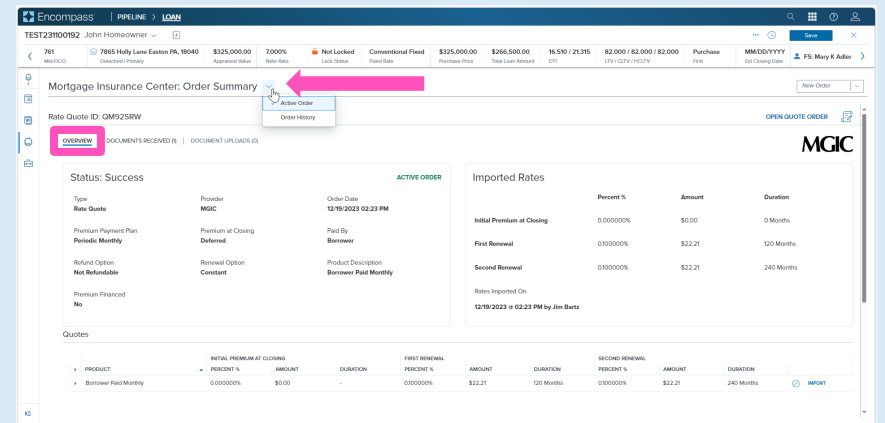
The **DOCUMENTS RECEIVED** tab allows you to view the Rate Quote PDF.

The Rate Quote PDF will have already auto-saved to the document folder. This is just a method to view it.

The **DOCUMENTS UPLOADED** tab is not relevant for MI Rate Quotes.
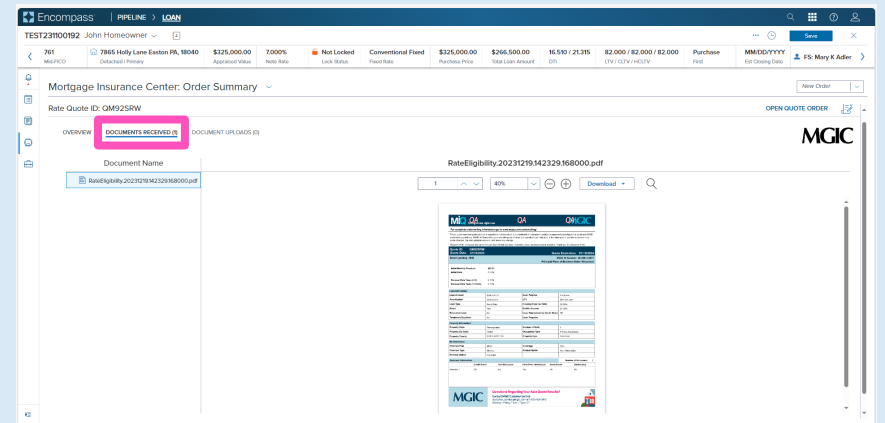
If you do not import MI rates upon receiving rate quote results (as shown above), or if you want to change the rate imported, you can import rates from a previously pulled quote via the **All Services** screen. Click the pop-out arrow on the far right of each rate quote entry to navigate to the **MGIC: Edit Order** screen.

At the bottom of this screen you will see an **Import MI Rates** link.

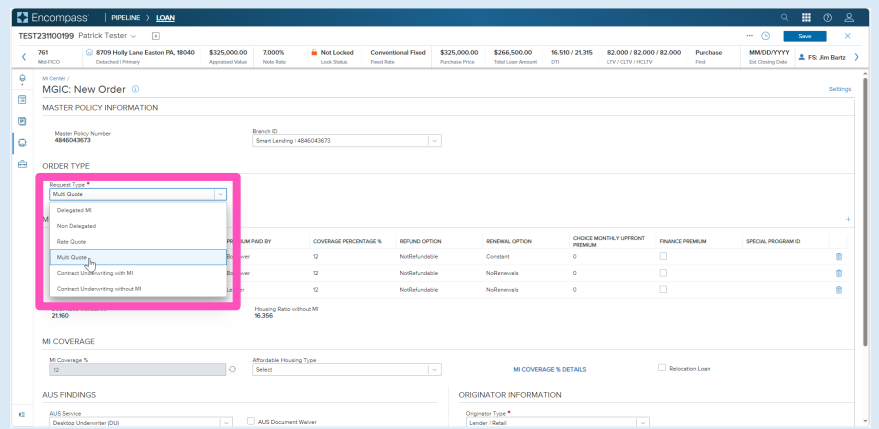A status window will appear once the request is completed.

Click the **Save** button to ensure your updates are retained.
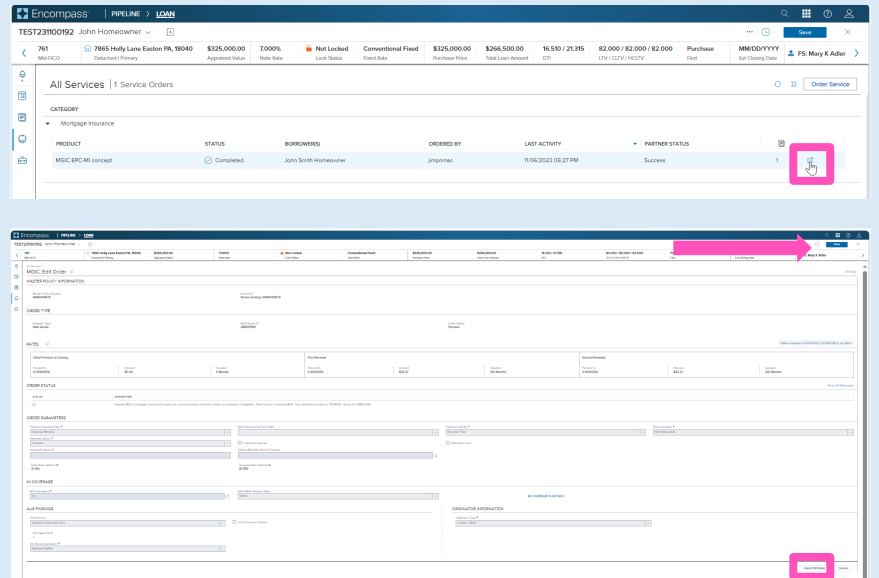
2. Order Multi-Quote

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen.

Select **Multi Quote** from the Request Type drop-down.

The MGIC default premium plans are borrower paid deferred monthly, borrower paid single premium, and lender paid single premium.
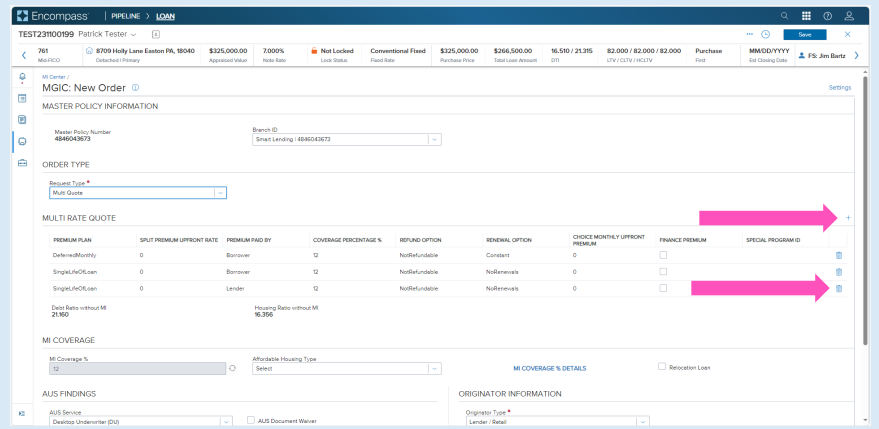
If you would like to make an update to a field for a premium plan already added, mouse over and click the field to adjust it.
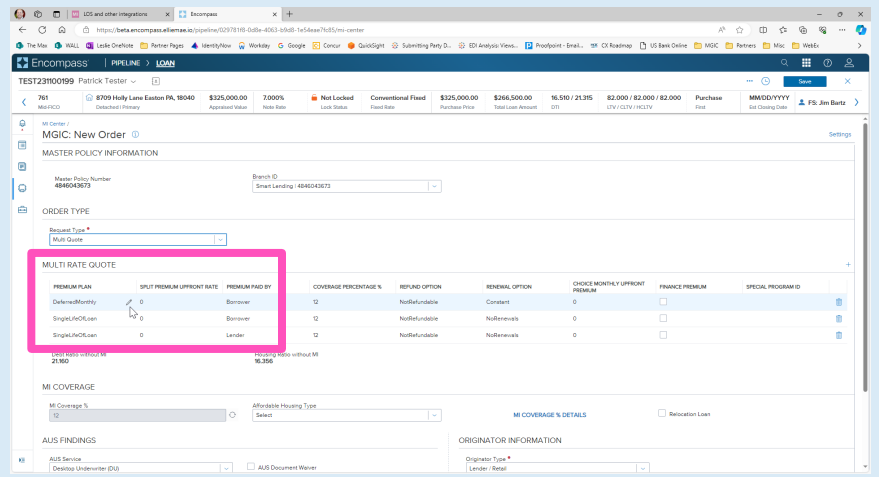
You can click the **+** icon to add more premium plans and/or variations to compare.

You can also click the **trash-can** icon to remove comparison options.

Note – The maximum number of premium plans you may include in a request is 6.
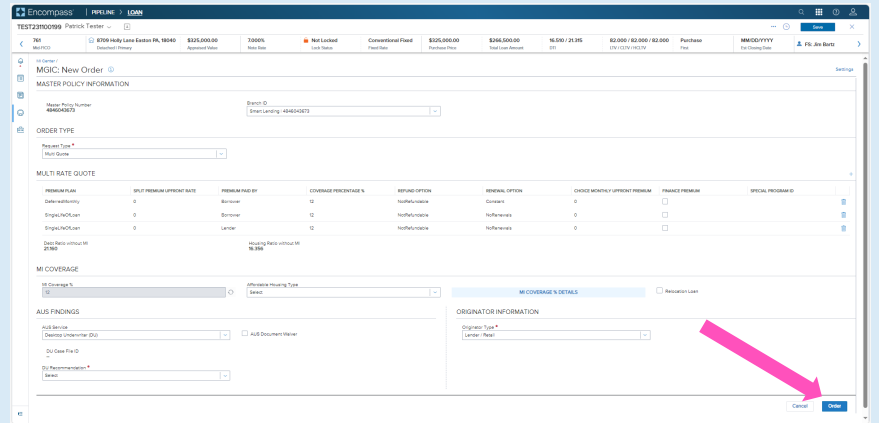

The coverage percent will be defaulted. However, you can access the other coverage options by clicking the **MI COVERAGE % DETAILS** link in the MI Coverage section.

Click the **Close** button to close this window.

Note – You will need to adjust coverage within each of the applicable premium plans you wish to edit.
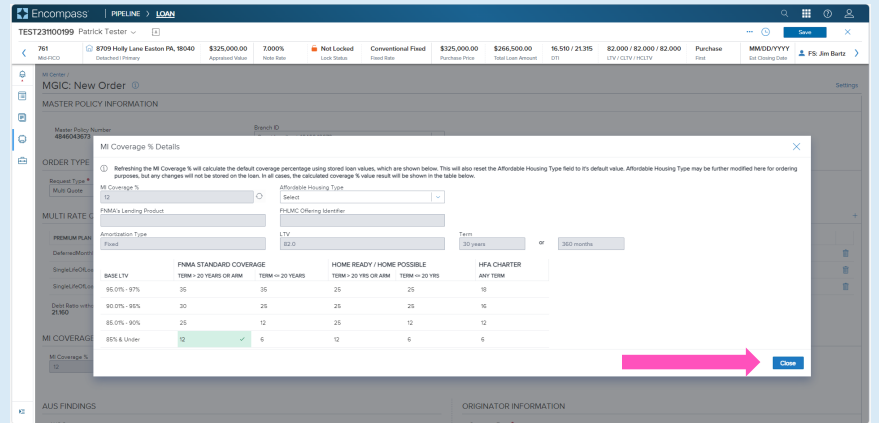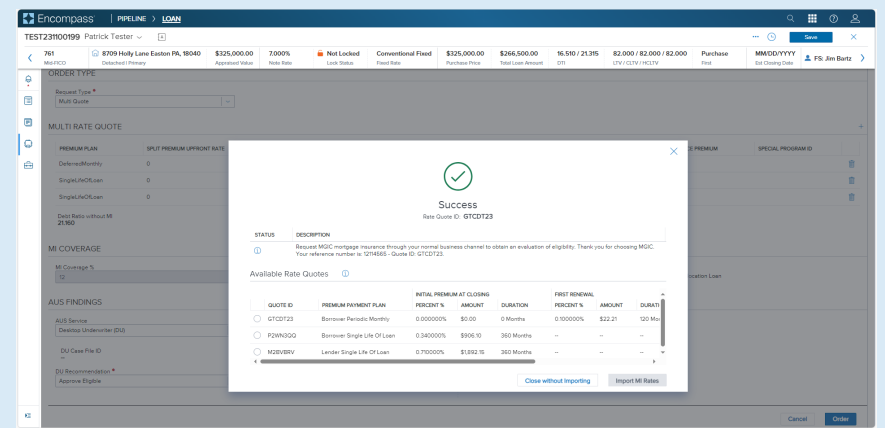

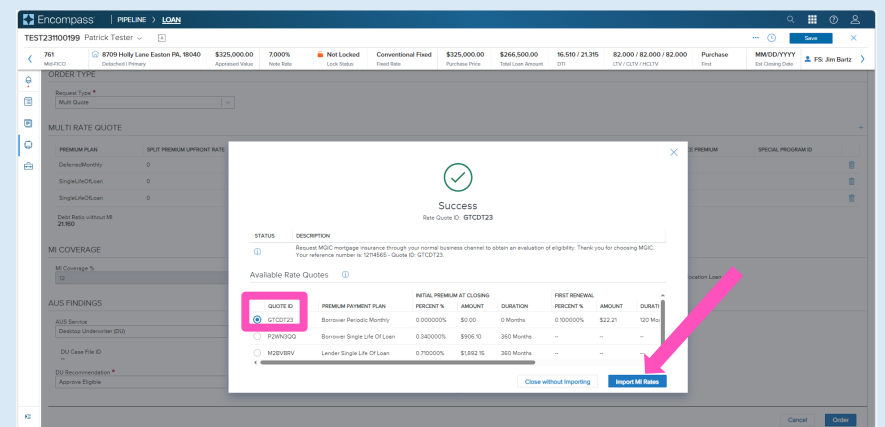Once you verify all data is correct, click **Order**.

A response message will appear, and will include results for each of the quotes.

These results will also be returned in the MI order history.

If you would like to import pricing, select the option you would like to import. This will enable the Import MI Rates button.
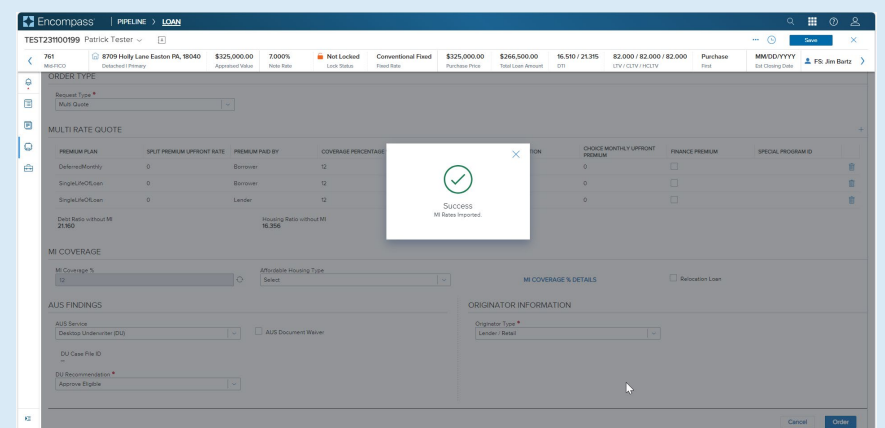
Note – You may only select one quote to import.

A spinner will appear letting you know the request is in process.

You will then receive a message indicating that the rates imported successfully.

Close this message and you will be directed back to the **Order Summary** screen to view your active order.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rate details, the quote expiration date, and messaging returned by MGIC with a reference number and new Quote ID.
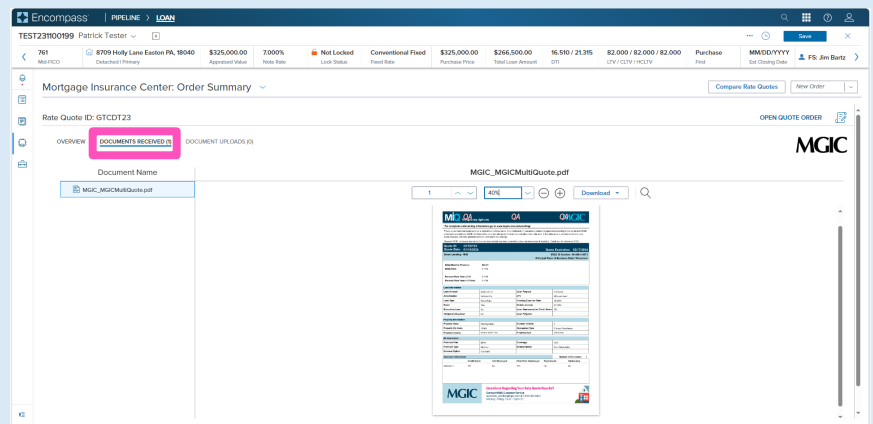
Click the **Save** button to ensure your updates are retained.
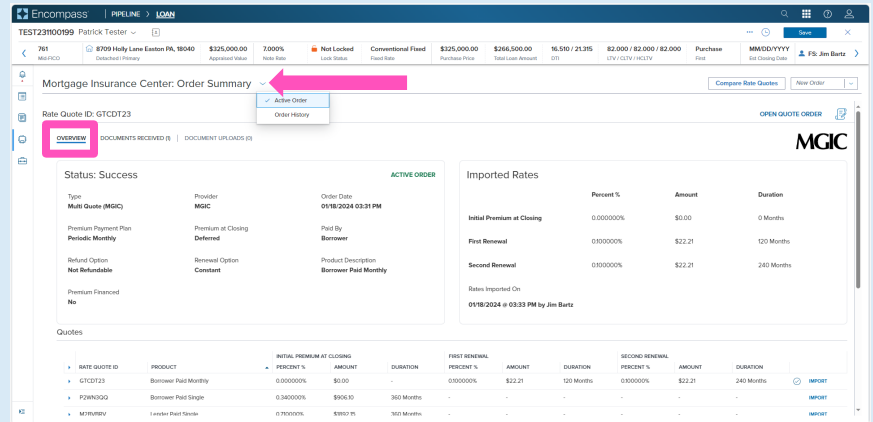
Click the **DOCUMENTS RECEIVED** link to view the Rate Quote PDF for the pricing you imported.

The Rate Quote PDF will have already auto-saved to the document folder. This is just a method to view it.

The **DOCUMENTS UPLOADED** tab is not relevant for MI Multi-Quotes.

3. Order Compare Rate Quotes

To access **Compare Rate Quotes** across MI providers, click **Services** and select **MI Center**.

You will not be able to access the **Compare Rate Quotes** feature via the All Services screen.
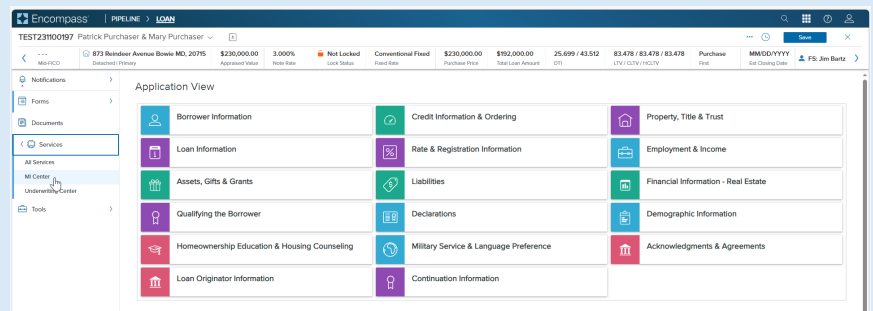
Click **Compare Rate Quotes** button to submit the rate quote compare request. A spinner will appear letting you know that the requests are in process.

All MI providers your organization has enabled will receive requests for Borrower Paid Monthly, Borrower Paid Single, Lender Paid Single, and a 1% split premium.

Note – If you select a provider from the New Order drop-down list you will be directed to that MI provider's order screen and will not be able to order Compare Rate Quotes.
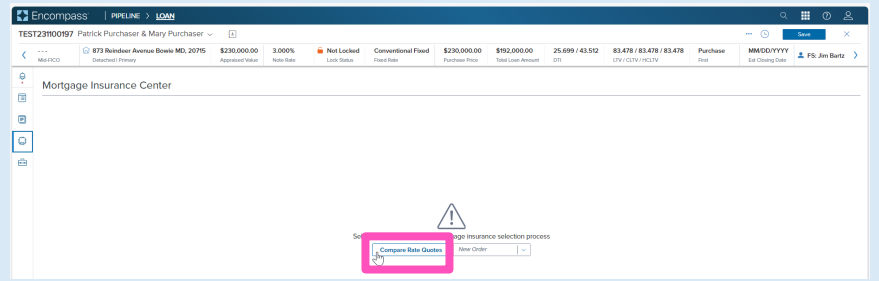
Results are defaulted to display the Borrower Paid Monthly premium plan and are in alpha order by MI provider. You can adjust the display order by clicking the header of the column you want to sort by.

Click the toggle arrow next to a quote to view details on that specific quote, or click the top toggle arrow to view details on all quotes.
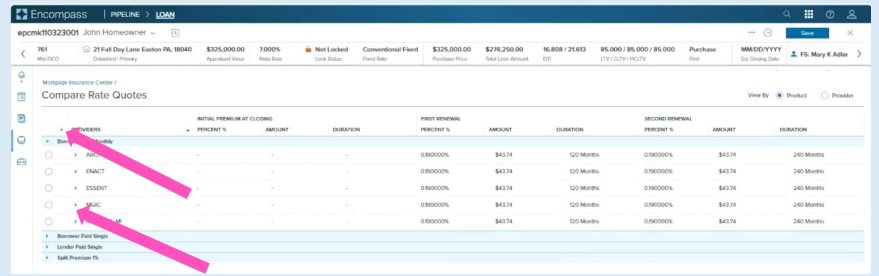
Click the **Provider** radio button to group results by provider.
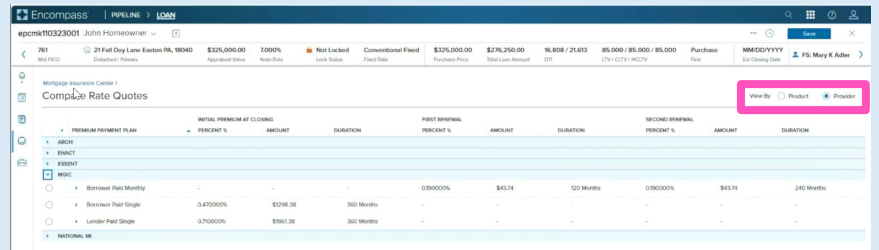
To select the preferred quote, click the **radio button** to the left of the quote. This will enable the remaining action buttons at the bottom of the screen (the Close button is always enabled).

Click the **Import Rates Only** button to populate pricing into the loan. A spinner will appear indicating that the import is in process.

Other actions include options to order:
- Delegated MI
- Non-Delegated MI
- Contract UW with MI

Note – See the appropriate section of this guide for instructions for ordering MI or Contract UW.
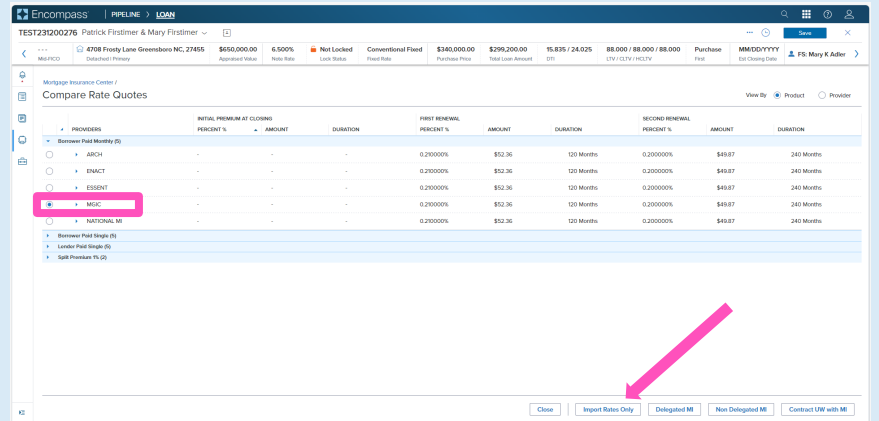
You will be directed back to the **Order Summary** screen to view your active order.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rate details, the quote expiration date, and messaging returned by MGIC with a reference number and new Quote ID.

The MI pricing that was imported will be highlighted with a '**Rates Imported**' check mark.

The **DOCUMENTS RECEIVED** tab allows you to view the Rate Quote PDF**.**

The Rate Quote PDF will have already auto-saved to the document folder. This is just a method to view it.

The **DOCUMENTS UPLOADED** tab is not relevant for MI Multi-Quotes.

Click the **Save** button to ensure your updates are retained.

Note – Once any MI request has been placed, you can request **Compare Rate Quotes** by clicking the button in the upper right corner.

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4. Order Delegated MI

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen. Select **Delegated MI** from the **Request Type** drop-down.

The quote ID of your most recently imported quote should be populated in the **Rate Quote ID** field.

Click the **magnifying glass icon** to select a different quote ID.

Note – See the appropriate section of this guide for instructions to submit a Rate Quote, Multi Quote, or Compare Rate Quotes request.

The **Search Rate Quote ID** window will open. A list of prior quotes will appear.

Use the toggle button next to a quote to view additional details, or use the toggle all button at the top to open details on all quotes.

Click the radio button next to the preferred quote and click the **Select** button (this button will be disabled until a quote is selected).
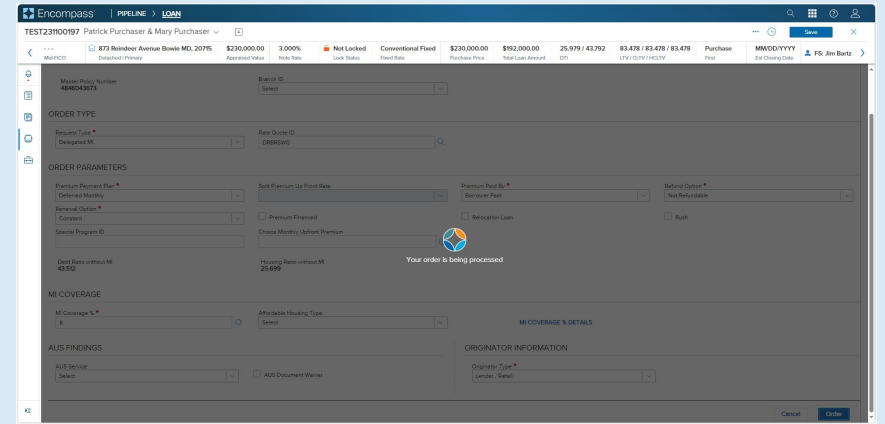
You may also manually enter a quote ID on the **MGIC: New Order** screen if the preferred quote does not appear.

Once you verify that all required fields are completed and all data is correct, click the **Order** button at the bottom of the screen.

A spinner will appear to let you know the request is being submitted.

A status message will appear when the request has processed. Close this message to return to the **Order Summary** screen.
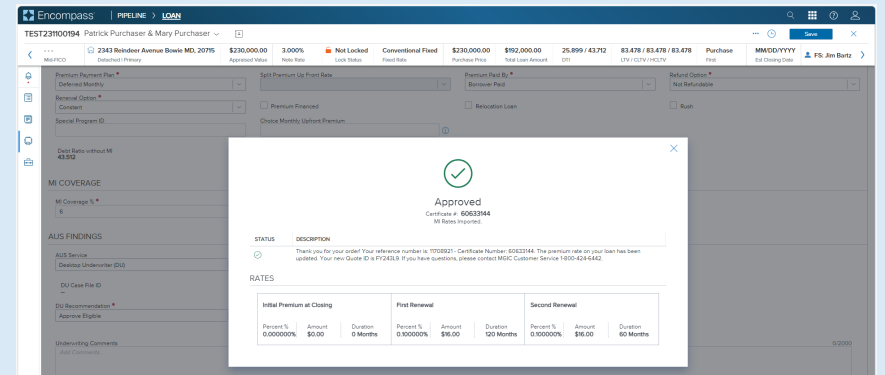
You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rate details. There's also messaging returned by MGIC with the Certificate Number and new Quote ID.

You may use the **RESUBMIT ORDER** link at the top left of the **Order Summary** screen to resubmit your request.

Note – The **RESUBMIT ORDER** link will only appear if this is the active order. Select the desired order from the **Order History** screen in the **MI Center** to make it the active order.
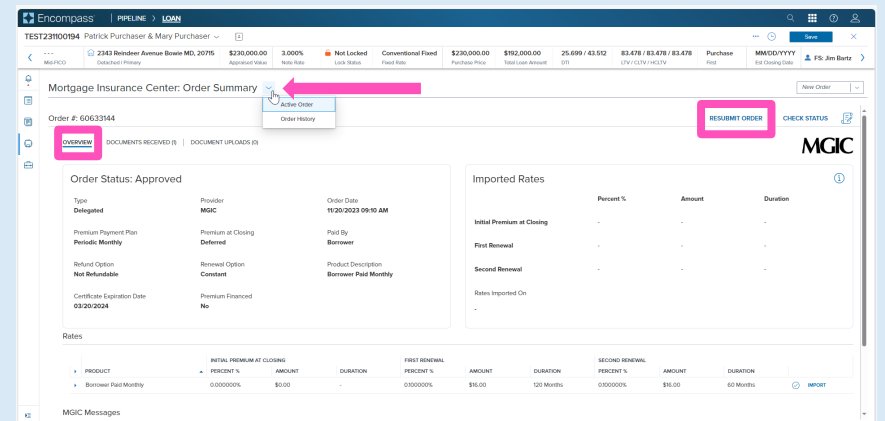
The **DOCUMENTS RECEIVED** tab allows you to view the commitment certificate.

The Commitment/Certificate PDF will have already auto-saved to the document folder. This is just a method to view it.

Note – The **DOCUMENTS UPLOADED** tab is *typically* not relevant for Delegated MI orders.

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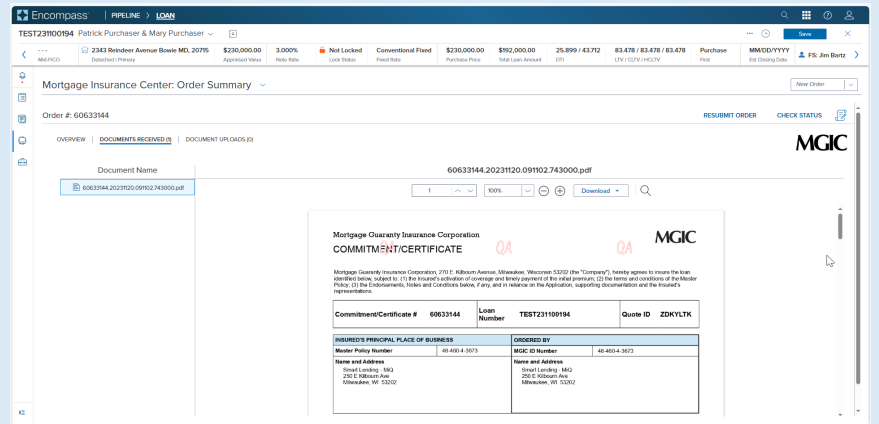
5. Order Non Delegated MI

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen. Select **Non Delegated MI** from the **Request Type** drop-down.

The quote ID of your most recently imported quote should be populated in the **Rate Quote ID** field.

Click the **magnifying glass icon** to select a different quote ID.

Note – See the appropriate section of this guide for instructions to submit a Rate Quote, Multi Quote, or Compare Rate Quotes request.

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The **Search Rate Quote ID** window will open. A list of prior quotes will appear.

Use the toggle button next to a quote to view additional details, or use the toggle all button at the top to open details on all quotes.

Click the radio button next to the preferred quote and click the **Select** button (this button will be disabled until a quote is selected).

You may also manually enter a quote ID on the **MGIC: New Order** screen if the preferred quote does not appear.

You will be prompted to include documents with your order. Click the **Attach Documents** link to select the appropriate documents for your order.
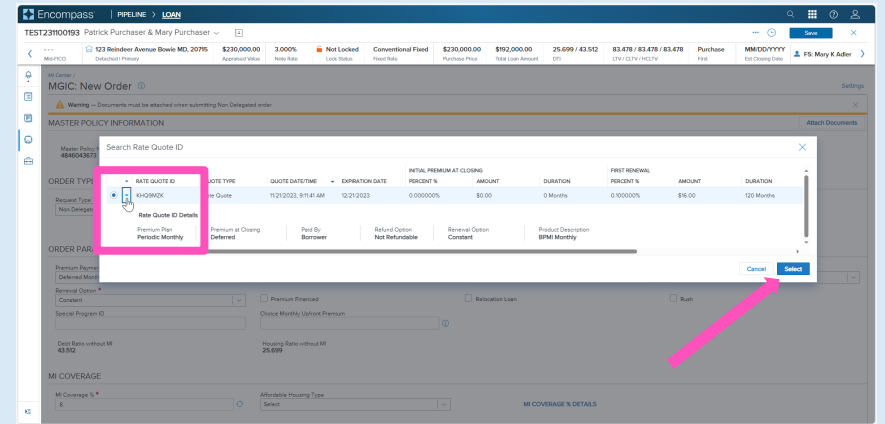
The **Select Documents and Files** window will open.

Contents of the eFolder will display on the **DOCUMENTS AND FILES** tab. Click the UPLOAD link to attach any of these files.

Click the drop-down list on the **STACKING TEMPLATES** tab to view and select a stacking template created by your system administrator.

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You may also attach documents saved locally by clicking the **Browse LOCAL DRIVE** link on the **DOCUMENTS AND FILES** tab.

Use your file explorer to navigate to the appropriate drive, select the document(s) you wish to attach, and click the **Open** button.

The **UPLOAD** status bar will show you the progress of the upload. Make sure all files have completed the upload process, and click the **Done** button when finished.
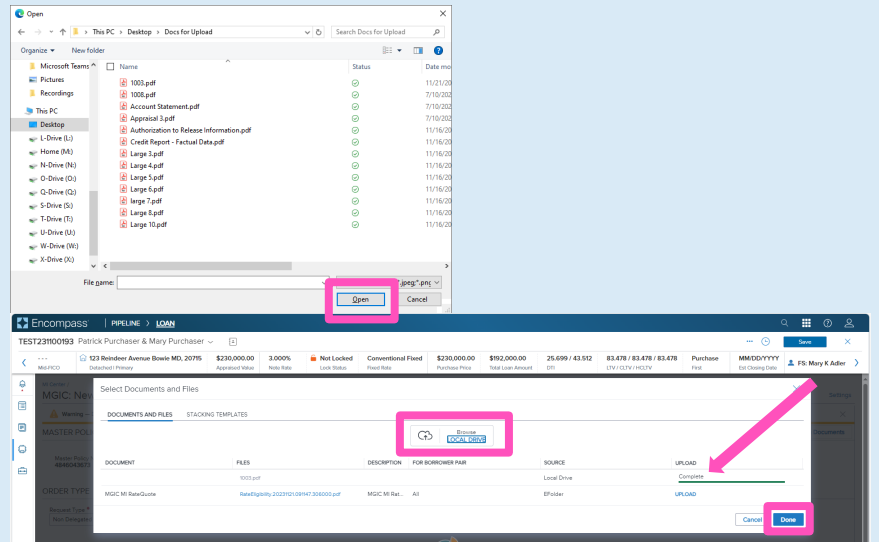

Once you attached the necessary documents, verify all required fields are completed and all data is accurate.

Enter any pertinent Underwriting and/or Document comments in the appropriate fields.

Click the **Order** button at the bottom of the screen.

A spinner will appear to let you know the request is being submitted.

A status message will appear when the request has processed. The message will include the reference and certificate numbers.

Close this message to return to the **Order Summary**.

If your loan is Suspended upon submission, an MGIC underwriter will be in contact with questions or status updates.

Once they advise you that your loan is approved, click the **CHECK STATUS** link to update the order status.

A spinner will appear to let you know the status check is in process.
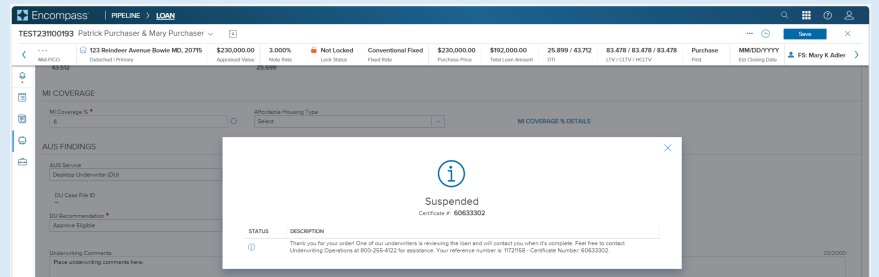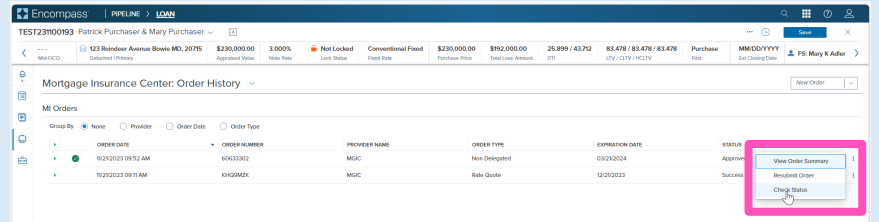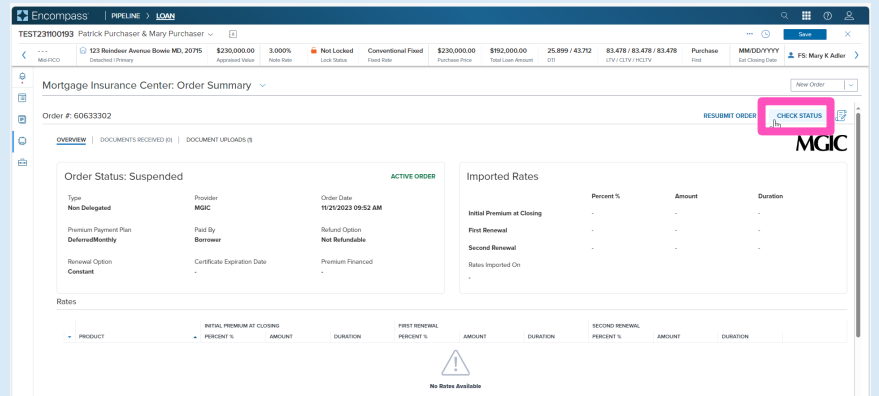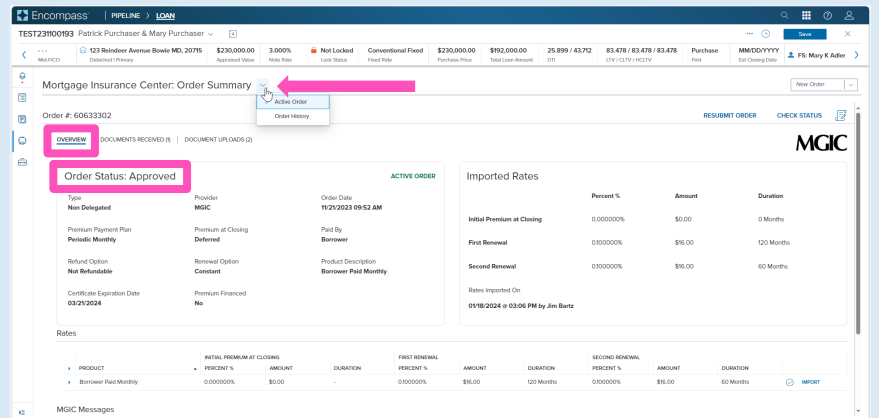

Note – You may also **Check Status** from the **Order History** screen by clicking the elypsis on the far right of the row with the order.

A completion message will appear in the upper right corner and the **Order Status** will update.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab also provides rate details and messaging returned by MGIC with the Certificate Number and new Quote ID.

You may use the **RESUBMIT ORDER** link at the top left of the **Order Summary** screen to resubmit your request.

Note – The **RESUBMIT ORDER** link will only appear if this is the active order. Select the desired order from the **Order History** screen in the **MI Center** to make it the active order.

The **DOCUMENTS RECEIVED** tab allows you to view the commitment certificate.

The Commitment/Certificate PDF will have already auto-saved to the document folder. This is just a method to view it.

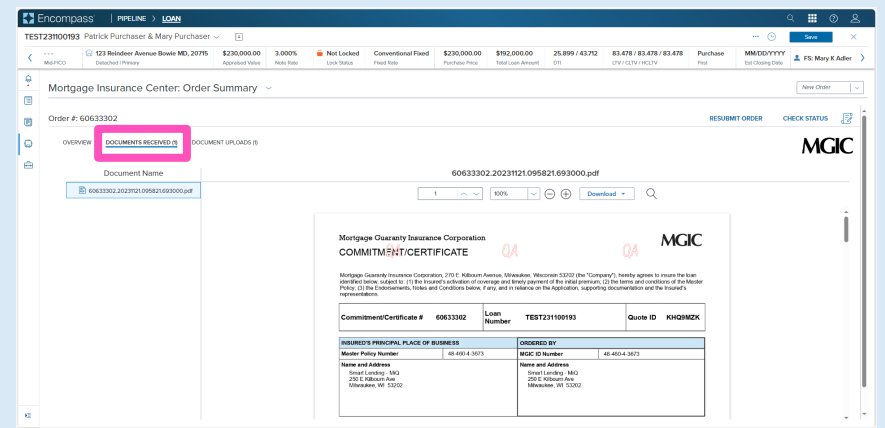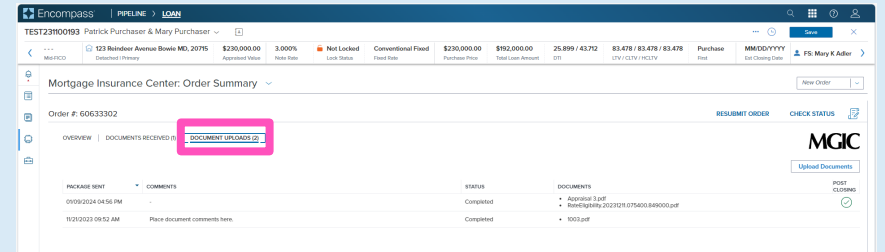The **DOCUMENT UPLOADS** tab displays details of documents uploaded:

- PACKAGE SENT (date/time)
- COMMENTS
- STATUS
- DOCUMENTS (list)
- POST CLOSING (indicator)

6. Order Contract Underwriting

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen.

Select the appropriate **Contract Underwriting** option (with MI or without MI) from the Request Type drop-down.

The quote ID of your most recently imported quote should be populated in the **Rate Quote ID** field.

Click the **magnifying glass icon** to select a different quote ID.

Note – See the appropriate section of this guide for instructions to submit a Rate Quote, Multi Quote, or Compare Rate Quotes request.

The **Search Rate Quote ID** window will open. A list of prior quotes will appear.

Use the toggle button next to a quote to view additional details, or use the toggle all button at the top to open details on all quotes.
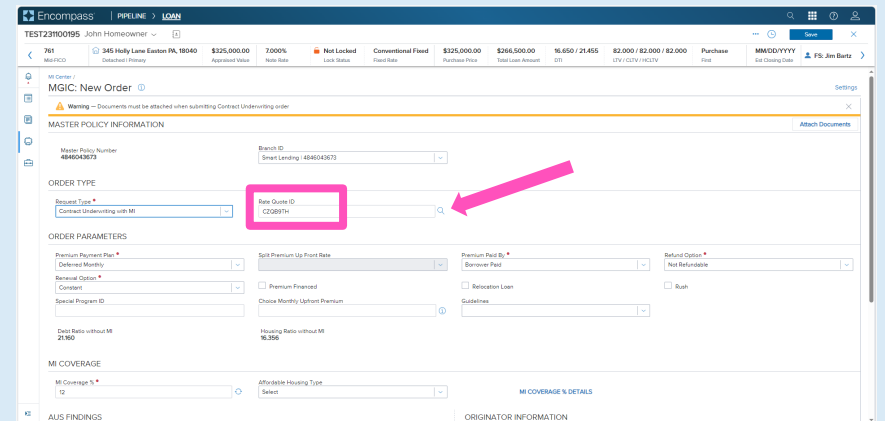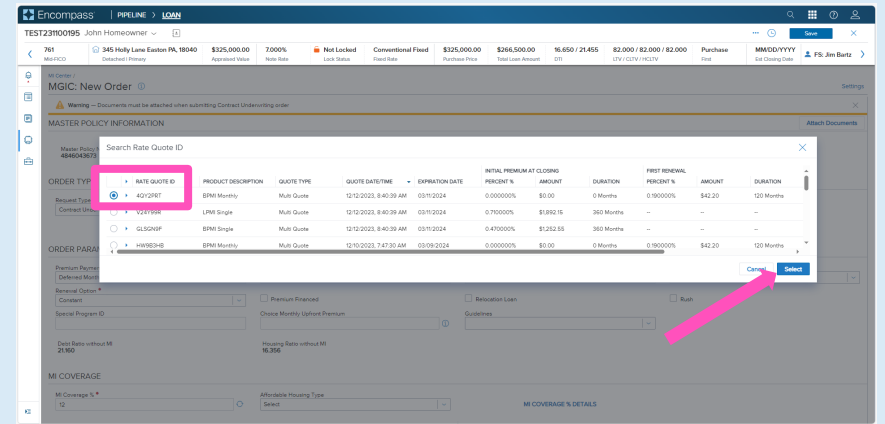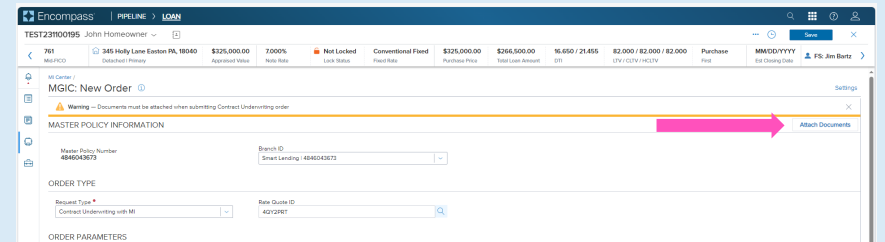
Click the radio button next to the preferred quote and click the **Select** button (this button will be disabled until a quote is selected).

You may also manually enter a quote ID on the **MGIC: New Order** screen if the preferred quote does not appear.

You will be prompted to include documents with your order. Click the **Attach Documents** link to select the appropriate documents for your order.

The **Select Documents and Files** window will open.

Contents of the eFolder will display on the **DOCUMENTS AND FILES** tab. Click the **UPLOAD** link to attach any of these files.

Click the drop-down list on the **STACKING TEMPLATES** tab to view and select a stacking template created by your system administrator.

You may also attach documents saved locally by clicking the **Browse LOCAL DRIVE** link on the **DOCUMENTS AND FILES** tab.

Use your file explorer to navigate to the appropriate drive, select the document(s) you wish to attach, and click the **Open** button.

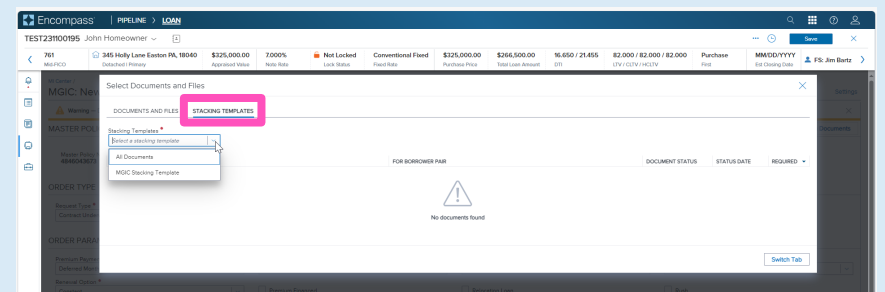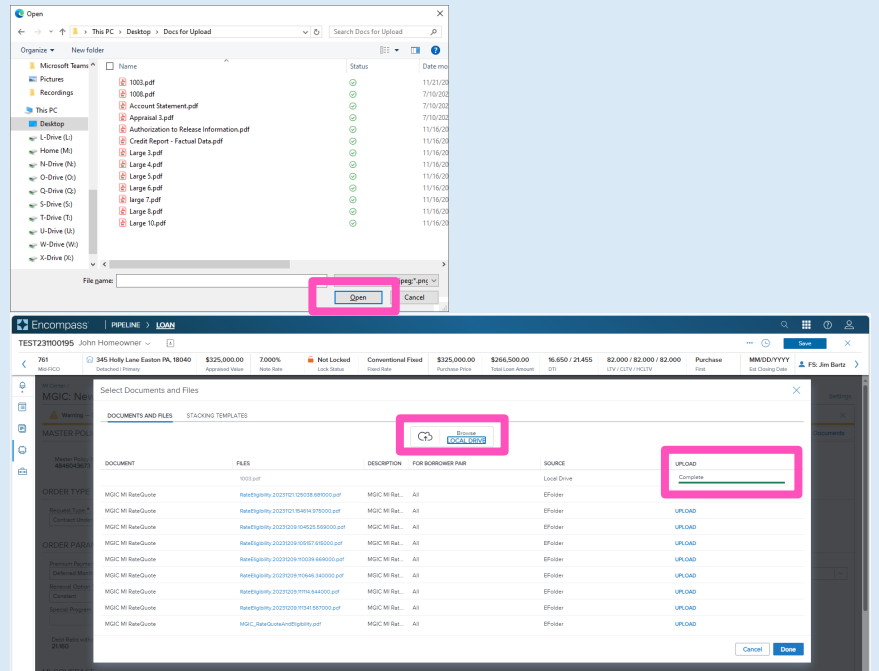The **UPLOAD** status bar will show you the progress of the upload. Make sure all files have completed the upload process, and click the **Done** button when finished.

Once you attached the necessary documents, verify all required fields are completed and all data is accurate.

Enter any pertinent Underwriting and/or Document comments in the appropriate fields.

Click the **Order** button at the bottom of the screen.

A spinner will appear to let you know the request is being submitted.

A status message will appear when the request has processed. The message will include the reference and certificate numbers.

Close this message to return to the **Order Summary**.

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Integration_services@mgic.com 1-888-644-2334   mgic.com/contact

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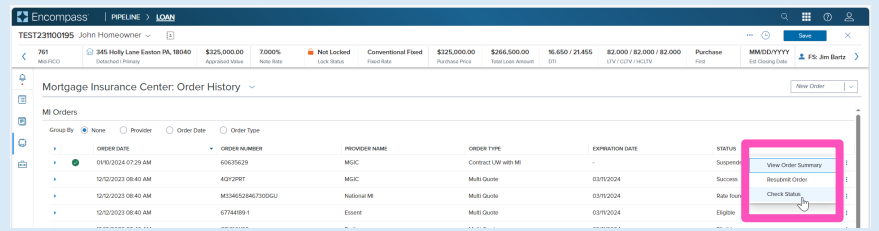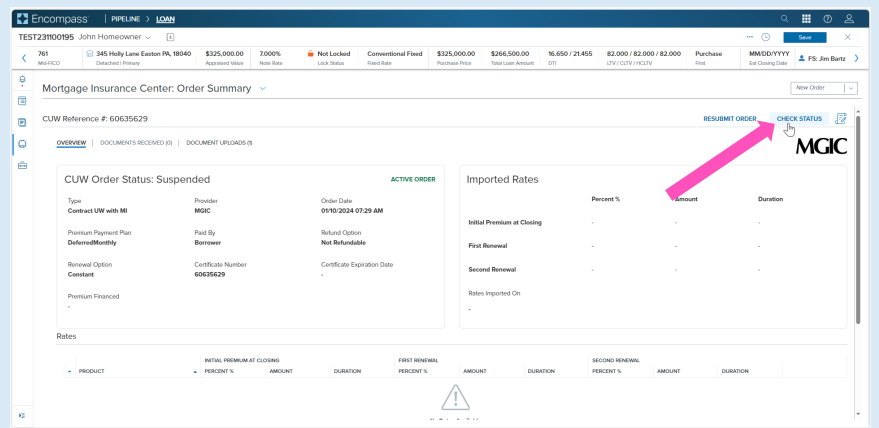If your loan is Suspended upon submission, an MGIC underwriter will be in contact with questions or status updates.

Once they advise you that your loan is approved, click the **CHECK STATUS** link to update the order status.

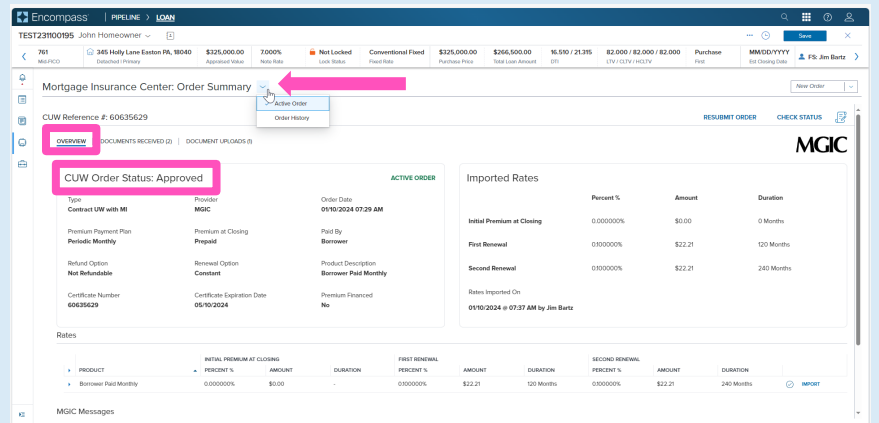A spinner will appear to let you know the status check is in process.

Note – You may also **Check Status** from the **Order History** screen by clicking the elypsis on the far right of the row with the order.

A completion message will appear in the upper right corner and the **Order Status** will update.
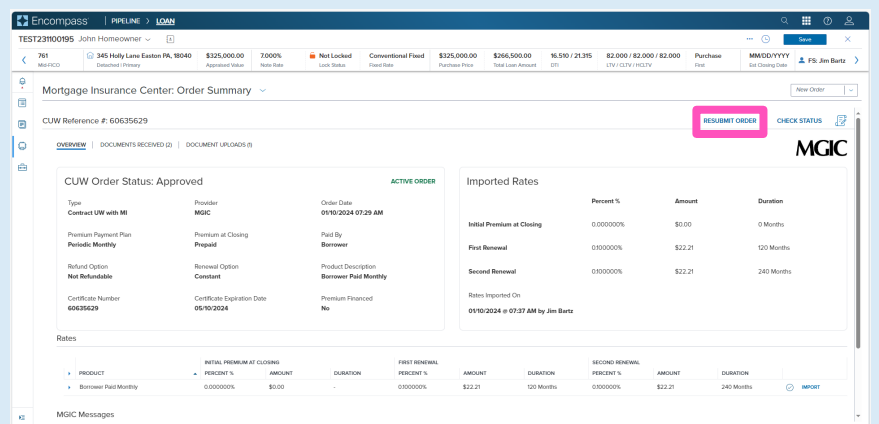
You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab also provides rate details and messaging returned by MGIC with the Certificate Number and new Quote ID.

You may use the **RESUBMIT ORDER** link at the top left of the **Order Summary** screen to resubmit your request.

Note – The **RESUBMIT ORDER** link will only appear if this is the active order. Select the desired order from the **Order History** screen in the **MI Center** to make it the active order.

Contacts: MGIC Integration Services   Your MGIC Representative
Integration_services@mgic.com 1-888-644-2334   mgic.com/contact
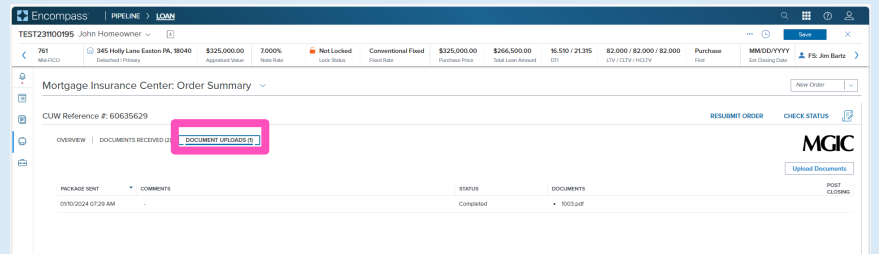
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The **DOCUMENTS RECEIVED** tab allows you to view the Notice Of Loan Approval PDF.

The Notice Of Loan Approval (NOLA) PDF will have already auto-saved to the document folder. This is just a method to view it.
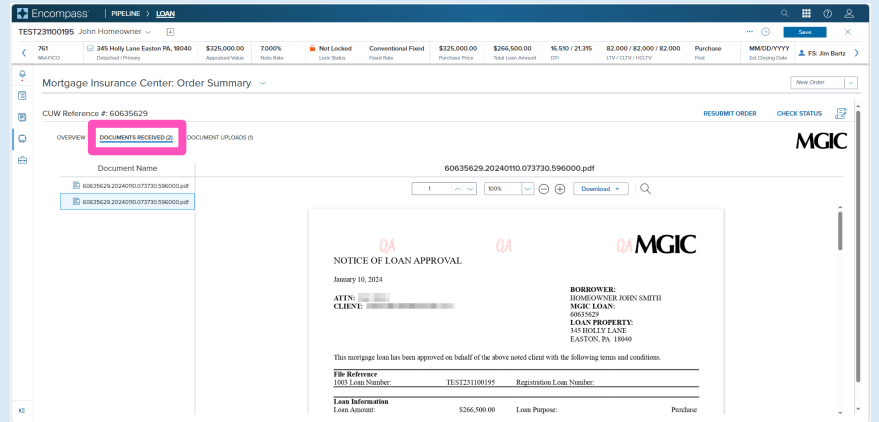
The **DOCUMENT UPLOADS** tab displays details of documents uploaded:
- PACKAGE SENT (date/time)
- COMMENTS
- STATUS
- DOCUMENTS (list)
- POST CLOSING (indicator)

7. Mortage Insurance Activation

<div align="center">COMING SOON</div>
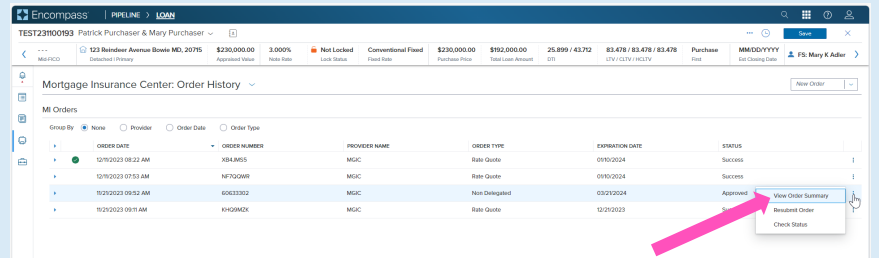
8. Retrieve MI Certificate
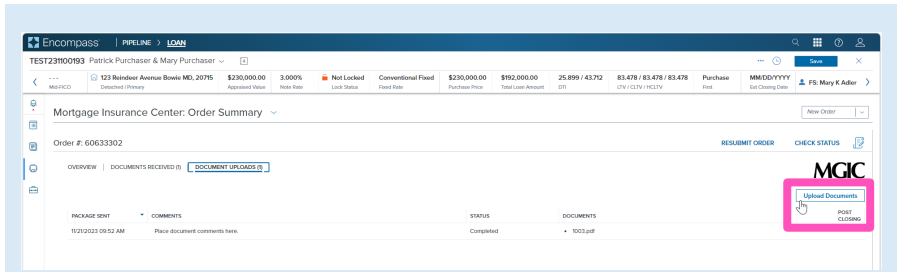
<div align="center">COMING SOON</div>

9. Submit Post-Close Documents

Navigate to the Mortgage Insurance Center. Open the **Order Summary** screen of the order you would like to submit documents for.
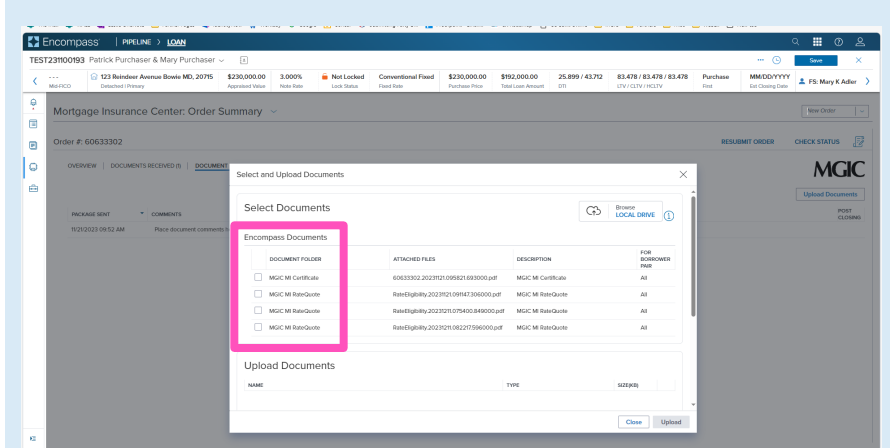
On the **DOCUMENT UPLOADS** tab, click the **Upload Documents** button.

The **Select and Upload Documents** window will open.

If the document(s) you would like to submit are in the eFolder, select them from the **Encompass Documents** section.

You may also attach documents saved locally by clicking the **Browse LOCAL DRIVE** link.

Use your file explorer to navigate to the appropriate drive, select the document(s) you wish to attach, and click the **Open** button.
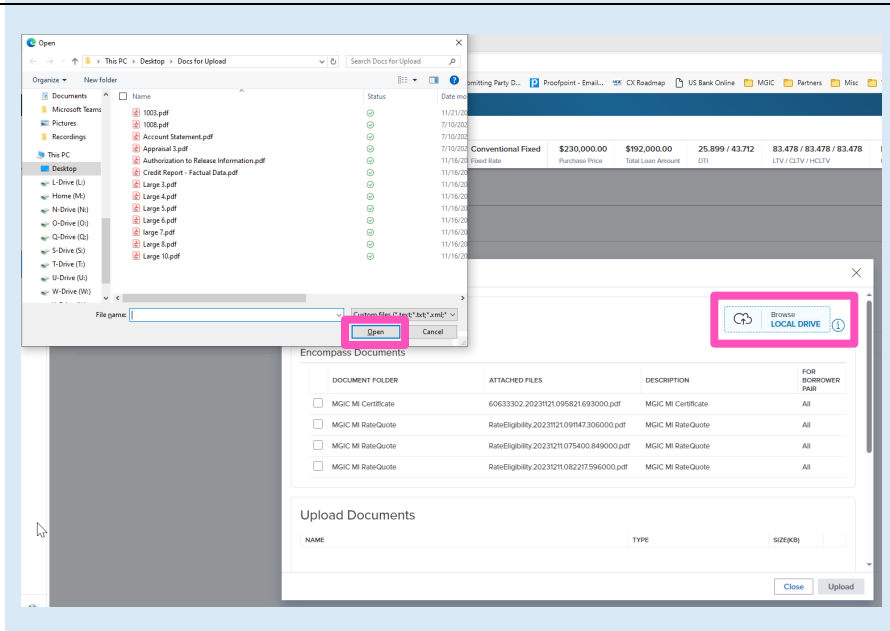
All selected documents will display in the **Upload Documents** section.
   a) Click the **trash can** icon for any documents you do not want to submit.
   b) Add any additional information you'd like noted within the **Comments** section.
   c) Ensure the **Post Close Documents** checkbox is checked.

Click the **Upload** button to submit the document(s).

Note – The Closing Date is displayed, and should be on/before the date of submission. The **Post Close Documents** checkbox should default to checked as long as the date is not in the future.
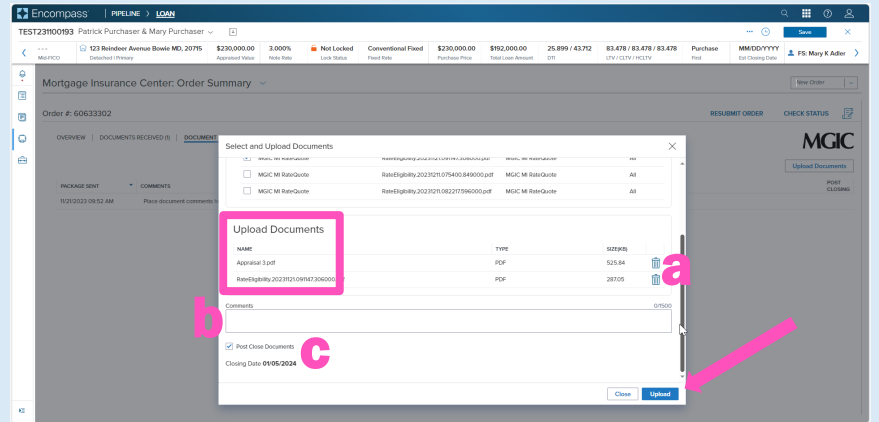
A spinner will appear letting you know the request has initialized.
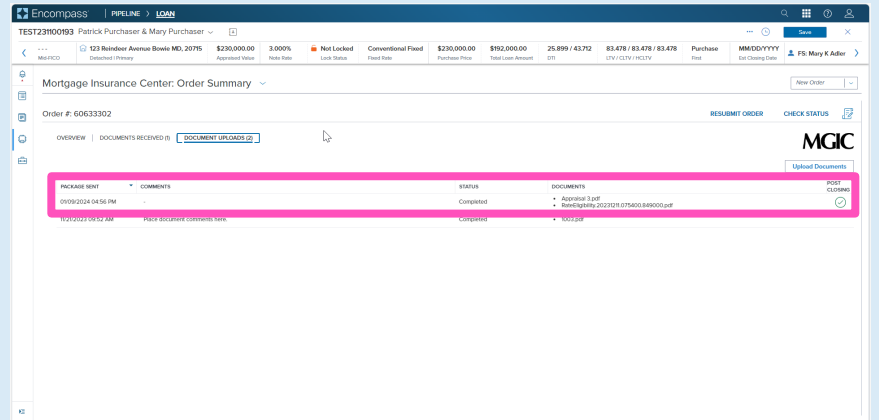
Upon completion you will be redirected to the **Order Summary** Screen and a status message will then appear letting you know the upload is in progress.
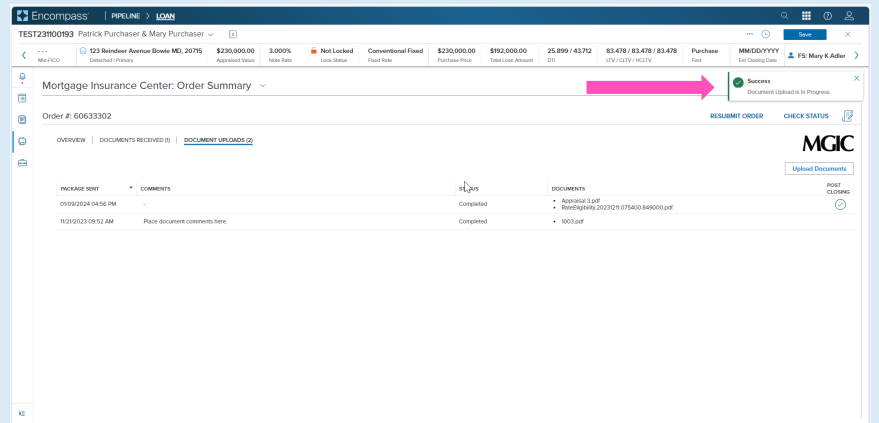
The **DOCUMENT UPLOADS** tab displays details of documents uploaded:
   • PACKAGE SENT (date/time)
   • COMMENTS
   • STATUS
   • DOCUMENTS (list)
   • POST CLOSING (indicator)

Note – You may have to refresh the page to see the completed document upload.

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Loan Document List
It's NOT required to place your documents in this order. This list is for informational purposes.

- Appraisal
- Assets
- Borrower Authorization Signed
- Closing Disclosure
- Condo Questionnaire
- Cover sheet for Return Doc Delivery
- Credit
- Disclosure
- Divorce Decree
- DU Findings
- Flood Certification
- Home Inspection Report
- Income
- Lease Agreement
- Lender Decision Document
- Lender Notes
- Loan Application (1003)
- Loan Application (1003) Signed
- Loan Estimate
- LP Feedback
- Miscellaneous
- Mortgage/DOT
- Note
- Other AU Results
- Pay History/Collection Notes
- Program Guidelines
- Purchase Agreement
- Registration/Rate Lock Confirmation
- Returned NOLA
- Tax Returns
- Title
- Transmittal Summary (1008)
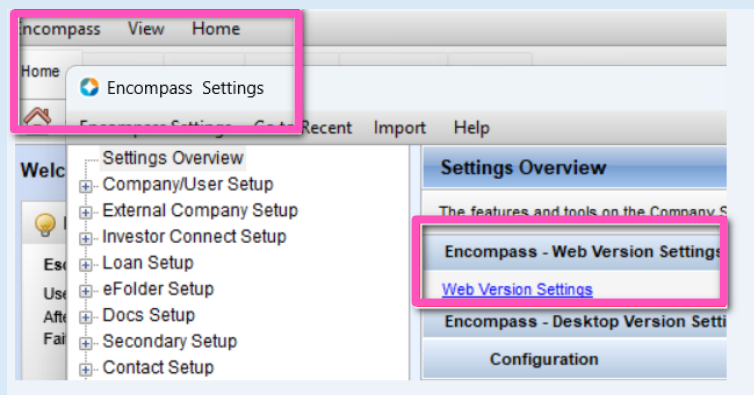- Vendor Report

Admin Setup

1. Access Web Settings

There are two ways to access Web Settings.

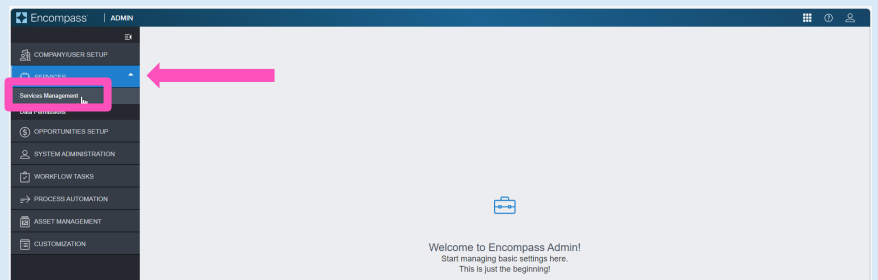In EPC, select **Admin** from the waffle menu in the upper right corner.
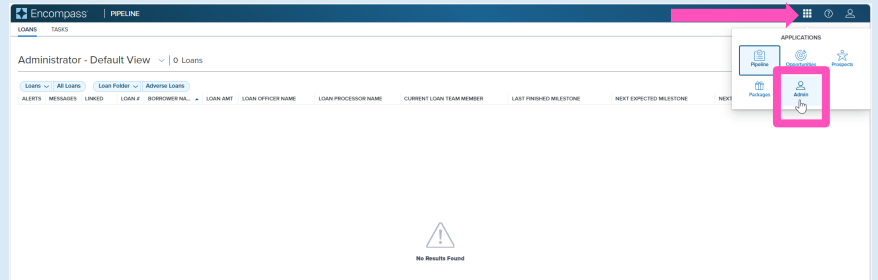
In EMN, navigate to **Encompass Settings**. Click **Web Version Settings**.
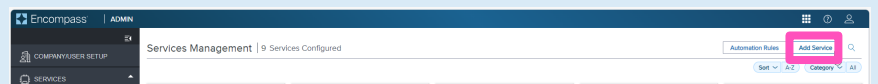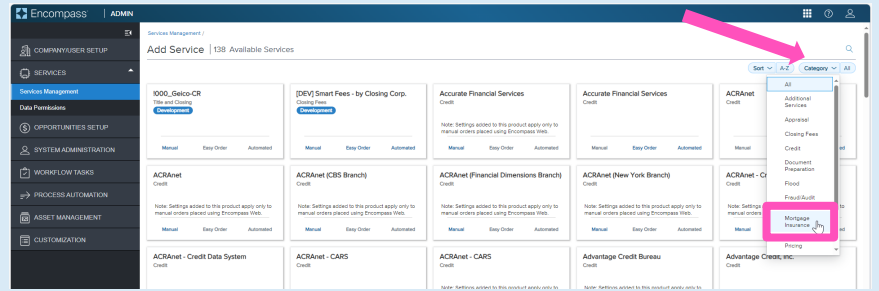
2. Setup Steps

On the **Admin** screen, open the **Services** menu and select **Services Management**.
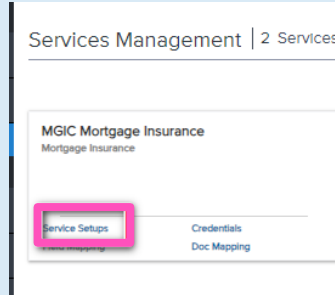
Select **Add Service**.

Select **Mortgage Insurance** from the **Category** drop-down list.

Select **MGIC Mortgage Insurance**, click **Service Setups** and click **Add**.

You will be directed to the **Add Manual Setup** screen.
a) Click the **Active** button to turn the service on.
b) Enter a **Service Setup Name**.
c) Click the **Add** button to open the **Add Entities** window.
d) Once you've mapped users and closed the Add Entities window you will be returned to this screen. Click **Save**.
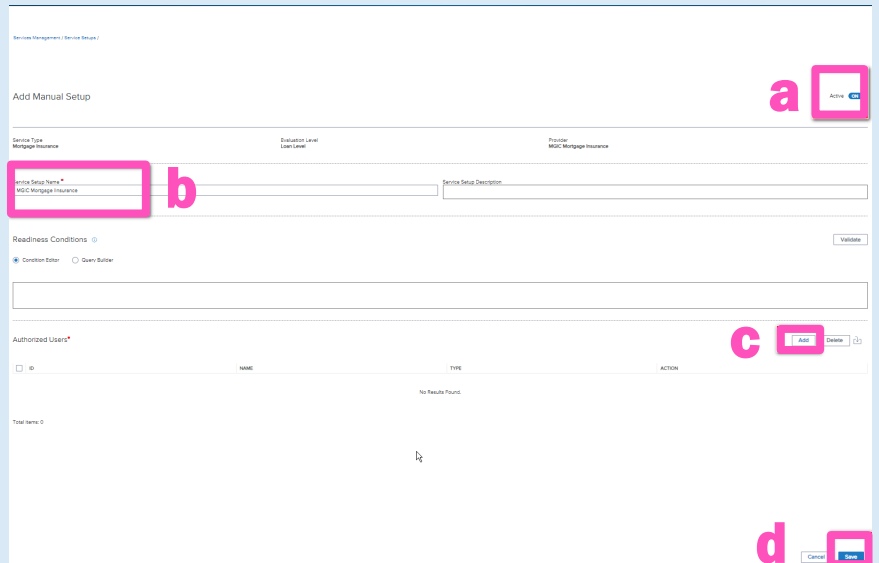
In the **Add Entities** window, select the user(s) you want to map from the **Category / Users** column and move them to the **Selected Users** column by clicking the **Arrow** icon. Click **Add**.

You will be returned to the **Add Manual Setup** screen. As stated in the previous step, you will need to click the **Save** button on that screen.

Note – If you need to remove a user from the **Selected Users** column, click the **X** button next to their name and they will be moved back to the **Category / Users** column.
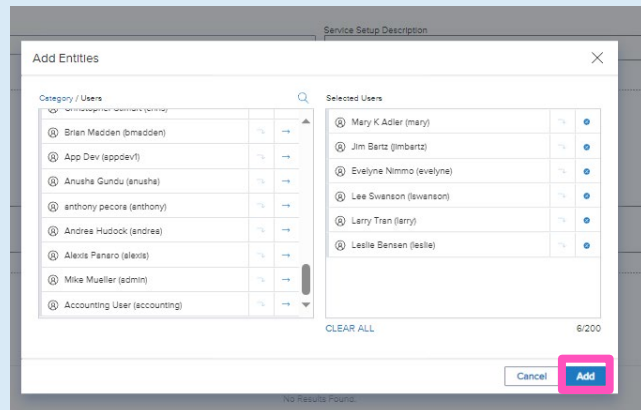
On the MGIC Mortgage Insurance Service Setups screen, click the **Credentials** button.
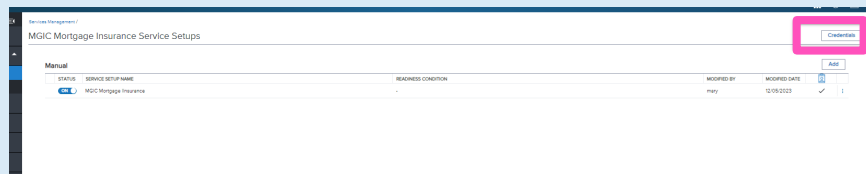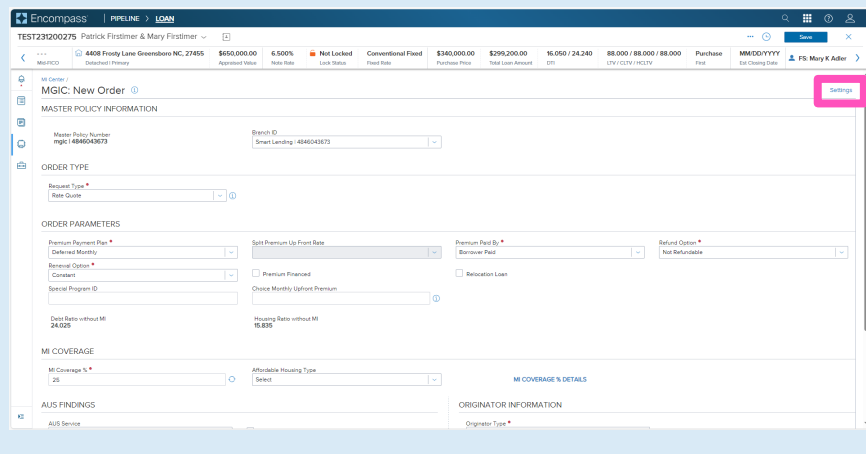
The Add Company Credentials window will open. Enter your MGIC **Master Policy Number** and a **Master Policy Number Description**. Click **Save**.
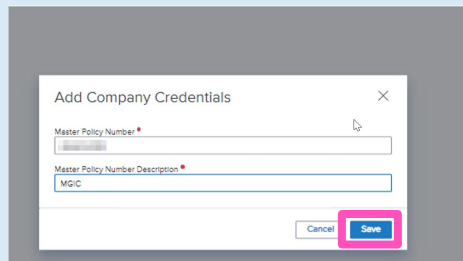
3. **Admin Settings**

From within a loan, go to the **MGIC: New Order** or **MGIC: Edit Order** screen. Click the **Settings** link in the upper right corner.

The **Admin Settings** window will open. Setting options are available for the following categories:

- **Branches**
- **Premium, Refund and Renewal Options**
- **Premium Payment Plan**
- **Persona Ordering Permissions**
- **MI Coverage Percentage**

Adjust the settings as applicable to add/edit/remove options as well as set default values.

Once you have adjusted the settings, click **Save**.

Note – Though these settings are accessed within a loan, they are global settings.