

GET CONNECTED



Encompass[®] – Full User Guide

Version 5

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Quick Guides

Order Rate Quotes

1. Select Rate Quote

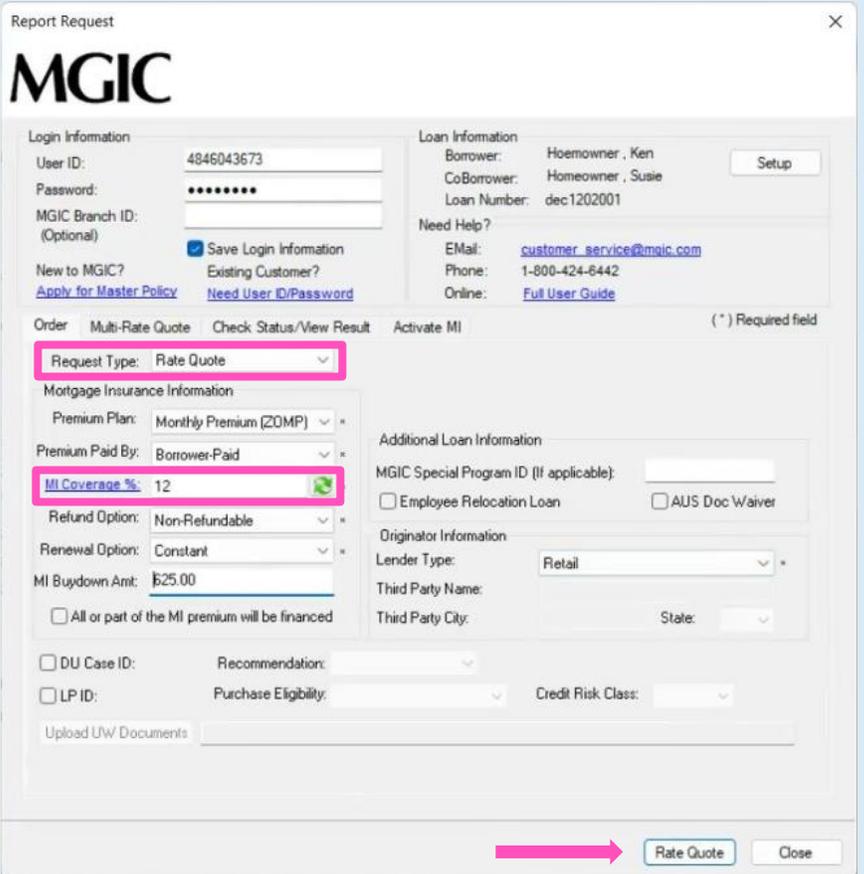
To get a rate quote, select **Rate Quote** as the **Request Type** and enter the appropriate information.

MI Coverage % automatically defaults to standard coverage.

- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually
- The **MI Coverage %** will automatically adjust with changes to the loan information
- Click the reset icon to reset to standard coverage: 

Click **Rate Quote**.

NOTE: If manually entering a User ID and Password, you must successfully order a Rate Quote for your credentials to be saved.



The screenshot shows the MGIC Report Request form. The 'Request Type' dropdown is set to 'Rate Quote'. The 'MI Coverage %' field is set to 12, with a green reset icon to its right. The 'Rate Quote' button is highlighted with a pink arrow.

Report Request

MGIC

Login Information

User ID: 4846043673
Password: *****
MGIC Branch ID: (Optional)
 Save Login Information
New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information

Borrower: Homeowner, Ken
CoBorrower: Homeowner, Susie
Loan Number: dec1202001
Need Help?
Email: customer_service@mgic.com
Phone: 1-800-424-6442
Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI (*) Required field

Request Type: Rate Quote

Mortgage Insurance Information

Premium Plan: Monthly Premium (ZOMP)
Premium Paid By: Borrower-Paid
MI Coverage %: 12 
Refund Option: Non-Refundable
Renewal Option: Constant
MI Buydown Amt: \$25.00
 All or part of the MI premium will be financed

Additional Loan Information

MGIC Special Program ID (If applicable):
 Employee Relocation Loan AUS Doc Waiver

Originator Information

Lender Type: Retail
Third Party Name:
Third Party City: State:

DU Case ID: Recommendation:
 LP ID: Purchase Eligibility: Credit Risk Class:

Upload U/W Documents

Rate Quote **Close**

2. Import MI Rates

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

MI Fee Import

Select the fees to import into 2010 GFE/HUD

Description	Percent	Amount	Duration
<input checked="" type="checkbox"/> Initial Premium at Closing	0.260	604.24	1
<input checked="" type="checkbox"/> First Renewal	0.070		120
<input checked="" type="checkbox"/> Second Renewal	0.070		240

NOTICE TO USER ABOUT PRICING

This is a premium rate quote and not a commitment of insurance. A commitment of insurance is subject to approval according to the applicable MGIC underwriting guidelines. MGIC will honor a premium rate quote for 90 days. If the data used to provide a premium rate quote changes, the rate, premium amount, and taxes may change. Request MGIC mortgage insurance through your normal business channel to attain an evaluation of eligibility. Thank you for choosing MGIC. Your reference number is: 9461434 - Quote ID: ZYNDSVX.

3. View Rate Quote

Rate quotes appear under the **Check Status/View Results** tab. Highlight the rate quote and click **View** to view the rate quote PDF. Rate quote PDFs are also saved to the eFolder.

Report Request

MGIC

Login Information: User ID: 4846043673, Password: [REDACTED], MGIC Branch ID: [REDACTED], Save Login Information: [checked], Existing Customer?: [checked], Apply for Master Policy, Need User ID/Password.

Loan Information: Borrower: Homeowner, Ken, CoBorrower: Homeowner, Susie, Loan Number: dec1202001, Need Help? (Email: customer_service@mgic.com, Phone: 1-800-424-6442, Online: Full User Guide), Setup.

Order: Multi-Rate Quote, Check Status/View Result, Activate MI

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
ZYNDSVX	12-12-2022 11:55	Rate Quote *	Eligible	BorrowerPaid	0.260	\$604.24

* Most recently imported | Upload Origination Documents | Upload Post-Close Documents | | [Document Upload Help](#)

Upload History:

Document Name	Comments	Date	Status

PDFs received:

Rate/Eligibility Summary
--

Order Multi - Rate Quotes

1. Select Multi-Rate Quote

To obtain multiple rate-quote scenarios concurrently, select the **Multi-Rate Quote** tab.

The screenshot shows the MGIC Report Request web application. The MGIC logo is at the top left. The form is divided into several sections:

- Login Information:** Fields for User ID (4846043673), Password (masked with dots), and MGIC Branch ID (Optional). There are checkboxes for "Save Login Information" and "Existing Customer?". Links for "Apply for Master Policy" and "Need User ID/Password" are present.
- Loan Information:** Fields for Borrower (Hoemowner, Ken), CoBorrower (Homeowner, Susie), and Loan Number (dec1212002). A "Setup" button is next to the Borrower field.
- Need Help?:** Fields for EMail (customer_service@mgic.com), Phone (1-800-424-6442), and Online (Full User Guide).
- Order:** A tabbed interface with "Multi-Rate Quote" selected (highlighted with a red box). Other tabs include "Check Status/View Result" and "Activate MI". A note "(*) Required field" is shown.
- Request Type:** A dropdown menu set to "Rate Quote".
- Mortgage Insurance Information:** Fields for Premium Plan (Monthly Premium (ZDMP)), Premium Paid By (Borrower-Paid), MI Coverage % (12), Refund Option (Non-Refundable), and Renewal Option (Constant). There is a checkbox for "All or part of the MI premium will be financed".
- Additional Loan Information:** Fields for MGIC Special Program ID (If applicable), Employee Relocation Loan, and AUS Doc Waiver.
- Originator Information:** Fields for Lender Type (Retail), Third Party Name, and Third Party City (with a State dropdown).
- Other Fields:** DU Case ID, LP ID, Recommendation, Purchase Eligibility, and Credit Risk Class.
- Upload U/W Documents:** A text input field.

At the bottom right, there are "Rate Quote" and "Close" buttons.

2. Request Multi-Rate Quotes

The **Multi-Rate Quote** tab displays 3 scenarios:

- **Scenario 1** (Borrower-Paid Monthly)
- **Scenario 2** (Borrower-Paid Single)
- **Scenario 3** (Lender-Paid Single)

You can modify the scenarios by selecting different products in the dropdown boxes for **Premium Plan** and **Premium Paid By**.

The **MI Coverage %** for each scenario automatically defaults to standard coverage.

Click on the **MI Coverage %** hyperlink for guidance or to manually edit the **MI Coverage %**. The **MI Coverage %** will not automatically adjust with changes to the loan information.

Use the  to reset to standard coverage.

NOTE: If you enter information in the **Additional Loan Information** section, it will apply to all 3 scenario quotes.

To exclude a scenario, select **Exclude from Multi-Quote** from dropdown under the **Premium Plan**.

Click **Rate Quote**.

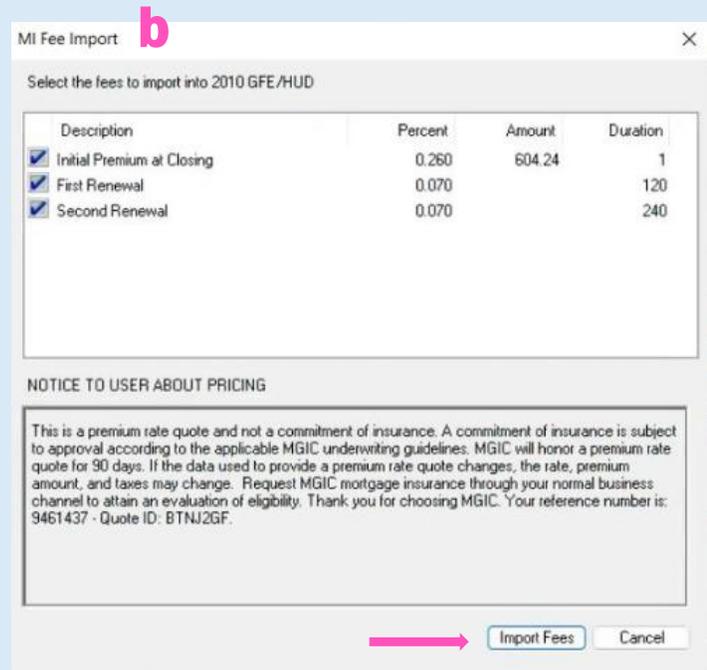
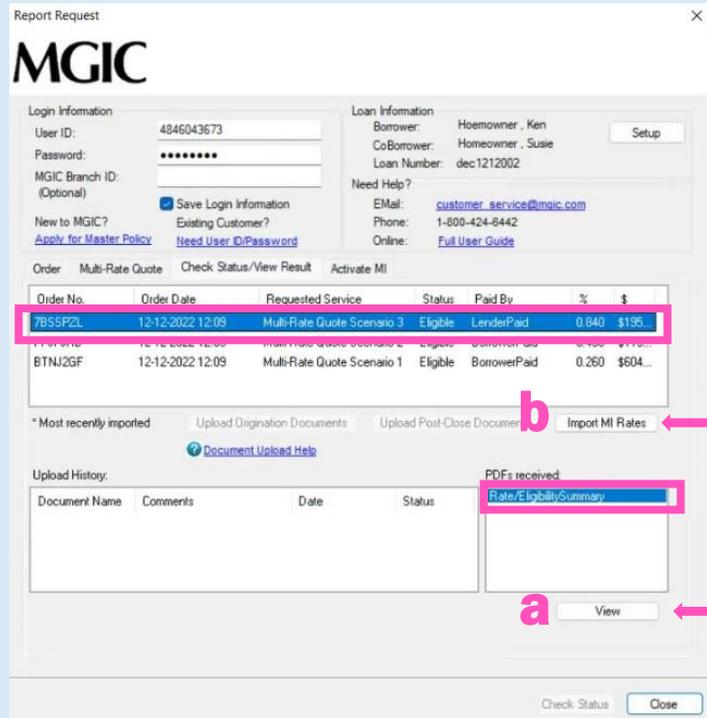
3. View Multi-Rate Quote Scenarios

The selected multi-rate quote scenarios display on the **Check Status/View Result** tab.

Note: All the rate quote PDFs are saved in the eFolder.

- a. To view a specific rate quote PDF:
 - Highlight the appropriate quote scenario
 - Click **View**

 - b. To import MI rates:
 - Highlight the appropriate quote scenario
 - Click **Import MI Rates**
 - The **MI Fee Import** screen will display
- Click **Import Fees**



An **asterisk** will display beside the selected scenario to indicate the fees were imported for this rate quote.

Report Request
✕

MGIC

Login Information

User ID:

Password:

MGIC Branch ID:

(Optional)

Save Login Information

New to MGIC? Existing Customer?

[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information

Borrower: Homeowner, Ken

CoBorrower: Homeowner, Susie

Loan Number: dec1212002

Need Help?

E-Mail: customer_service@mgic.com

Phone: 1-800-424-6442

Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
7BSSPZL	12-12-2022 12:09	Multi-Rate Quote Scenario 3	Eligible	LenderPaid	0.840	\$195...
PPJPJRB	12-12-2022 12:09	Multi-Rate Quote Scenario 2	Eligible	BorrowerPaid	0.490	\$113...
BTNJ2GF	12-12-2022 12:09	Multi-Rate Quote Scenario 1 *	Eligible	BorrowerPaid	0.260	\$504...

* Most recently imported

[Document Upload Help](#)

Upload History:

Document Name	Comments	Date	Status

PDFs received:

Rate/Eligibility Summary
--

Order Delegated MI

1. Select Order Delegated MI

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

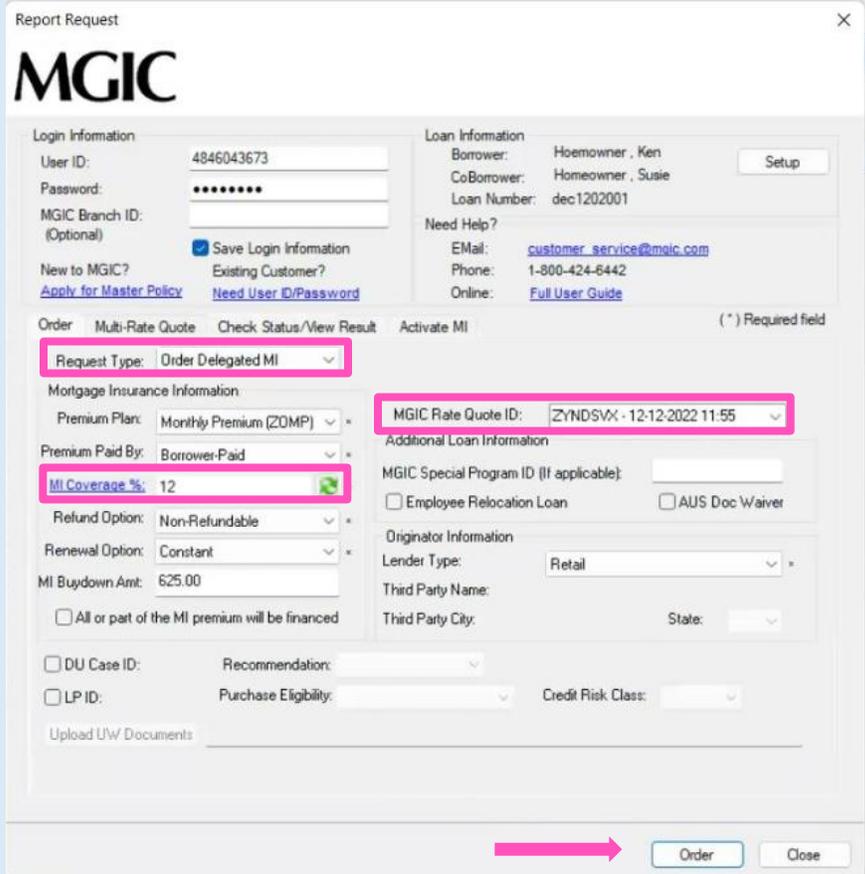
MI Coverage % automatically defaults to standard coverage.

- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually
- The **MI Coverage %** will automatically adjust with changes to the loan information
- Click the reset icon to reset to standard coverage: 

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.

Click **Order**.

NOTE: If manually entering a User ID and Password, you must successfully order an MI Application for your credentials to be saved.



The screenshot shows the 'Report Request' window for MGIC. The 'Request Type' is set to 'Order Delegated MI'. The 'MI Coverage %' is set to 12, with a reset icon to its right. The 'MGIC Rate Quote ID' is set to 'ZYNSVX - 12-12-2022 11:55'. The 'Order' button is highlighted with a pink arrow.

Report Request

MGIC

Login Information
User ID: 4846043673
Password: *****
MGIC Branch ID: (Optional)
 Save Login Information
New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information
Borrower: Hoemowner, Ken
CoBorrower: Homeowner, Susie
Loan Number: dec1202001
Need Help?
Email: customer_service@mgic.com
Phone: 1-800-424-6442
Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI (*) Required field

Request Type: Order Delegated MI

Mortgage Insurance Information
Premium Plan: Monthly Premium (ZOMP)
Premium Paid By: Borrower-Paid
MI Coverage %: 12 
Refund Option: Non-Refundable
Renewal Option: Constant
MI Buydown Amt: 625.00
 All or part of the MI premium will be financed

MGIC Rate Quote ID: ZYNSVX - 12-12-2022 11:55

Additional Loan Information
MGIC Special Program ID (If applicable):
 Employee Relocation Loan AUS Doc Waiver

Originator Information
Lender Type: Retail
Third Party Name:
Third Party City: State:

DU Case ID: Recommendation:
 LP ID: Purchase Eligibility: Credit Risk Class:

Upload UW Documents



2. Import MI Rates

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

MI Fee Import

Select the fees to import into 2010 GFE/HUD

Description	Percent	Amount	Duration
<input checked="" type="checkbox"/> Initial Premium at Closing	0.260	604.24	1
<input checked="" type="checkbox"/> First Renewal	0.070		120
<input checked="" type="checkbox"/> Second Renewal	0.070		240

NOTICE TO USER ABOUT PRICING

Thank you for your order! Your reference number is: 9448867 - Certificate Number: 60611648.

3. View Commitment/Certificate

Under the **Check Status/View Result** tab, select the completed delegated MI order and click **View** to view the PDF of the most recent Commitment/Certificate.

Report Request

MGIC

Login Information

User ID: 4846043673

Password: *****

MGIC Branch ID: (Optional)

New to MGIC? Existing Customer?

[Apply for Master Policy](#) [Need User ID/Password](#)

Save Login Information

Loan Information

Borrower: Hoemowner, Ken

CoBorrower: Homeowner, Susie

Loan Number: dec1202001

Need Help?

E-Mail: customer_service@mgic.com

Phone: 1-800-424-6442

Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
60611648	12-12-2022 11:59	Delegated MI Order *	Complete	BorrowerPaid	0.260	\$604.24
ZYNDSVX	12-12-2022 11:55	Rate Quote	Eligible	BorrowerPaid	0.260	\$604.24

* Most recently imported

[Document Upload Help](#)

Upload History:

Document Name	Comments	Date	Status

PDFs received:

- MI Commitment/Certificate

4. Resubmit Delegated MI Order or Send Additional Attachments (Optional)

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

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.

If you need to send new attachments, click the **Upload UW Documents** button.

Click **Resubmit**.

Or

If you are on the **Check Status/View Result** tab, click **Upload Origination Documents** to send attachments.

NOTE: Ensure the documents you want to attach aren't open on your desktop.

The screenshot shows the MGIC Report Request form. The 'Request Type' dropdown is set to 'Resubmit Delegated MI'. The 'MGIC Rate Quote ID' dropdown is set to 'ZYND SVX : 12:12:2022 11:55'. A pink arrow points to the 'Resubmit' button at the bottom right.

The screenshot shows the MGIC Report Request form with the 'Check Status/View Result' tab selected. The 'Upload Origination Documents' button is highlighted with a pink box. Below the button is a table showing the order status for order number 60611648.

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
60611648	12:12:2022 12:03	Delegated MI Order *	Complete	BorrowerPaid	0.260	\$604.24
ZYND SVX	12:12:2022 11:55	Rate Quote	Eligible	BorrowerPaid	0.260	\$604.24

Order Non-Delegated MI

1. Select Order Non-Delegated MI

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

MI Coverage % automatically defaults to standard coverage.

- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually.
- The **MI Coverage %** will automatically adjust with changes to the loan information.
- Click the reset icon to reset to standard coverage: 

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select the **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.

NOTE: If manually entering a User ID and Password, you must successfully order an MI application for your credentials to be saved.

Report Request

MGIC

Login Information
User ID: 4846043673
Password: *****
MGIC Branch ID: (Optional)
 Save Login Information
New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information
Borrower: Hoemowner, Ken
CoBorrower: Homeowner, Susie
Loan Number: dec1212002
Need Help?
Email: customer_service@mgic.com
Phone: 1-800-424-8442
Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI (*) Required field

Request Type: Order Non-Delegated MI

Mortgage Insurance Information
Premium Plan: Monthly Premium (ZOMP)
Premium Paid By: Borrower-Paid
MI Coverage %: 12
Refund Option: Non-Refundable
Renewal Option: Constant
MI Buydown Amt: \$625.00
 All or part of the MI premium will be financed

Additional Loan Information
MGIC Rate Quote ID: BTNJ2GF - 12-12-2022 12:09
MGIC Special Program ID (if applicable):
 Employee Relocation Loan AUS Doc Waiver

Originator Information
Lender Type: Retail
Third Party Name:
Third Party City: State:

DU Case ID: Recommendation:
LP ID: Purchase Eligibility: Credit Risk Class:

Upload U/W Documents

Order Close

2. Add Attachments

- Click **Upload UW Documents** to open the **Attachment List**
- Click the **+** (plus) icon to add an attachment
- Enter any comments (optional)
- Browse** for the document
- Click **Continue**

Then click **Attach** in the **Attachment List** screen to attach the documents to the loan file.

NOTE: Ensure the documents you want to attach are not open on your desktop.

The screenshot shows the MGIC Report Request interface. The 'Attachment List' screen is active, displaying a warning: 'WARNING! Attachment(s) file size total cannot exceed 100MB.' An 'Attach' dialog box is open, prompting the user to 'Select the location of the document you wish to attach to the order:' with two options: 'Browse from Computer' and 'Browse from Encompass eFolder'. The 'Continue' button is highlighted with a red 'e'. The 'Upload UW Documents' button is highlighted with a red 'a'.

3. Order Non-Delegated MI

The file names of the documents you attached will appear next to the Upload UW Documents button.

Click **Order** to submit the loan file.

The screenshot shows the MGIC Report Request interface. The 'Order Non-Delegated MI' screen is active. The 'Upload UW Documents' button is highlighted with a red arrow, and the file name '1003 - URLA, 1008 - Transmittal Summary, Mortgage Insurance' is visible next to it. The 'Order' button is highlighted with a red arrow.

4. Resubmit Non-Delegated MI Order or Send Additional Attachments (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.

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select the **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MIQ Rate Quote outside of the Encompass interface.

If you need to send new attachments, click the **Upload UW Documents** button.

Click **Resubmit**.

NOTE: Ensure the documents you want to attach aren't open on your desktop.

Or

If you are on the Check Status/View Result tab, click **Upload Origination Documents** to send attachments.

Report Request

MGIC

Login Information
 User ID: 4846043673
 Password: *****
 MGIC Branch ID: (Optional)
 Save Login Information
 New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information
 Borrower: Homeowner, Ken
 CoBorrower: Homeowner, Susie
 Loan Number: dec1212002
 Need Help? customer_service@mgic.com
 Phone: 1-800-424-6442
 Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI (*) Required field

Request Type: Resubmit Non-Delegated

Mortgage Insurance Information
 MI Certificate #: 60611649
 MGIC Rate Quote ID: BTN2GF - 12-12-2022 12:09
 Additional Loan Information
 MGIC Special Program ID (if applicable):
 Employee Relocation Loan AUS Doc Waiver

Originator Information
 Lender Type: Retail
 Third Party Name:
 Third Party City: State:

MI Buydown Amt: \$625.00
 All or part of the MI premium will be financed

DU Case ID: Recommendation:
 LP ID: Purchase Eligibility: Credit Risk Class:

Upload UW Documents: 1003 - URLA

Resubmit Close

Report Request

MGIC

Login Information
 User ID: 4846043673
 Password: *****
 MGIC Branch ID: (Optional)
 Save Login Information
 New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information
 Borrower: Homeowner, Ken
 CoBorrower: Homeowner, Susie
 Loan Number: dec1212002
 Need Help? customer_service@mgic.com
 Phone: 1-800-424-6442
 Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result Activate MI

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
60611649	12-12-2022 12:19	Non-Delegated MI Order	Pending	BorrowerPaid	0.000	\$0.00
7B55P2L	12-12-2022 12:09	Multi-Rate Quote Scenario 3	Eligible	LenderPaid	0.840	\$195...
PPJPJRB	12-12-2022 12:09	Multi-Rate Quote Scenario 2	Eligible	BorrowerPaid	0.490	\$113...
BTN2GF	12-12-2022 12:09	Multi-Rate Quote Scenario 1 *	Eligible	BorrowerPaid	0.260	\$604...

* Most recently imported **Upload Origination Documents** Upload Post-Close Documents Import MI Rates

Document Upload Help

Upload History:

Document Name	Comments	Date	Status
1003 - URLA		12-12-2022 12:19	Pending
1008 - Transmittal...		12-12-2022 12:19	Pending
Mortgage Insuran...		12-12-2022 12:19	Pending

PDFs received:

View

Check Status Close

5. Check Status

Once MGIC underwriters notify you that your non-delegated MI application has been approved, go to the **Check Status/View Result** tab to check status.

Select the order and click **Check Status** to Import Fees and view the Commitment/Certificate PDF.

The screenshot displays the MGIC 'Report Request' window. At the top, the MGIC logo is visible. Below it, there are sections for 'Login Information' and 'Loan Information'. The 'Login Information' section includes fields for User ID (4846043673), Password (masked with dots), and MGIC Branch ID (Optional). There are also checkboxes for 'Save Login Information' and 'Existing Customer?'. The 'Loan Information' section includes fields for Borrower (Hoemowner, Ken), CoBorrower (Homeowner, Susie), and Loan Number (dec1212002). A 'Setup' button is located next to the Borrower field. Below these sections, there are links for 'Need Help?' such as 'Email: customer_service@mgic.com', 'Phone: 1-800-424-6442', and 'Online: Full User Guide'. The main area of the window features a navigation bar with tabs: 'Order', 'Multi-Rate Quote', 'Check Status/View Result', and 'Activate MI'. Below the navigation bar is a table with the following data:

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
60611649	12-12-2022 12:19	Non-Delegated MI Order	Pending	BorrowerPaid	0.000	\$0.00
7B5SP2L	12-12-2022 12:09	Multi-Rate Quote Scenario 3	Eligible	LenderPaid	0.840	\$195...
PPJFJRB	12-12-2022 12:09	Multi-Rate Quote Scenario 2	Eligible	BorrowerPaid	0.490	\$113...
BTNJ2GF	12-12-2022 12:09	Multi-Rate Quote Scenario 1*	Eligible	BorrowerPaid	0.260	\$604...

Below the table, there are buttons for 'Upload Origination Documents', 'Upload Post-Close Documents', and 'Import MI Rates'. A 'Document Upload Help' link is also present. The 'Upload History' section contains a table with the following data:

Document Name	Comments	Date	Status
1003 - URLA		12-12-2022 12:19	Pending
1008 - Transmittal...		12-12-2022 12:19	Pending
Mortgage Insuran...		12-12-2022 12:19	Pending

To the right of the 'Upload History' table is a 'PDFs received' section with a 'View' button. At the bottom right of the window, there are two buttons: 'Check Status' and 'Close'. A pink arrow points to the 'Check Status' button.

Order Contract Underwriting

1. Order Contract Underwriting

Select **Order Contract UW** from the **Request Type** and enter the appropriate information.

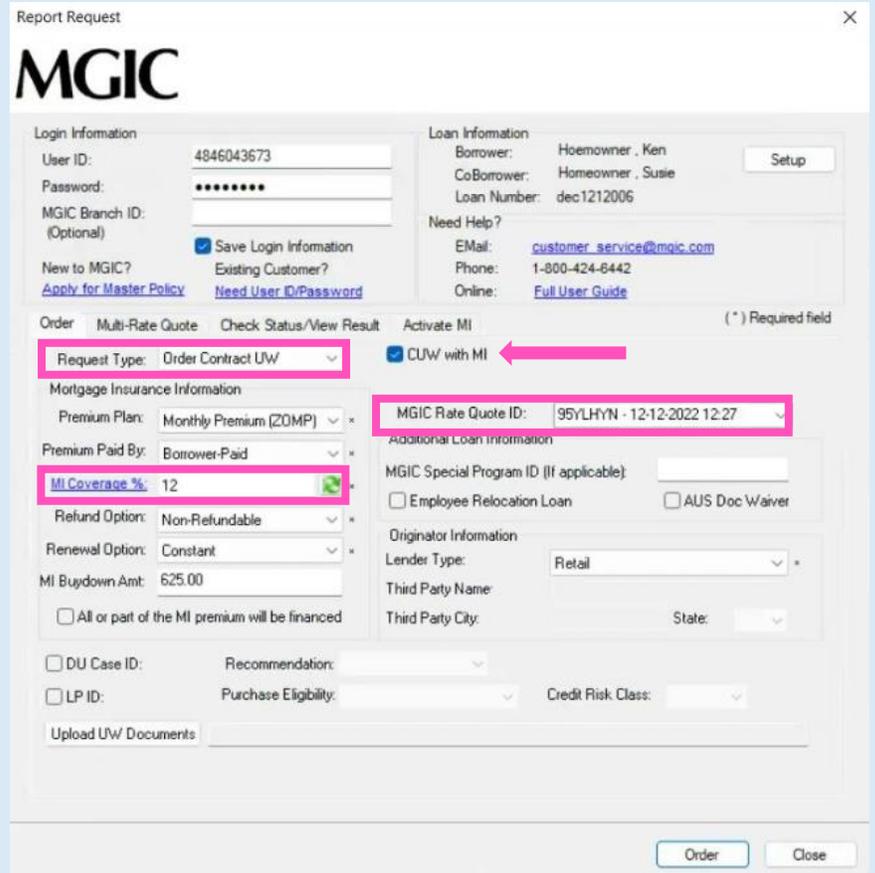
If mortgage insurance is also desired, keep the **CUW with MI** checkbox checked.

MI Coverage % automatically defaults to standard coverage.

- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually.
- The **MI Coverage %** will automatically adjust with changes to the loan information.
- Click the reset icon to reset to standard coverage: 

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select the **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.

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



The screenshot shows the MGIC Report Request form. Key fields are highlighted with pink boxes and arrows:

- Request Type:** Order Contract UW
- CUW/ with MI:** Checked
- MI Coverage %:** 12 (with a reset icon)
- MGIC Rate Quote ID:** 95YLHYN - 12-12-2022 12:27

Other visible fields include:

- Login Information:** User ID: 4846043673, Password: [masked], MGIC Branch ID: [Optional]
- Loan Information:** Borrower: Hoemowner, Ken, CoBorrower: Homeowner, Susie, Loan Number: dec1212006
- Mortgage Insurance Information:** Premium Plan: Monthly Premium (ZOMP), Premium Paid By: Borrower-Paid, Refund Option: Non-Refundable, Renewal Option: Constant, MI Buydown Amt: 625.00
- Additional Loan Information:** MGIC Special Program ID (If applicable), Employee Relocation Loan, AUS Doc Waiver
- Originator Information:** Lender Type: Retail, Third Party Name, Third Party City, State
- DU Case ID:** [Optional], Recommendation: [Dropdown]
- LP ID:** [Optional], Purchase Eligibility: [Dropdown], Credit Risk Class: [Dropdown]
- Upload UW Documents:** [Text Field]

Buttons at the bottom: Order, Close

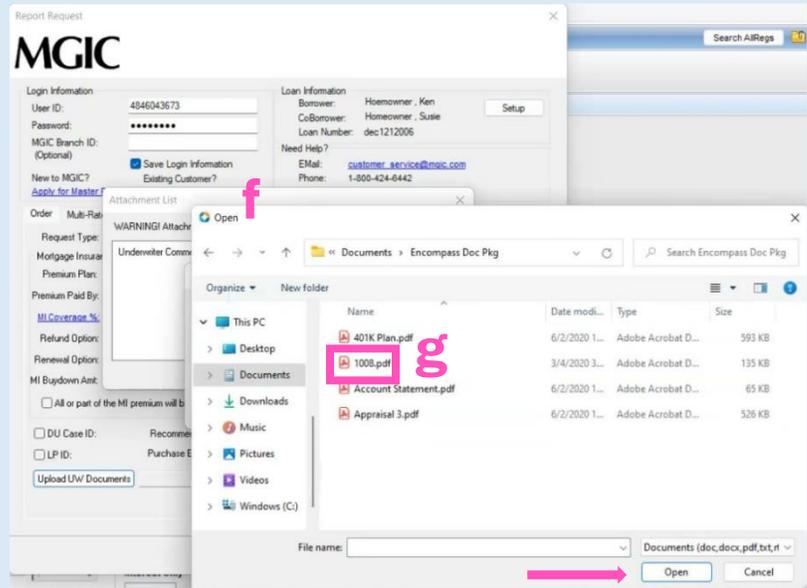
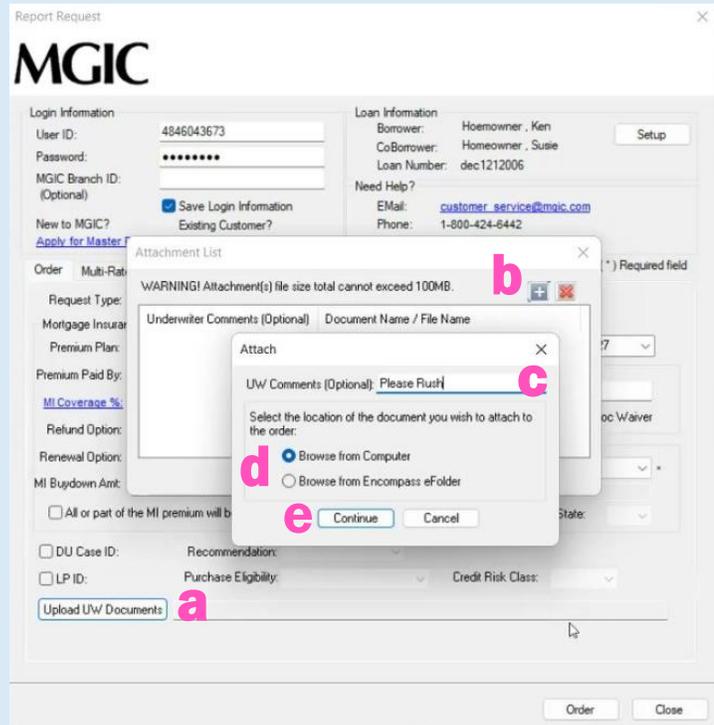
2. Attach Documents

There are 2 ways to browse for documents to attach. To attach documents from your PC or network:

- f. Click **Upload UW Documents** to open the **Attachment List**
- g. Click the **+** (plus) icon to add an attachment
- h. Enter any comments (optional)
- i. **Select Browse from Computer**
- j. **Click Continue**
- k. An **Open** pop-up window displays
- l. From the pop-up window, select the desired documents and click **Open**

NOTE: Comments about the loan for the underwriter can be up to 100 characters.

NOTE: Ensure the documents you want to attach are not open on your desktop.



3. Attach Documents from your Encompass eFolder

There are 2 ways to browse for documents to attach. To attach documents from your Encompass eFolder:

- Click **Upload UW Documents** to open the **Attachment List**
- Click the **+** (plus) icon to add an attachment
- Enter any comments (optional)
- Select Browse from Encompass eFolder**
- Click **Continue**
- A **Select Documents** pop-up window displays
- From the pop-up window, select the desired documents and click **Open**

NOTE: Comments about the loan for the underwriter can be up to 100 characters.

The screenshot shows the MGIC Report Request interface. The main window has a 'Report Request' title bar and the MGIC logo. It is divided into 'Login Information' and 'Loan Information' sections. The 'Attachment List' window is open, showing a warning: 'WARNING! Attachment(s) file size total cannot exceed 100MB.' Below the warning is a table with columns for 'Underwriter Comments (Optional)' and 'Document Name / File Name'. An 'Attach' dialog box is open, showing 'UW Comments (Optional): Please Rush' and two options: 'Browse from Computer' and 'Browse from Encompass eFolder' (which is selected). The 'Select Documents' window is also open, showing a 'Stacking Order' dropdown set to 'None' and a table of documents. The 'Continue' button in the 'Select Documents' window is highlighted with a pink box.

Alt	Name	Requested From	For Borrower Pair	Status	Date
<input type="checkbox"/>	1003 - URLA	Ken Hoemowner and Su...	Ken Hoemowner and Su...	Received	12/12/22
<input type="checkbox"/>	1008 - Transmittal Summary	Ken Hoemowner and Su...	Ken Hoemowner and Su...	Received	12/12/22
<input type="checkbox"/>	Mortgage Insurance	Mortgage Guaranty	Ken Hoemowner and Su...	Received	12/12/22

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, Commitment/Certificate and CUWNOLA PDFs

All Contract Underwriting submissions have an initial **Status** of **Pending** on the **Check Status/View Result** tab.

The screenshot shows the MGIC Report Request interface. The 'Check Status/View Result' tab is active. A table displays the following data:

Order No.	Order Date	Requested Service	Status	Paid By	%	\$
60593415	08-29-2022 09:24	Contract UW Order *	Complete	BorrowerPaid	0.000	\$0.00

Below the table, there are buttons for 'Upload Origination Documents', 'Upload Post-Close Documents', and 'Import MI Rates'. The 'Upload History' section shows a document named '1008.pdf' with a status of 'Pending'. The 'PDFs received' section shows 'CUWNOLA'.

5. Resubmit Contract Underwriting

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** in the **Request Type** drop-down menu.

If you need to send new attachments, click the **Upload UW Documents** button.

Click **Resubmit**.

The screenshot shows the MGIC Report Request interface with the 'Resubmit Contract UW' process. The 'Request Type' is set to 'Resubmit Contract UW'. The 'Upload UW Documents' button is highlighted with a pink arrow. The 'Resubmit' button is also highlighted with a pink arrow.

MI Activation

1. Select Activate MI

Once your loan has closed, you can activate your MGIC mortgage insurance.

Select the **Activate MI** tab.

The screenshot shows a web application window titled "Report Request" with the MGIC logo. The interface is divided into several sections:

- Login Information:** Includes fields for User ID (4846043673), Password (masked with dots), and MGIC Branch ID (Optional). There are checkboxes for "Save Login Information" and "Existing Customer?". Links for "Apply for Master Policy" and "Need User ID/Password" are also present.
- Loan Information:** Includes fields for Borrower (Homeowner, Ken), Co-Borrower (Homeowner, Susie), and Loan Number (dec1202001). A "Setup" button is located next to the Borrower field.
- Need Help?:** Includes contact information: Email (customer_service@mgic.com), Phone (1-800-424-6442), and Online (Full User Guide).
- Navigation Tabs:** Located at the top, including "Order", "Multi-Rate Quote", "Check Status/View Result", and "Activate MI" (which is highlighted with a pink box).
- Loan Information Section:** A sub-section containing:
 - Date Loan Closed: 12/12/2022 (with a calendar icon)
 - MI Cert Number: 60611648
 - Activation Status: N/A
 - Activation Requested Date: (empty field)
- Buttons:** "Activate" and "Close" buttons are located at the bottom right of the window.

2. Review Data and Activate

Review the **Date Loan Closed** and your **MI Cert Number**.

Click **Activate**.

Report Request

MGIC

Login Information
User ID: 4846043673
Password: *****
MGIC Branch ID: (Optional)
New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information
Borrower: Homeowner, Ken
CoBorrower: Homeowner, Susie
Loan Number: dec1202001
Need Help? Email: customer_service@mgic.com
Phone: 1-800-424-6442
Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result **Activate MI**

Loan Information
Date Loan Closed: 12/12/2022
MI Cert Number: 60611648
Activation Status: N/A
Activation Requested Date:

Activate Close

3. Receive Activation Confirmation

Upon successful request completion, the **Activation Status**, **Activation Requested Date** and confirmation message display.

Report Request

MGIC

Login Information
User ID: 4846043673
Password: *****
MGIC Branch ID: (Optional)
New to MGIC? Existing Customer?
[Apply for Master Policy](#) [Need User ID/Password](#)

Loan Information
Borrower: Homeowner, Ken
CoBorrower: Homeowner, Susie
Loan Number: dec1202001
Need Help? Email: customer_service@mgic.com
Phone: 1-800-424-6442
Online: [Full User Guide](#)

Order Multi-Rate Quote Check Status/View Result **Activate MI**

Loan Information
Date Loan Closed: 12/12/2022
MI Cert Number: 60611648
Activation Status: Active
Activation Requested Date: 2022-12-12 11:05:40

MI Activation request has been received. For Single, Split and Annual Premium plans, the receipt of premium is also required to complete the activation of coverage. Your reference number is: 392/560.

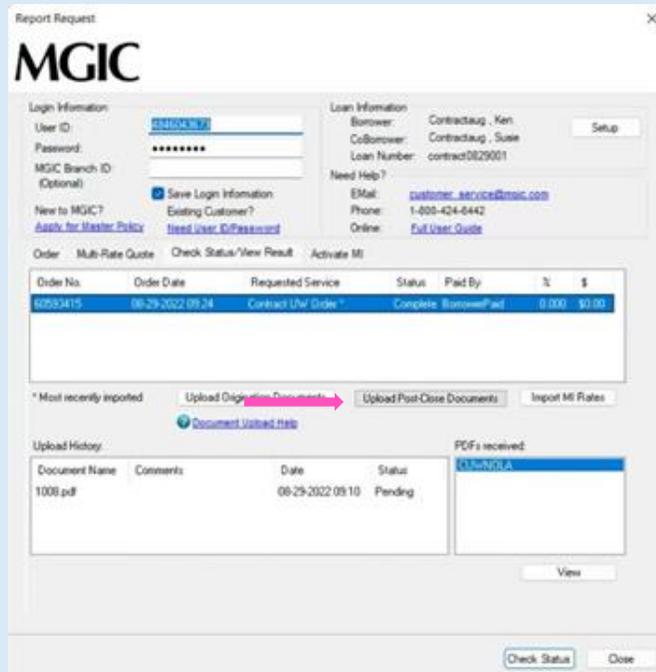
Activate Close

Submit Post-Close Docs

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.

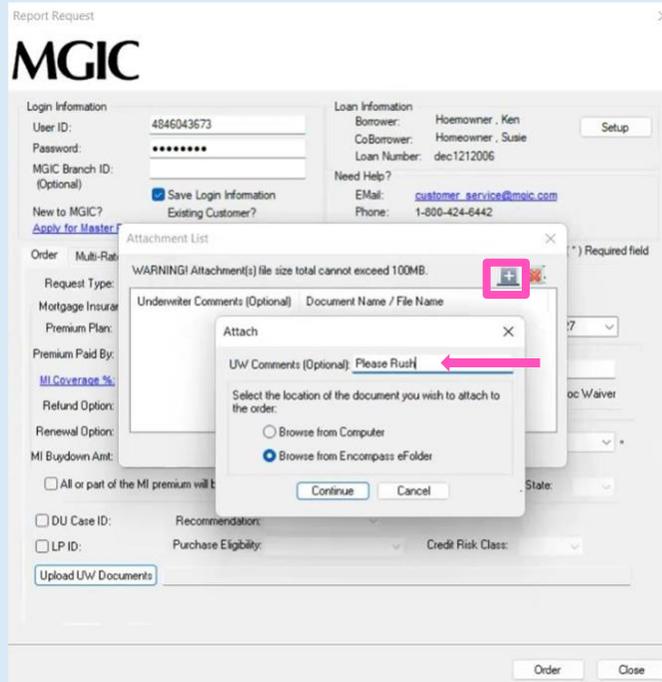
Click **Upload Post-Close Documents** to open the **Attachment List**.



2. Add Attachment

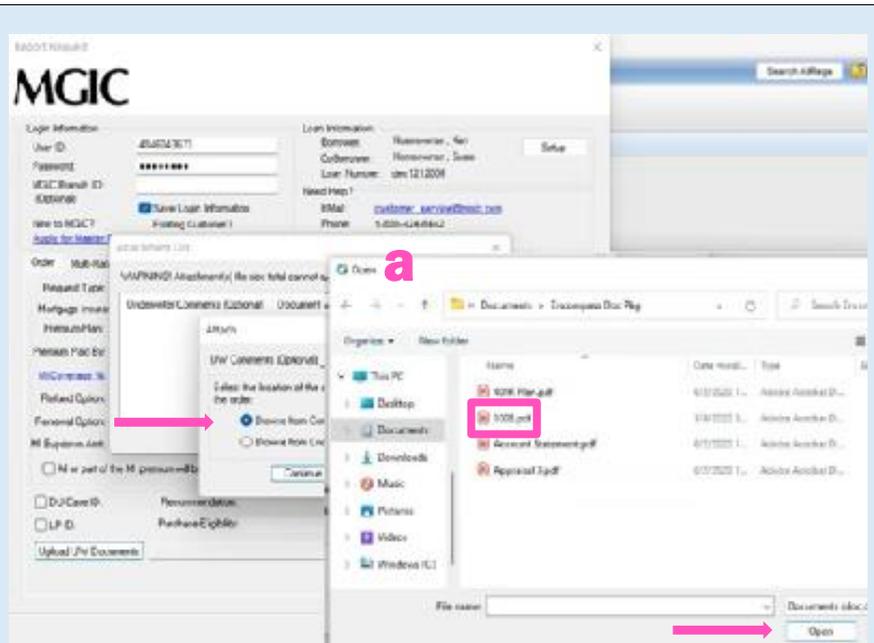
Click the plus icon in the **Attachment List** screen to add a new attachment.

Enter any comments about the loan for the underwriter (up to 100 characters).

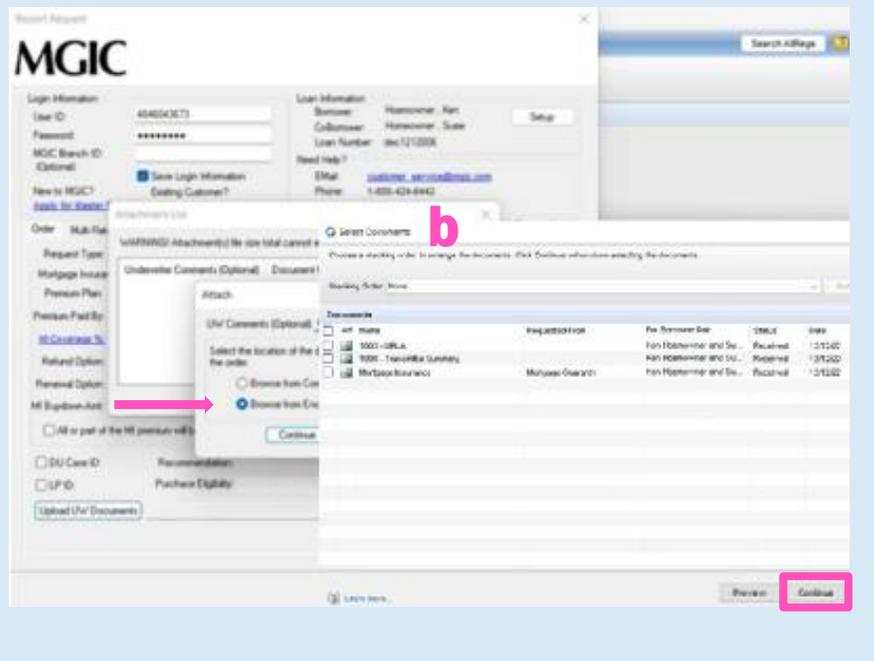


There are 2 ways to select documents to attach.

- a. To upload documents from your PC:
 - o Select **Browse from Computer**
 - o Click **Continue** to browse for the document
 - o Locate the document and click **Open**

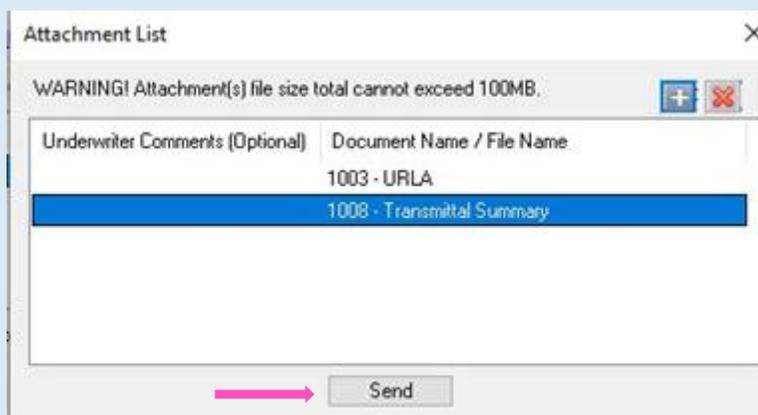


- b. To add documents from the eFolder:
 - o Select **Browse from Encompass eFolder**
 - o Click **Continue**
 - o Select your documents and click **Continue** again



3. Submit Post-Closing Docs

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



Loan Document List

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

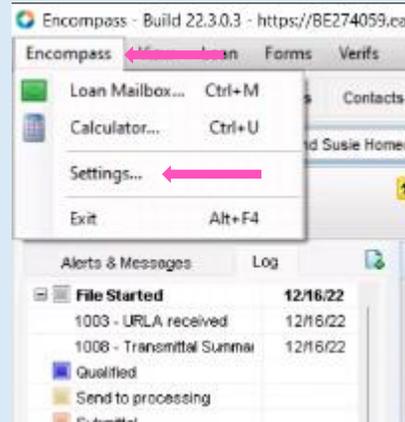
- Appraisal
- Assets
- Borrower Authorization Signed
- Closing Disclosure
- Condo Questionnaire
- Cover sheet for Return Doc Delivery
- Credit
- Disclosure
- Divorce Decree
- DU Findings
- Flood Certification
- Home Inspection Report
- Income
- Lease Agreement
- Lender Decision Document
- Lender Notes
- 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 Guide

Password Manager

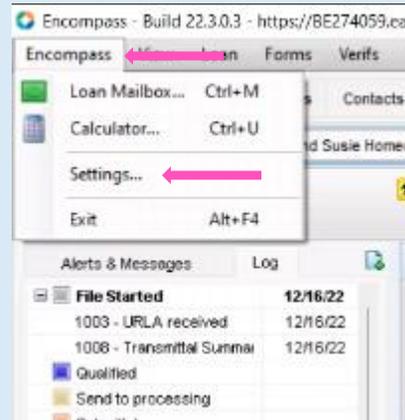
1. Access settings

From within **Encompass**, go to **Encompass > Settings**.



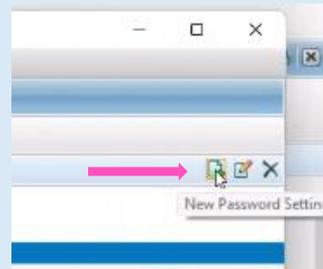
2. Access Password Management

From within **Encompass**, go to **Encompass > Settings**.



3. Create Password Setting

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



4. Activate MGIC

Under **Account Information**:

- For the **Service Category**, select **Mortgage Insurance**
- For the **Provider Name**, select **MGIC - Direct**
- The **Description** field is free form. You can enter whatever description is meaningful to you
- MGIC provides the **User ID** and **Password**
- Select the users that should have access to the MGIC - Direct interface

Click **Save**.

Account Information	
Service Category	Mortgage Insurance
Provider Name	MGIC - Direct
Description	MGIC Smart Lending
User ID	4846043351X
Password	*****
Selected Users	6

Access MGIC – Direct

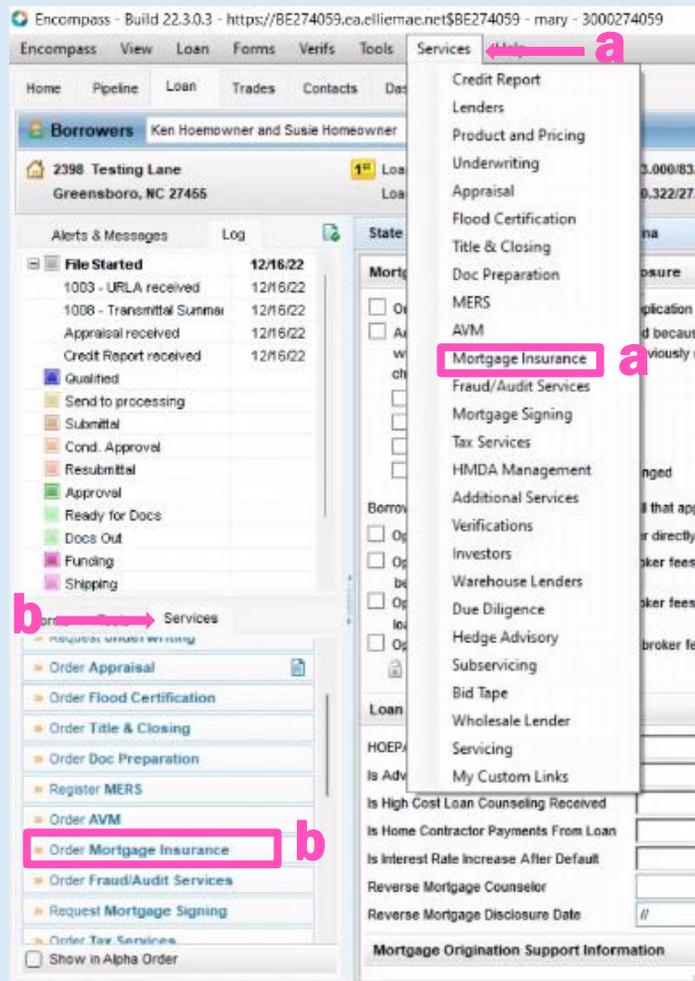
1. Access MI

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

- a. Go to the **Services** tab on the top and click **Mortgage Insurance** from the menu

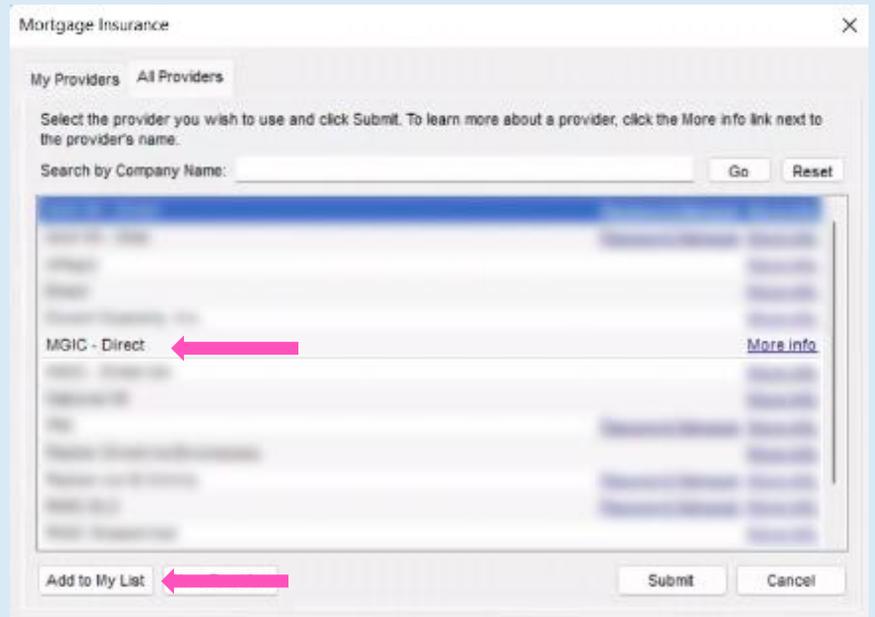
OR

- b. Go to the **Services** tab on the side and click **Order Mortgage Insurance**



2. Add MGIC

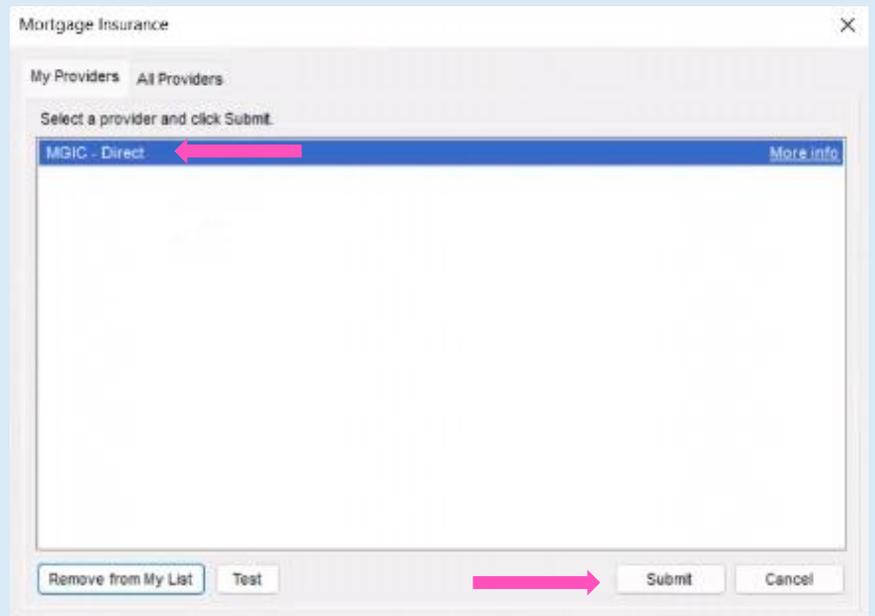
Under the **All Providers** tab, select **MGIC - Direct** and click the **Add to My List** button



3. Access MGIC

MGIC - Direct now appears in 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). These are NOT your Loan Center credentials. 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 the **Save Login Information** box.

Note: If you entered any **Login Information**, you must order a rate quote or MI once for Encompass to remember your credentials.

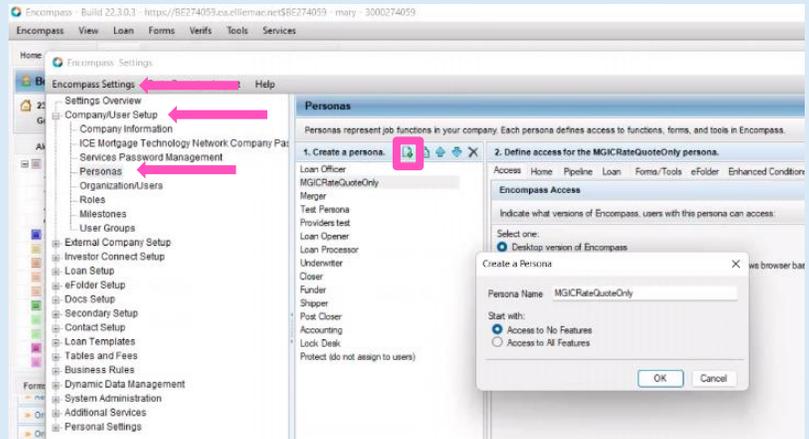
The screenshot shows the 'Report Request' window for MGIC. The 'Login Information' section is highlighted with a pink box. It contains the following fields: User ID (4046043351X), Password (masked with dots), and MGIC Branch ID (Optional). A 'Save Login Information' checkbox is checked. Below this section are links for 'New to MGIC / Apply for Master Policy' and 'Existing Customer / Need User ID/Password'. The 'Loan Information' section includes Borrower (Ken), CoBorrower (Susie), and Loan Number (micm1216001). The 'Need Help?' section includes Email (customer_service@mgic.com), Phone (1-800-424-6442), and Online (Full User Guide). The main form area has tabs for 'Order', 'Multi-Rate Quote', 'Check Status/View Result', and 'Activate MI'. The 'Request Type' is set to 'Rate Quote'. The 'Mortgage Insurance Information' section includes Premium Plan (Monthly Premium [ZOMP]), Premium Paid By (Borrower-Paid), MI Coverage % (12), Refund Option (Non-Refundable), and Renewal Option (Constant). The 'Additional Loan Information' section includes MGIC Special Program ID (if applicable), Employee Relocation Loan, and AUS Doc Waiver. The 'Originator Information' section includes Lender Type (Retail), Third Party Name, and Third Party City. The 'MI Buydown Amt' is 0.00. There are checkboxes for 'All or part of the MI premium will be financed', 'DU Case ID', 'LP ID', 'Recommendation', 'Purchase Eligibility', and 'Credit Risk Class'. At the bottom right, there are 'Rate Quote' and 'Close' buttons.

Rate Quote-Only User Persona

1. Access Personas

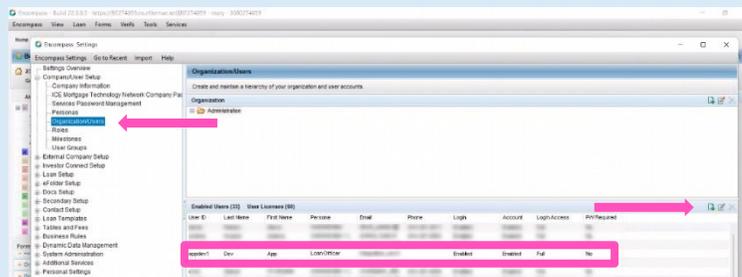
Go to **Encompass Settings > Company/User Setup > Personas**.

Click the **+** (plus) icon to create a new persona or copy an existing one and rename it **MGICRateQuoteOnly**.



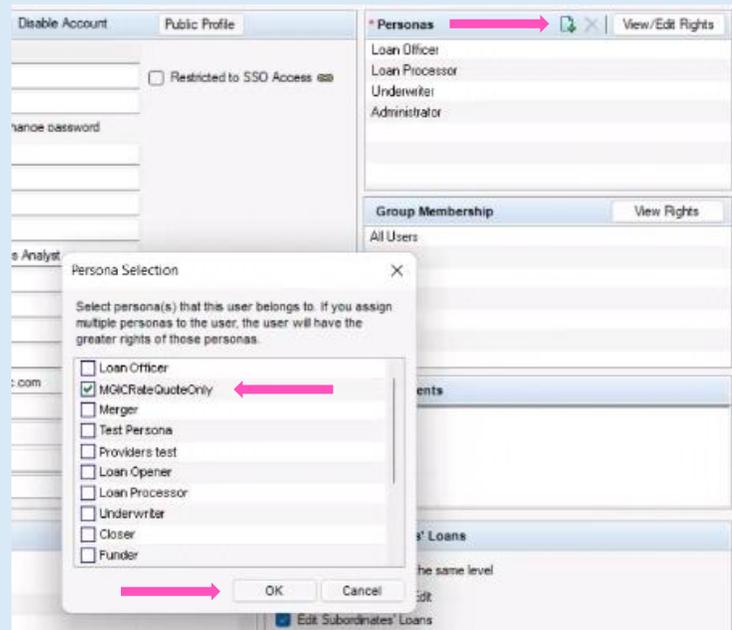
2. Access User

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



3. Edit User

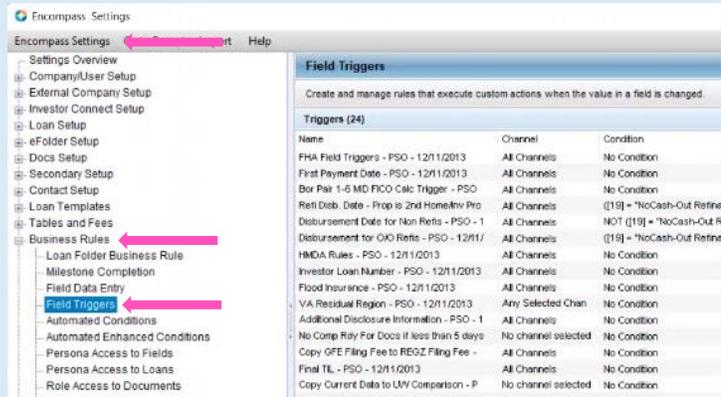
Click the + (plus) icon, check **MGICRateQuoteOnly** box and click **OK**.



Trigger for PMI LTV Cut-Off

1. Access Triggers

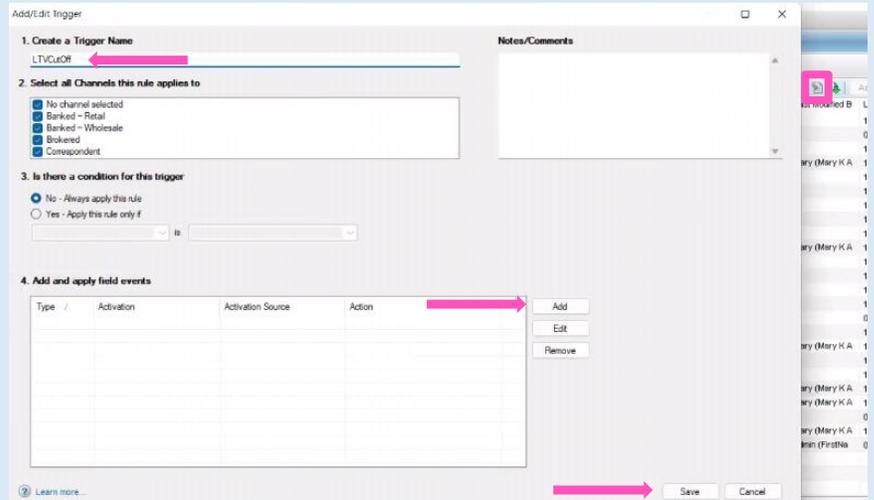
Go to **Encompass Settings > Business Rules > Field Triggers**.



2. Create Trigger and Event

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

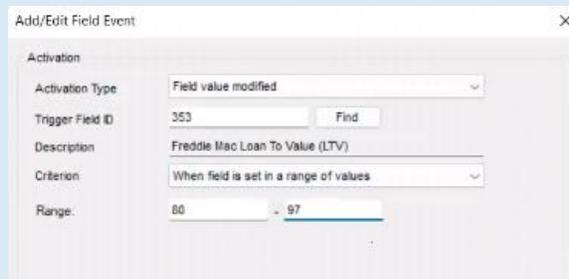
Enter a trigger name in the **Create a Trigger Name** field.



In the **Add and apply field events** section, click **Add**. Click **Save**.

3. Enter Activation Details

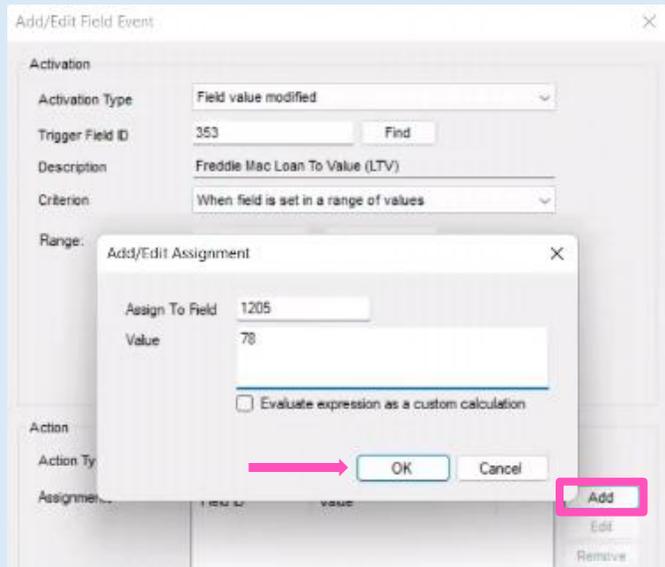
On the **Add/Edit Field Event** screen, in the **Activation** section, enter the values shown in the image on the right.



4. Enter Action Details

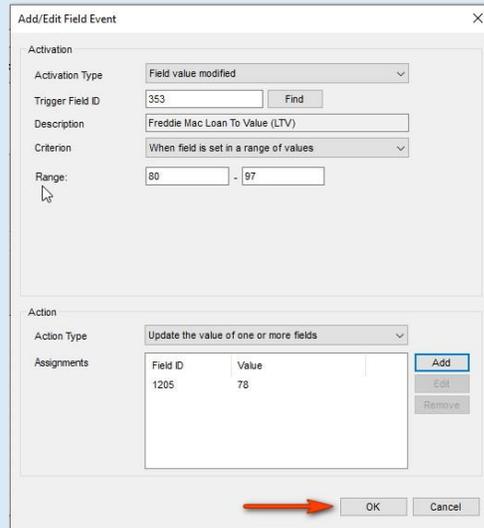
In the **Action** section, click **Add** to open the **Add/Edit Assignment** screen. Enter the values shown in the image on the right.

Click **OK**.



5. Add Field Event

When you're finished, click **OK**.



6. Save Field Event

On the **Add/Edit Trigger** screen, click **Save**.

1. Create a Trigger Name
LTVCuOff

2. Select all Channels this rule applies to
 No channel selected
 Banked - Retail
 Banked - Wholesale
 Brokered
 Correspondent

3. Is there a condition for this trigger
 No - Always apply this rule
 Yes - Apply this rule only if

4. Add and apply field events

Type / Field	Activation	Activation Source	Action
	When field is set in a range of...	353 (Freddie Mac Loan To V...	Assign to: 1205

Save Cancel

7. Activate Trigger

To activate the trigger, select 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.

Field Triggers

Create and manage rules that execute custom actions when the value in a field is changed.

Name	Channel	Condition	Status	Last Modified	Created/Updated Date & Time
FHA Field Triggers - PSO - 12/11/2013	All Channels	No Condition	Inactive		12/11/2013 08:36 AM
First Payment Date - PSO - 12/11/2013	All Channels	No Condition	Inactive		04/03/2015 08:17 AM
Der Pair 1-6 MD FICO Calc Trigger - PSO	All Channels	No Condition	Inactive		12/11/2013 08:37 AM
Reti Disb. Date - Prop is 2nd Home/Inv Pro	All Channels	{(I19) = "NoCash-Out Refinance" OR (I19) = "Cash-Out Refinance"} and {(I1811) = "Investor	Inactive	Mary (Mary K A	11/06/2019 07:03 AM
Disbursement Date for Non Refis - PSO - 1	All Channels	NOT {(I19) = "NoCash-Out Refinance" OR (I19) = "Cash-Out Refinance"} and {(I1811) = "Inv	Inactive		12/11/2013 08:37 AM
Disbursement for Orig Refis - PSO - 12/11/	All Channels	{(I19) = "NoCash-Out Refinance" OR (I19) = "Cash-Out Refinance"} and {(I1811) = "Primary	Inactive		12/11/2013 08:39 AM
LTVCuOff	All Channels	No Condition	Inactive	Mary (Mary K A	11/10/2020 03:16 AM
TRUCK 1 Year Cash Rate Control rule	All Channels	No Condition	Inactive	Mary (Mary K A	08/02/2022 01:02 AM
LTVCuOff	All Channels	No Condition	Inactive	Mary (Mary K A	12/16/2022 07:18 AM