

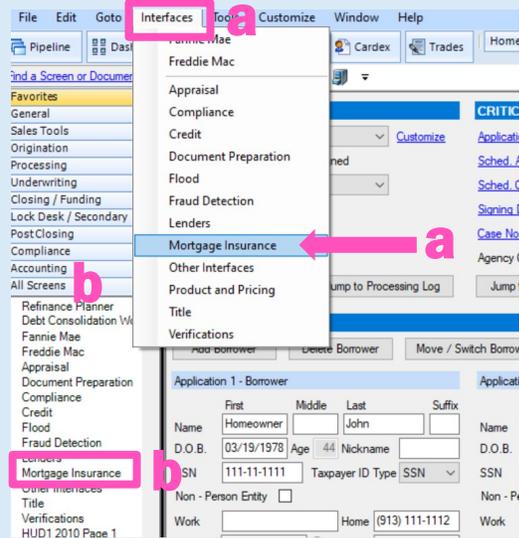
## Get MGIC Rates and Order MGIC MI through **BytePro**<sup>®</sup>

Last Revised Date: 12/28/2022

### 1. Access Mortgage Insurance

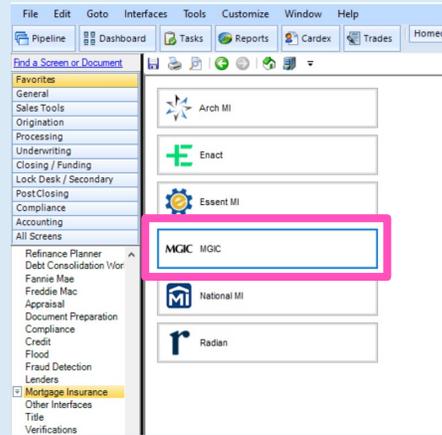
There are 2 ways to access the **Mortgage Insurance** screen. From within a loan:

- a. Go to **Interfaces > Mortgage Insurance**
- b. Go to **All Screens > Mortgage Insurance**



### 2. Select MGIC

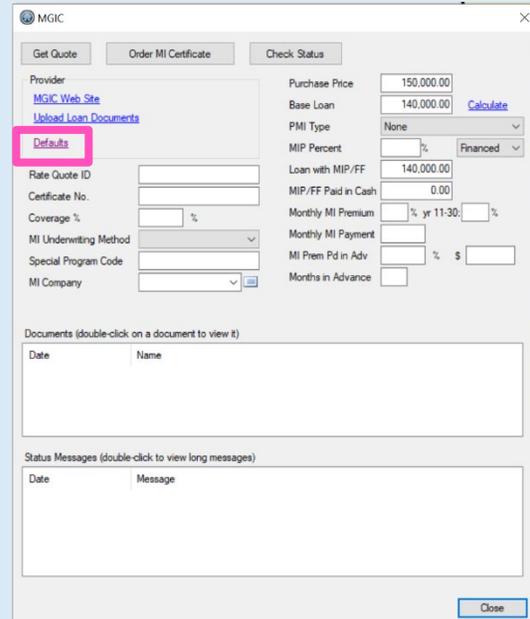
Click **MGIC**.



### 3. Enter Login Credentials

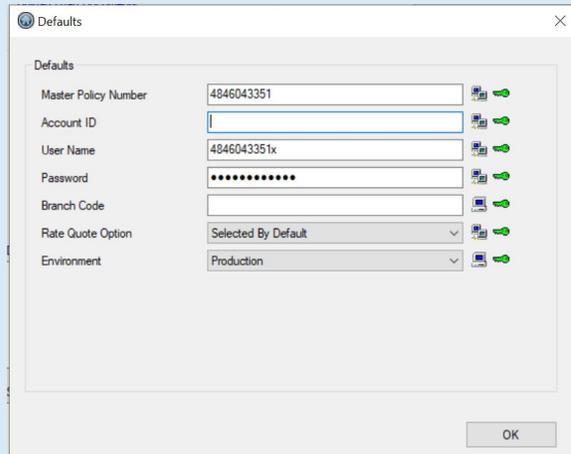
The first time you submit to MGIC, you'll need to enter your company's login credentials (if your company's system administrator hasn't yet entered them).

Click **Defaults** to access this information.



If you need login credentials, contact MGIC's Integration Services:

[integration\\_services@mgic.com](mailto:integration_services@mgic.com)  
1-888-644-2334



#### 4. Access Rate Quote Screen

Enter the **Coverage %** and click **Get Quote**.

MGIC

Get Quote Order MI Certificate Check Status

Provider  
[MGIC Web Site](#)  
[Upload Loan Documents](#)  
[Defaults](#)

Purchase Price 150,000.00  
Base Loan 140,000.00 Calculate  
PMI Type None  
MIP Percent % Financed  
Loan with MIP/FF 140,000.00  
MIP/FF Paid in Cash 0.00  
Monthly MI Premium % yr 11-30: %  
Monthly MI Payment  
MI Prem Pd in Adv % \$  
Months in Advance

Rate Quote ID  
Certificate No.  
Coverage % 25 %  
MI Underwriting Method  
Special Program Code  
MI Company

Documents (double-click on a document to view it)

Date	Name
------	------

Status Messages (double-click to view long messages)

Date	Message
------	---------

Close

#### 5. Submit Quote Request

On the **MI Quote** screen, enter the MI-related information, make sure **MGIC** is selected and click **Submit**.

MI Quote

Quote Information

This information is required for the quote. It is not saved to the loan file unless you accept a quote.

Base LTV 94.00 %  
Coverage 25 %  
PMI Type Monthly Non-Refundable  
MI Companies / Products  MGIC

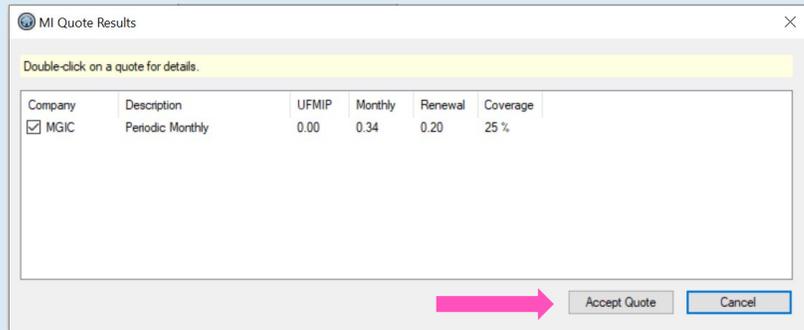
Loan Information

Occupancy Type	Primary Residence	Property State	CA
Purpose of Loan	Purchase	Property Type	Detached
Loan Program Code	1 Yr ARM	Number of Units	1
Amortization Type	ARM	Credit Score	791
Buydowns	None	Credit Scores: Homeowner ...	791 (790, 791, 792)
Loan Term	360	Credit Scores: Mary Homeowner ...	801 (800, 801, 801)
Base Loan	140,000.00	1st Time Home Buyer: Hom...	No
Base LTV	94.00	1st Time Home Buyer: Mary ...	No
CLTV	94.00	AUS	DU: ApproveEligible
		Relocation Loan	No

Submit Close

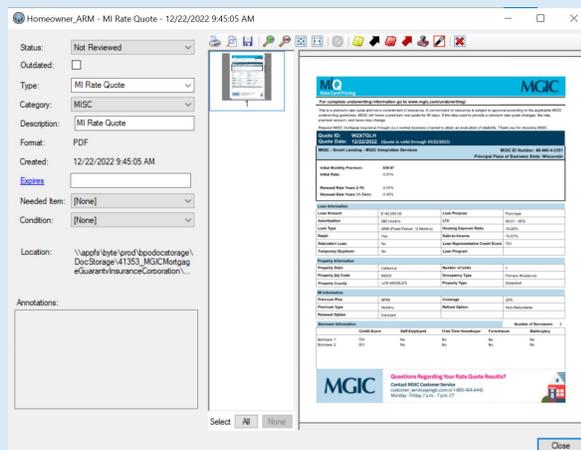
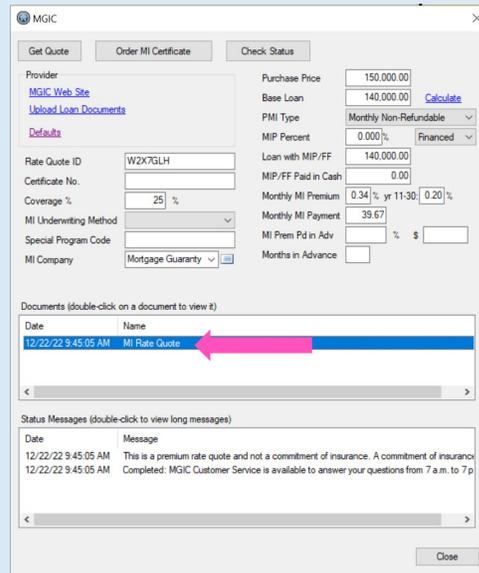
## 6. Accept Quote

Click **Accept Quote**.



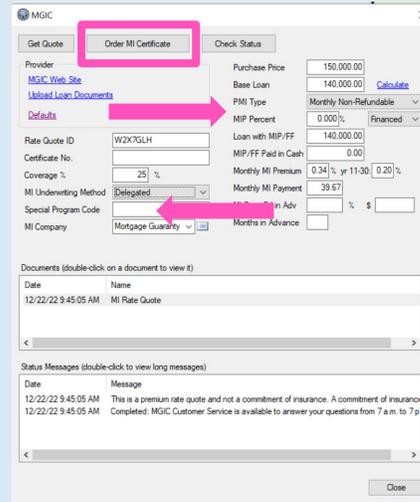
## 7. Open Rate Quote PDF

Double-click the rate quote document to open the PDF.



## 8. Order Delegated MI

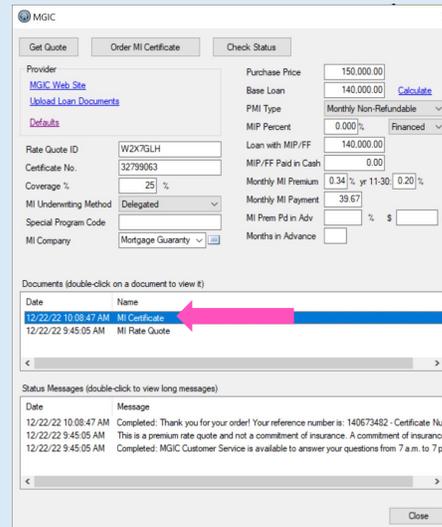
On the MGIC screen, select **Delegated** as the **MI Underwriting Method**, select the **PMI Type** and click **Order MI Certificate**.



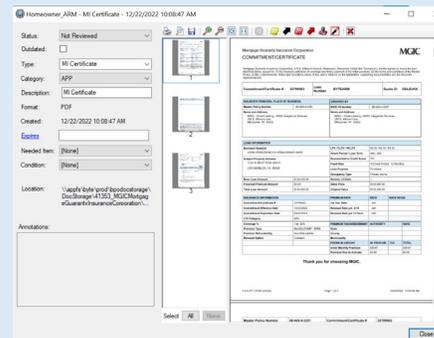
The screenshot shows the MGIC 'Order MI Certificate' form. A pink box highlights the 'Order MI Certificate' button at the top. A pink arrow points from the 'Order MI Certificate' button to the 'MI Underwriting Method' dropdown menu, which is currently set to 'Delegated'. Another pink arrow points from the 'MI Underwriting Method' dropdown to the 'PMI Type' dropdown menu, which is currently set to 'Monthly Non-Refundable'. The form includes fields for Rate Quote ID (W2X7GLH), Certificate No., Coverage % (25%), MI Underwriting Method (Delegated), Special Program Code, MI Company (Mortgage Guaranty), Purchase Price (150,000.00), Base Loan (140,000.00), PMI Type (Monthly Non-Refundable), MIP Percent (0.00%), Loan with MIP/FF (140,000.00), MIP/FF Paid in Cash (0.00), Monthly MI Premium (0.34% yr 11-30 0.20%), Monthly MI Payment (39.67), MI Prem Pd in Adv, and Months in Advance.

## 9. Open Commitment Certificate PDF

Double-click the MI Certificate document to open the PDF.



The screenshot shows the MGIC 'Order MI Certificate' form with the 'Order MI Certificate' button highlighted. A pink arrow points from the 'Order MI Certificate' button to the 'MI Certificate' document in the 'Documents' section. The 'Documents' section shows a table with columns 'Date' and 'Name'. The first row is '12/22/22 10:08:47 AM MI Certificate' and the second row is '12/22/22 9:45:05 AM MI Rate Quote'. The 'MI Certificate' document is highlighted in blue. The 'Status Messages' section shows a message: 'Completed: Thank you for your order! Your reference number is: 140673482 - Certificate Nu...'



The screenshot shows the MGIC MI Certificate PDF document. The document is titled 'MI Certificate - 12/22/2022 10:08:47 AM'. The document content includes a table with columns 'Date', 'Description', 'Amount', and 'Balance'. The table contains several rows of data. The document also includes a 'Thank you for choosing MGIC' message at the bottom.

## 10. Order Non-Delegated MI

On the MGIC screen, select **Non-Delegated** as the **MI Underwriting Method**, select the **PMI Type** and click **Order MI Certificate**.

The screenshot shows the MGIC 'Order MI Certificate' form. The 'Order MI Certificate' button is highlighted with a pink box. A pink arrow points from the 'Upload Loan Documents' link to the 'MI Underwriting Method' dropdown, which is set to 'Non Delegated'. Another pink arrow points from the 'MI Underwriting Method' dropdown to the 'PMI Type' dropdown, which is set to 'Monthly Non-Refundable'.

Field	Value
Purchase Price	150,000.00
Base Loan	140,000.00
PMI Type	Monthly Non-Refundable
MIP Percent	%
Loan with MIP/FF	140,000.00
MIP/FF Paid in Cash	0.00
Monthly MI Premium	% yr 11-30: %
MI Prem Pd in Adv	% \$
Months in Advance	

## 11. Acknowledge Pending Status

You'll receive confirmation that we're reviewing your non-delegated order.

The screenshot shows a 'BytePro Enterprise' dialog box with the following text:

Pending: Thank you for your order! One of our underwriters is reviewing the loan and will contact you when it's complete. Your reference number is: 140883066 - Certificate Number: 32799063.

No MI premiums returned.

OK

## 12. Upload Documents

To submit loan documents, click **Upload Loan Documents** on the MGIC screen.

The screenshot shows the MGIC 'Order MI Certificate' interface. At the top, there are three tabs: 'Get Quote', 'Order MI Certificate' (selected), and 'Check Status'. Below the tabs, there are several sections:

- Provider:** MGIC Web Site. A button labeled 'Upload Loan Documents' is highlighted with a pink box.
- Defaults:** A section with a 'Defaults' button.
- Rate Quote ID:** An empty text input field.
- Certificate No.:** 32799063
- Coverage %:** 25%
- MI Underwriting Method:** Non Delegated
- Special Program Code:** An empty text input field.
- MI Company:** A dropdown menu.
- Purchase Price:** 150,000.00
- Base Loan:** 140,000.00 with a 'Calculate' button.
- PMI Type:** Monthly Non-Refundable
- MIP Percent:** %
- Loan with MIP/FF:** 140,000.00
- MIP/FF Paid in Cash:** 0.00
- Monthly MI Premium:** % yr 11-30: %
- Monthly MI Payment:** \$
- MI Prem Pd in Adv:** % \$
- Months in Advance:** Months

Below the input fields, there are two scrollable sections:

- Documents (double-click on a document to view it):** A table with columns for Date and Name.
- Status Messages (double-click to view long messages):** A table with columns for Date and Message. The messages are:
  - 12/28/22 9:46:21 AM No MI premiums returned.
  - 12/28/22 9:46:21 AM Pending; Thank you for your order! One of our underwriters is reviewing the loan and will co

A 'Close' button is located at the bottom right of the window.

## 13. Log In to Loan Center

Log in to Loan Center with your personal User ID and Password.

**Note** – These login credentials are NOT the same as the login credentials used to order MGIC delegated MI through the interface. If you don't have Loan Center login credentials, please contact MGIC's Customer Service:

[customer\\_service@mgic.com](mailto:customer_service@mgic.com)  
1-800-424-6442

The screenshot shows the MGIC Single Sign-On login page. At the top, there is the MGIC logo and a 'Related Links' section. Below the logo, there is a 'Login to MGIC' heading and a warning: 'To prevent unauthorized use, please remember to close your web browser when you are finished.' There is also a 'Need Help?' link with the phone number 888.212.6442 and a 'Contact Us' link.

The main login form contains the following elements:

- A text input field for 'SCprod'.
- A password input field with masked characters (\*\*\*\*\*).
- A checkbox labeled 'Remember my User ID next time I login' which is checked.
- A 'LOGIN' button.
- Links for 'Forgot User ID?' and 'Forgot Password?'.

**Contacts:** MGIC Integration Services  
[integration\\_services@mgic.com](mailto:integration_services@mgic.com) 1-888-644-2334

Your MGIC Representative  
[mgic.com/contact](http://mgic.com/contact)

## 14. Locate the Loan

Under the **Manage Existing Loans** tab, do a search for the loan you just submitted through BytePro. Locate the loan and click **Upload Documents** under the **Quick Actions** column.

MGIC THE LOAN CENTER  
Smart Lending Company - Portfolio A  
275 100  
144 Wisconsin Street  
Madison WI 53711

Home | Order MI | Request HARP/RTM | Order Contract UI | **Manage Existing Loans** | MI Cert Report | Resources

Manage Existing Loans  
Search for a loan to check loan status, view loan documents, activate coverage/certify commitment, request changes, submit additional documents, or cancel approval.

Enter Search Criteria  
Search By  
File Received Date | 06/01/2017 | to | 10/27/2017 | Search

Borrower / Property Address	Lender Loan #	MGIC Loan #	Status / Premium Plan	UW Submission Type	Entry Date	Commitment Expiration	Quick Actions
TEST		29855155	Contract: Documents Received		09/17/2017		Upload Documents
PIMENTA	123456	29668580	Contract: Documents Received		05/09/2017		Upload Documents
MUELLERTESTCARBAIGE, MICHELLE 123 TEST ST-25004 BROOKFIELD, WI 53045	99999		RTM: Cancelled Unknown		05/17/2017		Upload Documents View Documents
HARRY FILES		29855157	Insurance: Documents Received Unknown		09/17/2017		Upload Documents

## 15. Check Status

After we notify you that we approved the loan, you may then click **Check Status** to update the status of the non-delegated order.

MGIC

Get Quote | Order MI Certificate | **Check Status**

Provider  
MGIC Web Site  
Upload Loan Documents  
Defaults

Rate Quote ID  
Certificate No. 32799063  
Coverage % 25 %  
MI Underwriting Method Non Delegated  
Special Program Code  
MI Company BytePro Enterprise

Purchase Price 150,000.00  
Base Loan 140,000.00 Calculate  
PMI Type Monthly Non-Refundable  
MIP Percent 0.000% Financed  
Loan with MIP/FF 140,000.00  
MIP/FF Paid in Cash 0.00  
Monthly MI Premium 0.34 % yr 11-30 0.20 %  
Monthly MI Payment 39.67  
MI Prem Pd in Adv % \$

Documents (double-click to view long messages)  
Date 12/28/22 9:51:39 AM

Completed: Thank you for your order! Your reference number is: 140874966 - Certificate Number: 32799063.  
OK

Status Messages (double-click to view long messages)  
Date 12/28/22 9:51:39 AM Message Completed: Thank you for your order! Your reference number is: 140870933 - Certificate  
12/28/22 9:51:39 AM NOTE: The loan file has been updated based on the information returned by the MI corr  
12/28/22 9:49:15 AM No MI premiums returned.  
12/28/22 9:49:15 AM Pending: Thank you for your order! One of our underwriters is reviewing the loan and will  
12/28/22 9:46:21 AM No MI premiums returned.

Close

## 16. Open Commitment Certificate PDF

Double-click the MI Certificate document to open the PDF.

The MGIC application window displays the following information:

- Buttons:** Get Quote, Order MI Certificate, Check Status
- Provider:** MGIC Web Site, Upload Loan Documents, Defaults
- Rate Quote ID:** [Empty]
- Certificate No.:** 32799063
- Coverage %:** 25 %
- MI Underwriting Method:** Non Delegated
- Special Program Code:** [Empty]
- MI Company:** Mortgage Guaranty
- Purchase Price:** 150,000.00
- Base Loan:** 140,000.00 (Calculate)
- PMI Type:** Monthly Non-Refundable
- MIP Percent:** 0.000 %
- Loan with MIP/FF:** 140,000.00
- MIP/FF Paid in Cash:** 0.00
- Monthly MI Premium:** 0.34 % yr 11-30; 0.20 %
- Monthly MI Payment:** 39.67
- MI Prem Pd in Adv:** [Empty] % \$ [Empty]
- Months in Advance:** [Empty]

**Documents (double-click on a document to view it)**

Date	Name
12/28/22 9:52:02 AM	MI Certificate
12/28/22 9:51:39 AM	MI Certificate

**Status Messages (double-click to view long messages)**

Date	Message
12/28/22 9:52:02 AM	Completed: Thank you for your order! Your reference number is: 140874966 - Certificate
12/28/22 9:51:39 AM	Completed: Thank you for your order! Your reference number is: 140870933 - Certificate
12/28/22 9:51:39 AM	NOTE: The loan file has been updated based on the information returned by the MI cor
12/28/22 9:49:15 AM	No MI premiums returned.
12/28/22 9:49:15 AM	Pending: Thank you for your order! One of our underwriters is reviewing the loan and will

The Homeowner\_ARM - MI Certificate - 12/28/2022 9:52:02 AM window displays the following information:

- Status:** Not Reviewed
- Outdated:** [Empty]
- Type:** MI Certificate
- Category:** APP
- Description:** MI Certificate
- Format:** PDF
- Created:** 12/28/2022 9:52:02 AM
- Needed Item:** [None]
- Condition:** [None]
- Location:** \\acpf\byte\prod\spdocstorage\DocStorage\1353\_MGIC\Mortgag eGuarantyInsurance\Concession\...
- Annotations:** [Empty]

The main area shows a preview of the document with three numbered callouts (1, 2, 3) pointing to specific sections. The document content includes:

- COMMITMENT CERTIFICATE**
- PROPERTY INFORMATION**
- LOAN INFORMATION**
- APPLICANT INFORMATION**
- ASSURANCE INFORMATION**
- CO-CLOSING INFORMATION**
- DISBURSEMENT INFORMATION**
- REMARKS**

At the bottom, there is a "Thank you for choosing MGIC" message and a "Close" button.

Contacts: MGIC Integration Services  
[integration\\_services@mgic.com](mailto:integration_services@mgic.com) 1-888-644-2334

Your MGIC Representative  
[mgic.com/contact](http://mgic.com/contact)