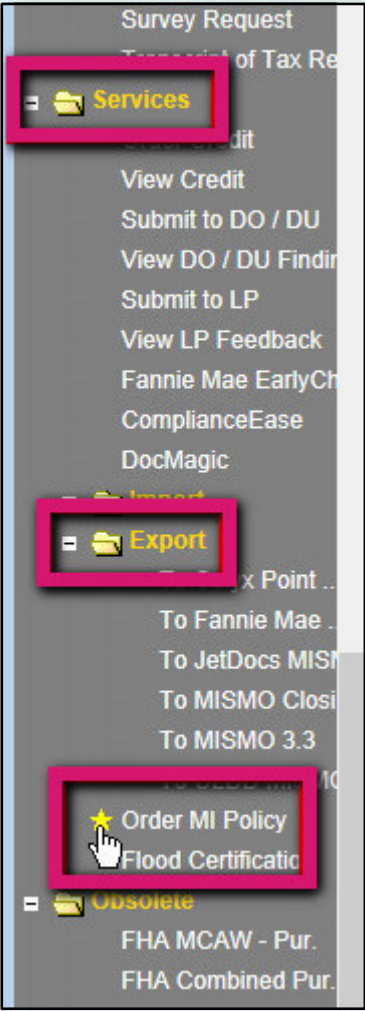


Get MGIC Rates through **LendingQB**

1. Access Order MI Policy Screen

From within LendingQB, on the left-hand menu, go to **Services > Export > Order MI Policy** to reach the **Order MI Policy** screen.

Note: To add **Order MI Policy** to your **Favorites**, click the star icon next to **Order MI Policy**.



2. Order MI Rate Quote

Enter the appropriate MGIC MI-related information on the **Order MI Policy** screen.

- A. Select **MGIC** as the **MI Provider**
- B. Enter your MGIC **Master Policy Number**
- C. Select the **MI Premium Type**
- D. Enter the **MI Coverage %**
- E. Select the **Premium Refundability**
- F. Select the **Renewal Option**
- G. Select the **Premium at Closing**
- H. Check the box if UFMIP is financed
- I. Check the box if it's a **Relocation Loan**
- J. Click **Get MI Quote**

The screenshot shows the LendingQB interface. At the top, it says 'Welcome, MGIC MI!'. Below that, there are buttons for 'Back', 'Forward', 'Save', and 'Print...'. To the right, there are fields for 'Loan Officer: MGIC MI', 'Status:', 'Loan Op:', 'Loan Num: 2015080002', and 'Rate Lock Status: Not Lock'. The main content area is titled 'Order MI Policy' and contains a 'Mortgage Insurance Order Options' form. The form has the following fields and labels:

- MI Provider: MGIC (Label A)
- Master Policy Number: 0414765229 (Label B)
- MI Premium Type: Borrower Paid - Monthly Premium (Label C)
- MI Coverage %: 25 (Label D)
- Premium Refundability: Non-Refundable (Label E)
- Renewal Option: Constant (Label F)
- Premium at Closing: Deferred (Label G)
- UFMIP Financed: Yes (Label H)
- Relocation Loan: Yes (Label I)
- Get MI Quote button (Label J)

Notes:

- The **Mortgage Insurance Policy Information** section on the right is auto-populated from other pages in the loan file.
- LendingQB offers these MI premium plans at this time:
 1. Borrower Paid - Monthly Premium
 2. Borrower Paid - Single Premium
 3. Borrower Paid - Split Premium
 4. Lender Paid - Single Premium

The screenshot shows the 'Mortgage Insurance Policy Information' section. At the top, there is a table with the following data:

Top:	N/A	LTV:	85.000%	Rate:	3.500%	Loan Type:	
Bottom:	N/A	CLTV:	85.000%	HCLTV:	85.000	Total Loan Am:	

Below the table is a form titled 'Mortgage Insurance Policy Information' with the following fields:

- MI Provider: [Empty]
- MI Certificate ID: [Empty]
- Conv Loan PMI Type: Borrower Paid - Monthly Premium
- MI Coverage %: 0.0000%
- Loan Type: Conventional
- LTV / CLTV: 85.000% / 85.000%
- Employee Loan: Yes
- UFMIP Financed: Yes

3. View Rate Quote Response

LendingQB displays MGIC's rate quote response on the **MI Quote** screen.

Click **Apply Quote to Loan File** to auto-populate the MIP/FF screen with the MI information.

MI Quote

Quote Date: 2/3/2016 2:36:18 PM
Quote ID: Apply Quote to Loan File Apply Quote and Order Policy
Quote Expiration:
Quote Status: Eligible - Eligible for a rate quote. Full MI eligibility was not evaluated. If you wish to apply for insurance, please transmit an insurance application with all required information to MGIC through your normal submission channels.

Policy Information: MGIC, Borrower Paid - Monthly Premium, 25.0000% Coverage, Non-Refundable, Constant

Premium/Tax	Factor	Amount
State Tax (as a % of premium)	1.8000%	\$4.02
County Tax (as a % of premium)	5.0000%	\$11.16
Total Taxes (as a % of premium)	6.8000%	\$15.18
Upfront Premium	1.0300%	\$223.17
Upfront Premium with taxes	1.1000%	\$238.35
Monthly Premium	1.0300%	\$223.17
Monthly Premium with taxes	1.1000%	\$238.35
Renewal Monthly Premium	0.2000%	\$43.33
Renewal Monthly Premium with taxes	0.2136%	\$46.28

Monthly Premium Term: 119 months
Renewal Premium Term: 240 months

Rate Quote Disclaimer

The rate quote provided herein is a quote only and does not constitute an offer of insurance, a commitment of insurance, a certificate of insurance, or a policy of insurance. Provision of a quote does not guarantee that an application will be approved or that insurance coverage will be issued. Rates are subject to change. The rate quote is based on the information you provide; further information may be required in order for a quote to be provided.

Close

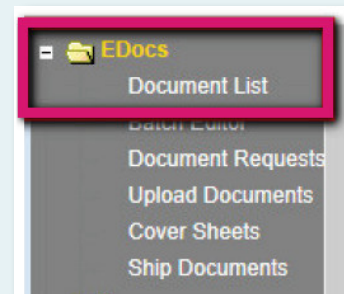
To view the rate quote response at any time, go to **Order MI Policy > MI Quotes on File** and click **view quote** next to the rate quote PDF you'd like to view.

MI Quotes on File

	MI Provider	Quote ID	MI Premium Type
view quote	MGIC	1236708	Borrower Paid - Monthly Premium
view quote	MGIC		Borrower Paid - Monthly Premium
view quote	MGIC		Borrower Paid - Monthly Premium
view quote	MGIC		Borrower Paid - Monthly Premium

4. View Rate Quote PDF

To access the rate quote PDF, on the left-hand menu, go to **E Docs > Document List**.



Locate the loan under the **Active Docs** tab. Under **action**, click **view pdf** to open the rate quote PDF.

Active Docs | Rejected/Obsolete Docs

Search: Show documents from: All Folders View: stack order alphabetical

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modified
<input checked="" type="checkbox"/>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE DOCUMENT	Tina Myers Mke Myers	Mortgage Insurance Document			1	1/27/2016 11:25:40 AM

action... view pdf
audit
history
delete

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