

GET CONNECTED

MGIC

Get MGIC Rates through **Destiny**

1. Select Mortgage Insurance

While in a loan, click on **Mortgage Insurance** from the column on the left side.

The screenshot shows the 'Alice Firsttimer (00001-0001014056)' window in the Destiny system. The left-hand 'Select Process' menu has 'Mortgage Insurance' highlighted with a red box. The main window displays various fields for mortgage insurance configuration, including:

- M.I. Reference: MGIC - MGIC
- M.I. Plan / Type: Constant/Declining Renewals
- Payment Option: Monthly Premium
- Percent Coverage: 25%
- HPA PBTV Cutoff: 78.000%
- Base Insurance Amount: \$0.00
- Mortgage Insurer (MI) Code: Mortgage Guaranty Insurance Corporation (MGIC)
- Mortgage Insurance Rates: Initial (1st Yr) Rate: 0.90000%, No. Escrowed Pymts: 12
- Renewal Rates table:

	Rate	No. Years	No. Escrowed
1st Renewal	0.90000%	9	0
2nd Renewal	0.20000%	20	Not Applicable

Other fields include Account Information (Account Identifier: 4119044969, Contact Name: ABC Mortgage, Phone: (111) 111-1111) and checkboxes for 'MI Refundable', 'Lender Paid MI (TAM)', 'AUS Doc Waiver', and 'State Housing Agency'.

2. Select MGIC

Select **MGIC** as the **MI Reference**.

This screenshot is identical to the one above, but with a red box highlighting the 'M.I. Reference' dropdown menu, which now displays 'MGIC - MGIC'.

3. Get MGIC Rate Quote

Enter the appropriate MI information. Click **Request Quote** to send the loan data to MGIC to get a premium rate quote.

Click **View Response** to display the PDF of the rate quote.

The rates are automatically imported back into Destiny.

The screenshot shows the MGIC software interface for requesting a quote. The window title is "QA DestinyLOS Enhancement SQL (1.11.08.8) - Alice Firstimer (00001-0001014056) - Active User Login: b". The interface includes a "Select Process" sidebar on the left, a main data entry area, and a "Request Quote" button highlighted with a red box.

Select Process

- Income
- Interview Informa
- Joint Borrower Inp
- Laser Pro
- Liabilities
- Licensing Review
- Line of Credit Adv.
- Loan Amortization
- Loan Conditions
- Loan Contacts
- Loan Disbursement
- Loan Disclosure
- Loan Export
- Loan Input
- Loan Prospect
- Loan Sale Recon
- Loan Servicing
- Lock Desk Comm
- Lock in Commine
- MERS
- Misc Application It
- Monthly Housing E
- Mortgage Insuranc
- Name and Address
- NonTradLoanCorr
- OHIO Conv Loan
- Order Documents
- Open End Loan In
- Order GFE Fees
- OSI Export
- Payoff Scenarios
- Pinch Point

Alphabetize

Save/Exit Exit

Alice Firstimer (00001-0001014056)

M.I. Reference: MGIC - MGIC

FMI Certificate Number: []

M.I. Plan / Type: Constant/Declining Renewals

Payment Option: Monthly Premium

Percent Coverage: 25%

HPA FBTV Cutoff: 78.000%

Base Insurance Amount: \$0.00

Adjustor Coverage: Yes No

MI Refundable Lender Paid MI (TAMI)

Mortgage Insurer (MI) Code: [S - Mortgage Guaranty Insurance Corporation (MGIC)]

Mortgage Insurance Rates:

	Rate	No. Years	No. Escrowed
1st Renewal	0.90000%	9	0
2nd Renewal	0.20000%	20	Not Applicable

Other Loan Information:

- Choice Elect (Featuring involuntary unemployment insurance)
- AUS Doc Waiver (AUS is not requiring documentation to support income/assets)
- A.Misus
- State Housing Agency

Account Information:

Account Identifier: 4119044969

Contact Name: ABC Mortgage

Phone: (111) 111-1111

Quote Number: [none]

Other Quote Number: []

Special Program: []

Status: []

Request Quote

Request MI

Resubmit MI

View Response

Cancel OK

Contacts:

MGIC

Integration Services

integration_services@mgic.com

1-888-644-2334

Your MGIC Account Manager

www.mgic.com/directory