

GET CONNECTED



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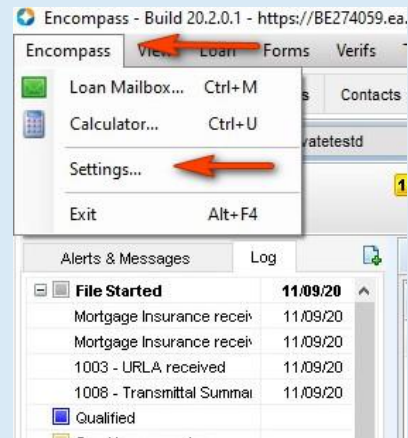
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Administrator Guide

Password Manager

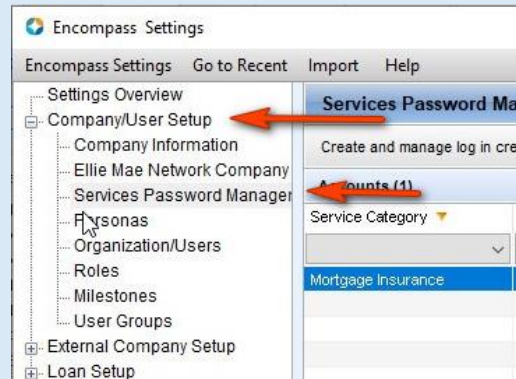
1. Access settings

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



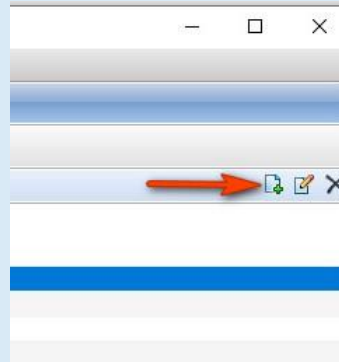
2. Access Password Management

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

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	15

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

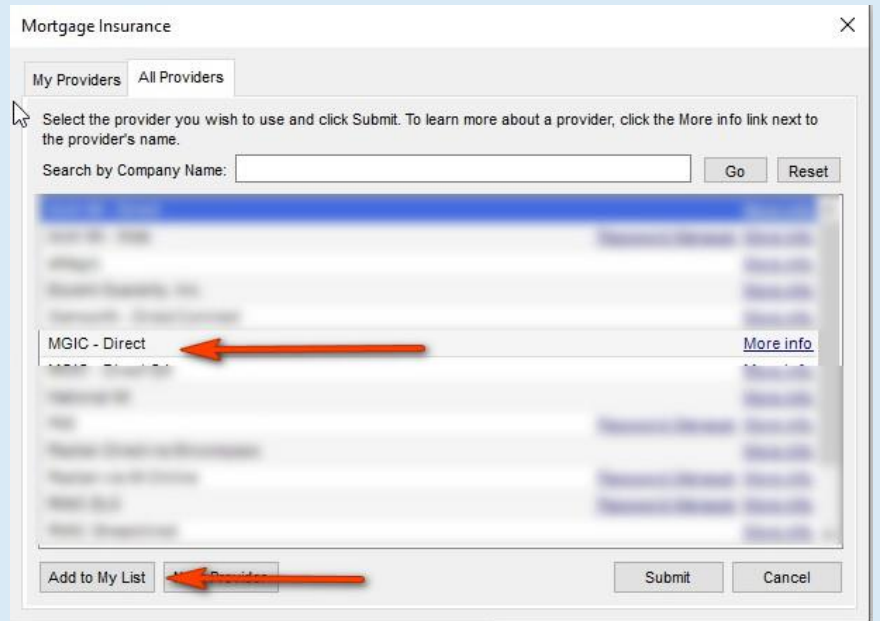
OR

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

The screenshot displays the Encompass software interface for a loan file. The top navigation bar includes tabs for Home, Pipeline, Loan, Trades, Contacts, and Data. The 'Services' tab is highlighted, and a dropdown menu is open, showing options such as Credit Report, Lenders, Product and Pricing, Underwriting, Appraisal, Flood Certification, Title & Closing, Doc Preparation, MERS, AVM, Mortgage Insurance, Fraud/Audit Services, Mortgage Signing, Tax Services, HMDA Management, Additional Services, Verifications, Investors, Warehouse Lenders, Due Diligence, Hedge Advisory, Subservicing, Bid Tape, and My Custom Links. An arrow labeled 'a' points to the 'Services' tab in the top navigation bar. Another arrow labeled 'a' points to the 'Mortgage Insurance' option in the dropdown menu. On the left sidebar, the 'Services' tab is also highlighted, and an arrow labeled 'b' points to it. Below the sidebar, a list of services is displayed, including 'Order Flood Certification', 'Order Title & Closing', 'Order Doc Preparation', 'Register MERS', 'Order AVM', 'Order Mortgage Insurance', 'Order Fraud/Audit Services', 'Request Mortgage Signing', 'Order Tax Services', 'Request HMDA Management', and 'Order Additional Services'. An arrow labeled 'b' points to the 'Order Mortgage Insurance' link in this list. The main content area shows a summary of the loan file, including the address '845 Testing Lane, Greensboro, NC 27455' and various financial details.

2. Add MGIC

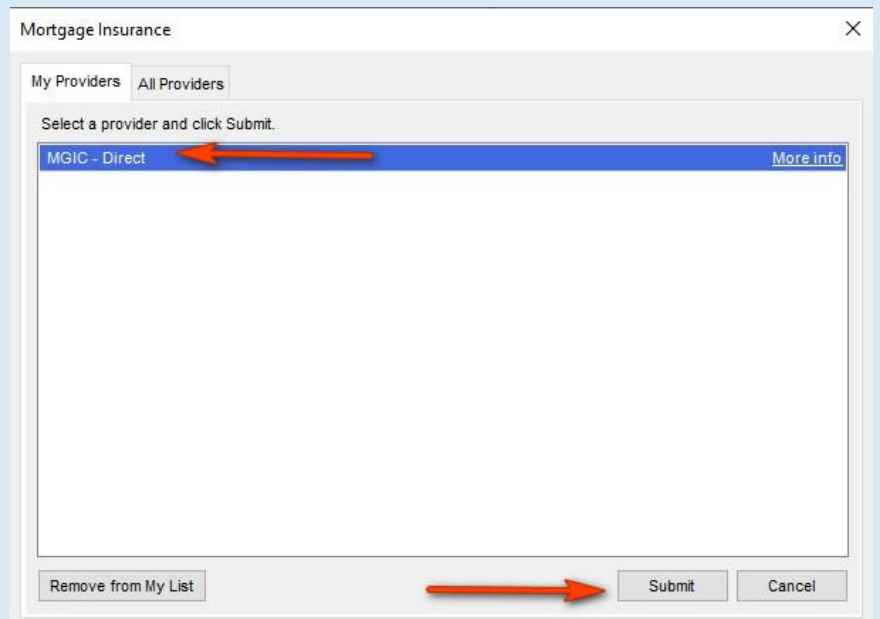
Under the **All Providers** tab, select **MGIC - Direct** and click the **Add to My List** button



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.

Report Request

MGIC

Login Information

User ID: 4846043351X
Password:
MGIC Branch ID: (Optional)
 Save Login Information

Loan Information

Borrower: Homeowner, Ken
CoBorrower: Homeowner, Susie
Loan Number: 2010005772

Need Help?

Email: customer_service@mgic.com
Phone: 1-800-424-6442
Online: [Full User Guide](#)

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

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 %: 25 *
Refund Option: Non-Refundable *
Renewal Option: Constant *

All or part of the MI premium will be financed

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

Upload UW Documents

Additional Loan Information

MGIC Rate Quote ID: SD4TFBN - 10-15-2020 08:49 AM
MGIC Special Program ID (If applicable): *
 Employee Relocation Loan AUS Doc Waiver

Originator Information

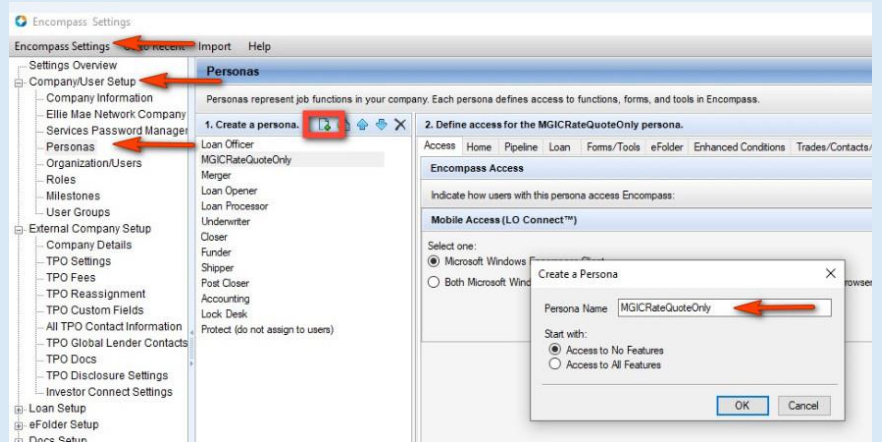
Lender Type: Retail *
Third Party Name: *
Third Party City: * State: *

Rate Quote-Only User Persona

1. Access Personas

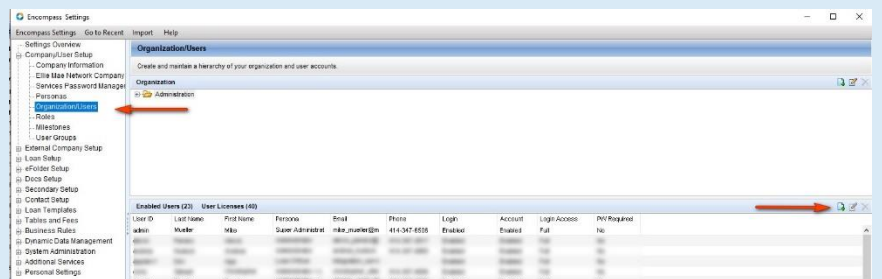
Go to **Encompass Settings > Company/User Setup > Personas**.

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



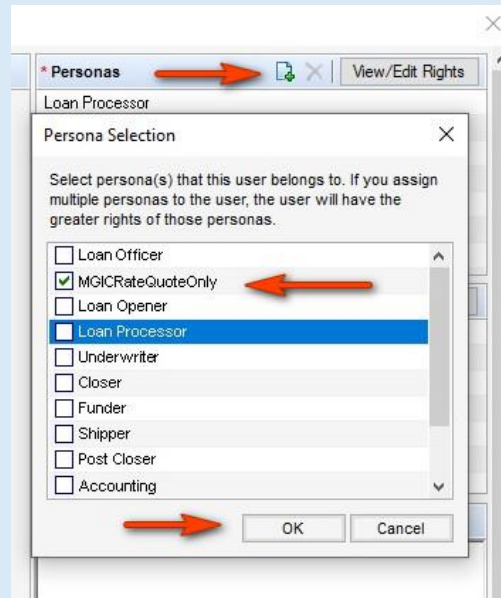
2. Access User

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

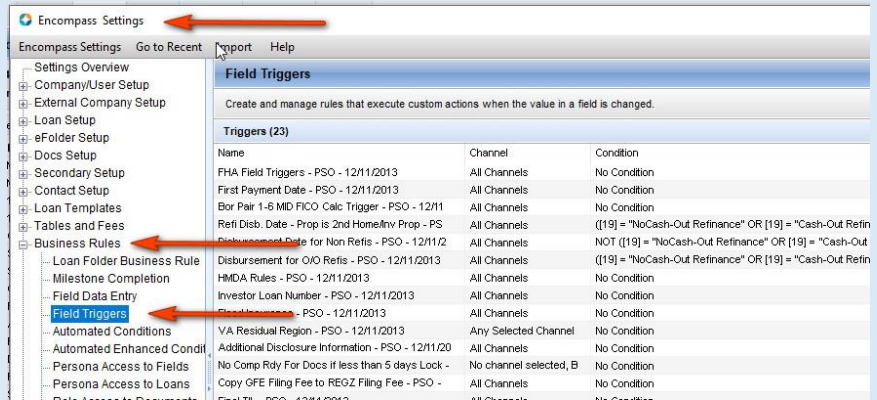
Click the + (plus) icon, check **MGICRateQuoteOnly** box and click **OK**.



Trigger for PMI LTV Cut-Off

1. Access Triggers

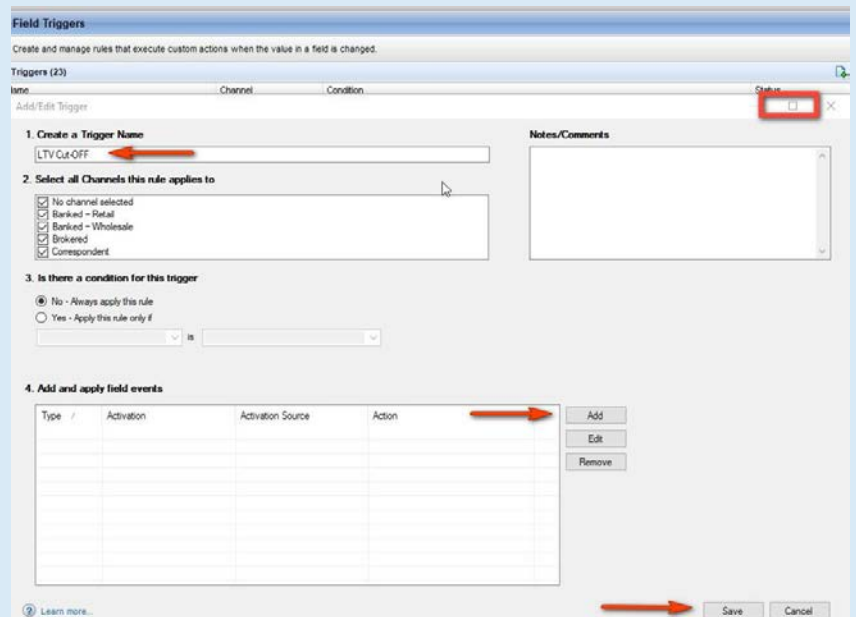
Go to Encompass Settings > Business Rules > Field Triggers.



2. Create Trigger and Event

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

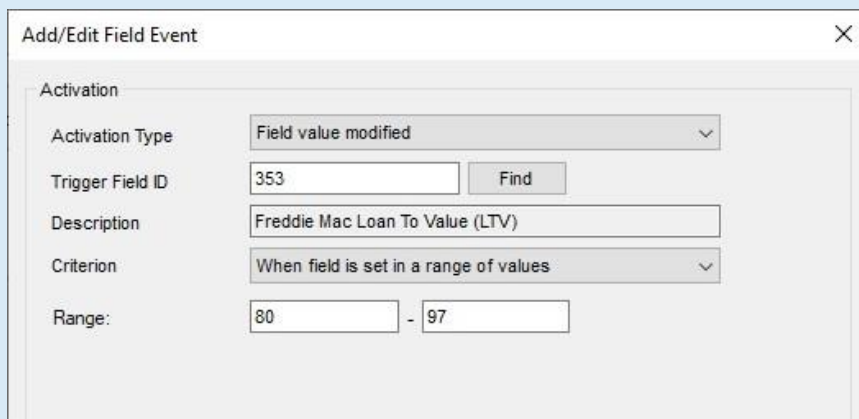
Enter a trigger name in the **Create a Trigger Name** field.



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.



Add/Edit Field Event

Activation

Activation Type: Field value modified

Trigger Field ID: 353 Find

Description: Freddie Mac Loan To Value (LTV)

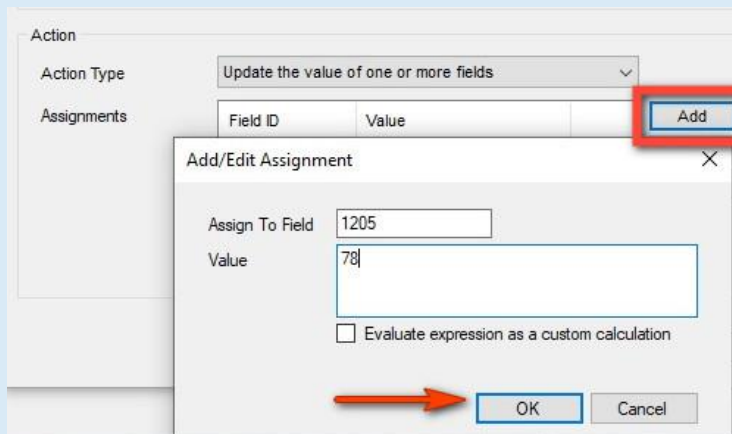
Criterion: When field is set in a range of values

Range: 80 - 97

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**.



Action

Action Type: Update the value of one or more fields

Assignments

Field ID	Value
----------	-------

Add

Add/Edit Assignment

Assign To Field: 1205

Value: 78

Evaluate expression as a custom calculation

OK Cancel

5. Add Field Event

When finished, click **OK**.

Add/Edit Field Event

Activation

Activation Type: Field value modified

Trigger Field ID: 353 Find

Description: Freddie Mac Loan To Value (LTV)

Criterion: When field is set in a range of values

Range: 80 - 97

Action

Action Type: Update the value of one or more fields

Assignments

Field ID	Value
1205	78

Buttons: Add, Edit, Remove, OK, Cancel

6. Save Field Event

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

Add/Edit Trigger

1. Create a Trigger Name: LTV Cut Off

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

Buttons: Add, Edit, Remove, 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 By	Last Modified
TL Security - PSO - 03/14/2014	All Channels	No Condition	Inactive	mary (Mary K Aude)	11/06/2013 07:03 AM
VA Maintenance Calculation - PSO - 12/11/2013	All Channels	No Condition	Inactive	mary (Mary K Aude)	11/06/2013 07:03 AM
HOLLY Calc - PSO - 12/11/2013	All Channels	No Condition	Inactive		12/11/2013 08:39 AM
PIA/PA Jdel Charge Fees - PSO - 12/11/2013	All Channels	No Condition	Inactive		12/11/2013 08:39 AM
USDA FEE Lock - PSO - 12/11/2013	All Channels	No Condition	Inactive	mary (Mary K Aude)	11/06/2013 07:03 AM
Late Charge For TL - PSO - 12/11/2013	All Channels	No Condition	Inactive		12/04/2014 05:40 PM