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Quick Guide

Order Rate Quotes

1. Select Rate Quote

To get a rate quote, select Rate Quote as the Request Type and enter the appropriate information.

Click Rate Quote.

2. View Rate Quote

Rate quotes appear under the Check Status/View Result tab. Highlight the rate quote and click View to view the rate quote PDF.
Quick Guide

Order Rate Quotes (continued)

3. Import MI Rates

To import the MI premium information into the MIP/PMI/Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure, select the Rate Quote and click Import MI Rates.
Quick Guide

Order Delegated MI

1. Select Order Delegated MI

To order delegated MI, select Order Delegated MI as the Request Type and enter the appropriate MI information.

Click Order.

2. View Commitment Certificate

Under the Check Status/View Results tab, highlight the complete delegated MI order and click View to view the PDF of the most recent Commitment Certificate.
3. Import MI Rates

To import the MI premium information into the MIP/PMI/Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure, select the delegated MI order response and click Import MI Rates.

4. Resubmit Delegated MI Order (Optional)

As changes occur to the loan, you may resubmit the loan data by selecting Resubmit Delegated MI Order in the Request Type drop-down menu. Upload any documents if needed. Click Resubmit.
Quick Guide

Order Non-Delegated MI

1. Select Order Non-Delegated MI

Select Order Non-Delegated MI from the Request Type drop-down to activate the Upload Attachments section and enter the appropriate MI information.

2. Add Attachments

   a. Click Upload Attachments to open the Attachment List
   b. Click the plus icon to add an attachment
   c. Enter any comments
   d. Browse for the document
   e. Click Continue
   f. Click Attach to attach the documents to the loan file
Quick Guide

Order Non-Delegated MI (continued)

3. Order Non-Delegated MI

Click **Order** to submit the loan file with the attached loan documents.

4. Resubmit Non-Delegated MI Order (Optional)

As changes occur to the loan, you may resubmit the loan data and any new documents or conditions on an existing loan by selecting **Resubmit Non-Delegated MI Order** in the **Request Type** drop-down menu. Upload any documents if needed.

Click **Resubmit**.
Quick Guide
Order Contract Underwriting

1. Order Contract UW

Select **Order Contract UW** from the **Request Type** drop-down.

Check **Contract UW with MI** if you'd like to have MI coverage on the loan.

**Note:** To set up Contract Underwriting, please contact your MGIC Account Manager: mgic.com/directory

2. Attach Documents

a. Click **Upload Attachments** to open the Attachment List

b. Click the plus icon to add an attachment

c. Enter any comments

d. Browse for the document

e. Click **Continue**

f. Click **Attach** to attach the documents to the loan file
Quick Guide

Order Contract Underwriting (continued)

3. Resubmit Contract UW (Optional)

As changes occur to the loan, you may resubmit the loan data and any new documents or conditions on an existing Contract Underwriting loan by selecting **Resubmit Contract UW Order** in the **Request Type** drop-down menu.

Upload any documents if needed.

Click **Resubmit**.
I. Admin Guide

A. Password Manager

1. Access Settings

From within Encompass, go to Encompass > Settings.

2. Access Password Management

Go to Company/User Setup > Services Password Management.

3. Create Password Setting

Click the New Password Setting icon to open the Account Details screen.

4. Activate MGIC

For the Service Category, select Mortgage Insurance. For the Provider Name, select MGIC – Direct.

The Description field is free-form and can contain whatever is meaningful to you.

MGIC provides the User ID and Password.

Finally, select the users that should have access to the MGIC – Direct interface.

Click Save.
I. Admin Guide (continued)

B. Rate Quote - Only User Persona

1. Access Personas

Go to Encompass Settings > Company/User Setup > Personas. Click the plus icon to create a new persona or copy an existing one and rename it to MGICRateQuoteOnly.

2. Access User

Under Organization/Users, open the user profile by either double-clicking the row or by highlighting the row and clicking Edit User.

3. Edit User

Click the Add Persona icon, check MGICRateQuoteOnly and click OK.
I. Admin Guide (continued)

C. Trigger for PMI LTV Cut-off

1. Access Triggers

Go to Encompass Settings > Business Rules > Field Triggers.

2. Create Trigger

Click on the New icon to open the Add/Edit Trigger screen and name the Trigger.

3. Create Event

Staying on the Add/Edit Trigger screen, in the Add and apply field events section, click Add.
I. Admin Guide (continued)

C. Trigger for PMI LTV Cut-off (continued)

4. Enter Activation Section

On the Add/Edit Field Event screen, in the Activation section, enter the following values shown on the right.

5. Enter Action Section

Click Add to open the Add/Edit Assignment screen. Enter the following values shown on the right.

Click OK.

6. Add Field Event

When you’ve finished, click OK.
7. Save Field Event

On the Add/Edit Trigger screen, click Save.

8. Activate Trigger

To activate the trigger, highlight the new trigger and click Activate. The MIP/PMI/Guarantee Fee Calculation screen will automatically update with the Cancel At LTV.

Note: The changes won’t take effect until the admin and user(s) log out and back in.
II. Access MGIC – Direct

1. Access MI

There are two ways to access the Mortgage Insurance section. Within a loan file, either:

a. Go to Services > Mortgage Insurance on the top menu, or

b. Go to Services > Order Mortgage Insurance on the side tab

2. Add MGIC

Under the All Providers tab, select MGIC – Direct and click Add to My List.
II. Access MGIC – Direct (continued)

3. Access MGIC

MGIC – Direct now appears on the My Providers tab as a default MI company. Select MGIC – Direct and click Submit, or double-click MGIC – Direct.

4. Enter Login Information

Enter your assigned User ID, Password and MGIC Branch ID (optional). This is NOT your Loan Center login. If you don’t have this login information, contact your company’s Encompass system administrator or MGIC’s Customer Service at customer_service@mgic.com or 1-800-424-6442.

If your login information is already pre-populated, your company’s system administrator may have already automatically set up your login information.

Check Save Login Information.

Note: If you entered any login information, you must order a rate quote or MI once in order for Encompass to remember the login information.
III. Order Rate Quotes

1. Select Rate Quote

To get a rate quote, select Rate Quote as the Request Type and enter the appropriate information.

If needed, click MI Coverage % to see the GSE MI coverage percentage requirements.

If you've submitted the loan to both DU® and Loan Product AdvisorSM, we'll prompt you to choose the AU result represented for underwriting purposes.

Click Rate Quote.

Note: The Request Type field will always default to Rate Quote until you order MI.

2. View Rate Quote

You may order as many rate quotes as you like; the most recent appears under the Check Status/View Result tab. Highlight the rate quote and click View to view the rate quote PDF.

The rate quote PDF is automatically placed in your eFolder.
III. Order Rate Quotes (continued)

3. Uncheck Lock Box

Go to Forms > 1003 Page 1 > MIP/FF icon. Make sure the Lock box in the MIP/PMI/Guarantee Fee Calculation screen is unchecked in order to import the MI premium information into the MIP/PMI/Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure.

4. Import MI Rates

To import the MI premium information into the MIP/PMI/Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure, select the Rate Quote and click Import MI Rates.
III. Order Rate Quotes (continued)

5. Select MI Rates to Import

Select the fees to import and click **Import Fees**.

6. View MI Rates

To view the imported MI premiums, go to **Forms > 1003 Page 1 > MIP/FF** icon. The **Monthly Mortgage Insurance** section automatically displays the imported rates.
IV. Order MI

A. Delegated

1. Order Delegated MI

To order delegated MI, select **Order Delegated MI** as the *Request Type* and enter the appropriate information. Enter an MGIC Program ID code if applicable. If you’ve submitted the loan to both DU® and Loan Product Advisor, we’ll prompt you to choose the AU result represented for underwriting purposes.

Click **Order**.

2. Check Status

If a loan is pending MGIC underwriting review, click **Check Status** to get the updated status.
Under the **Check Status/View Result** tab, select the Commitment Certificate you wish to view and click **View**. Import the MI and ULDD fields the same way as on the initial rate quote submission.
IV. Order MI (continued)

A. Delegated (continued)

4. Import MI Rates

To import the MI premium information into the MIP/PMI/Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure, click Import MI Rates.

5. Select MI Rates to Import

Select the fees to import and click Import Fees.
IV. Order MI (continued)

A. Delegated (continued)

6. View Imported Rates

To view the imported MI premiums, go to Forms > 1003 Page 1 > MIP/FF icon. The Monthly Mortgage Insurance section automatically displays the imported rates.

7. View Imported ULDD Fields

To view the imported File # (MGIC Commitment Certificate Number), PMI Coverage and MI Company Name Type fields, go to Forms > ULDD/PDD > Mortgage Insurance.
IV. Order MI (continued)

A. Delegated (continued)

8. View Imported Certificate Number

To view the imported Commitment Certificate number, go to page 1 of the Closing Disclosure.

9. Resubmit Delegated MI Order (Optional)

As changes occur to the loan, you may resubmit the loan data by selecting Resubmit Delegated MI Order in the Request Type drop-down menu.

Upload any documents if needed.

Click Resubmit.
IV. Order MI (continued)

B. Non-Delegated

1. Select Order Non-Delegated MI

Select Order Non-Delegated MI from the Request Type drop-down to activate the Upload Attachments section and enter the appropriate MI information. Enter an MGIC Program ID if applicable.

2. Open Attachment List

Click Upload Attachments to open the Attachment List.
IV. Order MI (continued)

B. Non-Delegated (continued)

3. Add Attachment

Click the plus icon to add an attachment.

Enter any comments about the loan for the Underwriter. Comments can contain up to 100 characters.

4. Browse Documents

There are two ways to select documents: by uploading a document from the computer or by selecting a document from the eFolder.

a. To upload documents from your PC, select Browse from Computer, click Continue to browse for the document, locate the document and click Open.

b. To add documents from the eFolder, select Browse from Encompass eFolder and click Continue. Select the document(s) you wish to add and click Continue.
IV. Order MI (continued)

B. Non-Delegated (continued)

5. Attach Documents

Once all the necessary documents are listed, click Attach to attach them to the loan file.

6. Order Non-Delegated MI

The attachments now appear in the Upload Attachments field under the Order tab. After entering the appropriate MI data, click Order to submit the loan file with the attached loan documents.
IV. Order MI (continued)

B. Non-Delegated (continued)

7. Check Status

The Check Status/View Result tab displays:

a. Your order history
b. Your loan document attachment history
c. The MI rate quote and Commitment Certificate PDFs

All non-delegated submissions initially fall into a pending status on the Check Status/View Result tab. One of our underwriters will contact you with the underwriting decision, at which time you may click Check Status to retrieve the Commitment Certificate. When we approve the order, the Status changes to Complete.

Click Import MI Rates to import the MI premium data back into the loan.

8. Resubmit Non-Delegated MI Order

As changes occur to the loan, you may resubmit the loan data and any new documents/conditions on an existing loan by selecting Resubmit Non-Delegated MI Order in the Request Type drop-down menu.

Upload any documents if needed.

Click Resubmit.
9. View Commitment Certificate

Under the Check Status/View Result tab, click View to view the PDF of the most recent Commitment Certificate.

Import the MI and ULDD fields the same way as on the initial rate quote submission.
IV. Order MI (continued)

C. Contract Underwriting

1. Select Order Contract UW

Select Order Contract UW from the Request Type drop-down menu.

Check Contract UW with MI if you’d like to have MI coverage on the loan.

Note: To set up Contract Underwriting, please contact your MGIC Account Manager: mgic.com/directory

2. Attach Documents

a. Click Upload Attachments to open the Attachment List

b. Click the plus icon to add an attachment

c. Enter any comments

d. Browse for the document

e. Click Continue

f. Click Attach to attach the documents to the loan file

3. Order Contract UW

Click Order.
IV. Order MI (continued)

C. Contract Underwriting (continued)

4. View Status

The Check Status/View Result tab displays:

a. Your order history

b. Your loan document attachment history

c. The MI rate quote and Commitment Certificate PDFs

All Contract UW submissions initially fall into a pending status on the Check Status/View Result tab.

5. Resubmit Contract UW

As changes occur to the loan, you may resubmit the loan data and any new documents or conditions on an existing Contract UW loan by selecting Resubmit Contract UW in the Request Type drop-down menu. Upload any documents.

Click Resubmit.
D. Submit Post-Close Documents

1. Open Attachment List

Once the MI order is complete and you’ve already closed, you may submit post-closing documents from the Check Status/View Result tab. Click Upload Post-Close Documents to open the Attachment List.

2. Add Attachment

Click the plus icon to open the Attachment List screen.

Enter any comments about the loan for the underwriter. Comments can contain up to 100 characters.
IV. Order MI (continued)

D. Submit Post-Close Documents (continued)

3. Upload Post-Closing Docs

There are two ways to select documents: by uploading a document from the computer or by selecting a document from the eFolder.

a. To upload documents from your PC, select **Browse from Computer**, click **Continue** to browse for the document, locate the document and click **Open**

b. To add documents from the eFolder, select **Browse from Encompass eFolder** and click **Continue**. Select the document(s) you wish to add and click **Continue**.

4. Send Post-Closing Docs

When you're ready to submit the post-closing document(s), click **Send**.


**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
Notes

User ID:
Password:
Branch ID:
Contacts:
MGIC
Integration Services
integration_services@mgic.com
1-888-644-2334

Your MGIC Account Manager
mgic.com/directory