

GET CONNECTED MGIC

Get MGIC Rates and Order MI through Enterprise Lending Center by Mortgage Cadence

1. Access Order Services

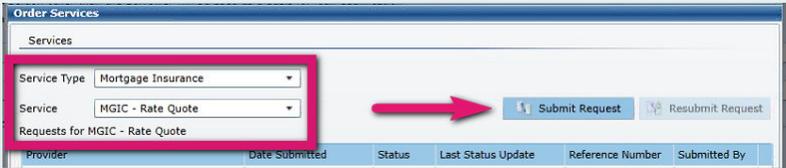
To access the Order Services screen, click on the Actions icon, then Order Services.



2. Submit Rate Quote Request

On the Order Services screen, select Mortgage Insurance as the Service Type and MGIC - Rate Quote as the Service.

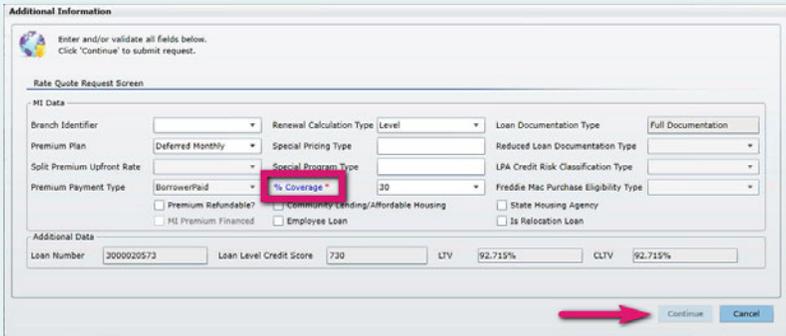
Click Submit Request.



3. Order Rate Quote

Enter the remaining MI-related data and click Continue.

Note: Click on % Coverage to view the Agency mortgage insurance coverage requirements.



4. View Rate Quote Request Results

After submitting the rate quote request, on the **Order Services** screen, you can:

- View the **Status** of the request
- Open the rate quote PDF
- View the **Submission Results** (see step 5 below)
- Click **Refresh Request** to refresh the status at any time
- Click **Reload Loan** to import the MI fees into the loan (see steps 10-11 to view the imported MI rates)

Provider	Date Submitted	Status	Last Status Update	Reference Number	Submitted By
MGIC - Rate Quote - Mortgage Insurance	3/23/2017 1:16:35 PM	Submitted	3/23/2017 1:16:51 PM		MCAdmin
MGIC - Rate Quote - Mortgage Insurance	3/23/2017 6:05:59 AM	Eligible	3/23/2017 6:07:20 AM		MCAdmin
MGIC_RateQuote_23-03-2017T06-07-19-94.pdf		77	Other		
MGIC_RateQuote_Response_23-03-2017T06-07-17-29.xml		76	Other		
MGIC_RateQuote_Request_23-03-2017T06-06-11-59.xml		76	Other		
Submission Results		1	Other		

5. View Rate Quote Request Status

View the status of the rate quote request you submitted.

MI Application Type	Rate Quote	Loan Number	3000020573
Coverage %	30	Status	Eligible
Premium Payment Type	BorrowerPaid		

Renewal Sequence	Rate %*	Duration Months
1st Renewal	0.73	120
2nd Renewal	0.2	240

Condition	Description
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.

6. Submit MI Order Request

To order delegated MI, on the **Order Services** screen, select **Mortgage Insurance** as the **Service Type** and **MGIC - Delegated MI Order** as the **Service**. (Select **MGIC - Non-Delegated MI Order** as the **Service** to order non-delegated MI.)

Click **Submit Request**.

Provider	Date Submitted	Status	Last Status Update	Reference Number	Submitted
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7. Order MI

Enter the remaining MI-related data and click **Continue**.

Note: Click on **% Coverage** to view the Agency mortgage insurance coverage requirements.

Additional Information

Enter and/or validate all fields below.
Click "Continue" to submit request.

MI Order Request Screen

MI Data

Branch Identifier: [Dropdown] Certificate Identifier: [Dropdown] Loan Documentation Type: Full Documentation [Dropdown]
 Premium Plan: Deferred Monthly [Dropdown] Special Pricing Type: [Dropdown] Reduced Loan Documentation Type: [Dropdown]
 Split Premium Upfront Rate: [Dropdown] Special Priced Type: [Dropdown] LPA Credit Risk Classification Type: [Dropdown]
 Premium Payment Type: BorrowerPaid [Dropdown] **% Coverage**: 25 [Dropdown] Freddie Mac Purchase Eligibility Type: [Dropdown]
 Premium Refundable? Community Lending/Affordable Housing State Housing Agency
 MI Premium Financed? Is Relocation Loan Employee Loan

Renewal Calculation Type: Level [Dropdown]

Additional Data

Loan Number: 3000020578 Loan Level Credit Score: 720 LTV: 92.715% CLTV: 92.715%

Continue **Cancel**

8. View MI Request Results

After submitting the delegated order, on the **Order Services** screen, you can:

- View the **Status** of the request
- Open the Commitment Certificate PDF
- View the **Submission Results** (see step 9 below)
- Click **Refresh Request** to refresh the status at any time
- Click **Reload Loan** to import the MI fees into the loan (see steps 10-11 to view the imported MI information)

Order Services

Service Type: Mortgage Insurance [Dropdown]
 Service: MGIC- Delegated MI Order [Dropdown] **a**

Submit Request Resubmit Request

Requests for MGIC- Delegated MI Order

Provider	Date Submitted	Status	Last Status Update	Reference Number	Submitte
MGIC - Delegated MI Order - Mortgage Insurance	3/24/2017 1:38:01 PM	Submitted	3/24/2017 1:38:23 PM		MCAdmir
MGIC - Delegated MI Order - Mortgage Insurance	3/24/2017 9:40:59 AM	Approved	3/24/2017 9:42:19 AM		MCAdmir
MGIC_MI_Commitment_24-03-2017T09-42-16-97.pdf		79	Other		
MGIC_Delegated_Request_24-03-2017T09-41-10-12.xml		78	Other		
MGIC_Delegated_Response_24-03-2017T09-42-14-44.xml		78	Other		
Submission Results		1	Other		
MGIC - Delegated MI Order - Mortgage Insurance	3/24/2017 9:05:28 AM	Suspended	3/24/2017 9:06:48 AM		MCAdmir

d **e**

Refresh Requests Reload Loan

Auto Refresh Last Refresh: 12:39:11

Close

9. View MI Order Request Status

View the status of the delegated or non-delegated MI order you submitted.

Order Status

MI Application Type: Delegated [Dropdown] Loan Number: 3000020597 [Text]
 MI Certificate Identifier: 060276774 [Text] Status: Approved [Dropdown]
 MI Certificate Expiration Date: 07/24/2017 [Text] Coverage %: 30 [Text]
 mm/dd/yyyy Premium Payment Type: BorrowerPaid [Dropdown]

Premium Details

Renewal Sequence	Rate %*	Duration Months
1st Renewal	0.48 [Text]	120 [Text]
2nd Renewal	0.2 [Text]	240 [Text]

Condition

Condition	Description
Approved	Thank you for your order! Please contact MGIC at 866-874-9900 with any questions.

10. Open Mortgage Insurance Wizard

On the Loan Summary screen, click Monthly MI to open the Mortgage Insurance Wizard.

Product	Total Loan Amount	PTI	
Conventional - UFMI/FF %	140,000.00	1,054.87	
Interest Rate	5.5000%	Monthly Income	2,760.00
Term	360	Monthly Obligations	1,221.07
UFMI/FF P'd in Cash	0.00	Total Housing Expense/Income	38.19%
UFMI/FF Financed	0.00	Total Loan DTI	44.24%
P and I	794.90	Originator Paid By	
Taxes	86.00	Originator Amt	35.00
Other Financing	0.00	Originator Comp Plan	1
Est. Appraised Value	151,000.00	Subprime Loan	
Subordinate Financing/Initial Advance	0.00	Is Relocation Loan	
Other	0.00	Relocation Code	
Other P&I			

11. View MI-Related Information

The Mortgage Insurance Wizard displays all the MI-related information on the loan.

Up Front MIP and Funding Fee

Base Loan Amount: 140,000.00
Total UFMI/FF: 0.00
UFMI/FF Split Payment:
UPFMI/FF (Paid in Cash/Financed): 0.00 / 0.00
Total Loan Amount (inc. UFMI/FF): 140,000.00
FHA/VA Section of the Act:
LPMI:
Refundable:

Renewal Premium

MI Type: Monthly
MI Company: MGIC
Certificate #:
Initial Premium Amount: 85.17
% Coverage: 30.00% Remitted Monthly
PMI Due Date: mm/dd/yyyy 23
PMI Termination Date: 8/1/2026 23
PMI Cancellation Date: 8/1/2025 23
Cancel at: 78.00% % LTV
MI Refund to Borrower: .00
1st Renewal: 0.73000 Thru Year 10
2nd Renewal: 0.20000 Thru Year 30
3rd Renewal: Thru Year
Monthly MI: 85.17
State MI Assessment:
Renewal Type: Level
Exclude State MI Fees from High Cost:

OK Cancel

Contacts:

MGIC

Integration Services

integration_services@mgic.com

1-888-644-2334

Your MGIC representative

mgic.com/contact