

GET CONNECTED

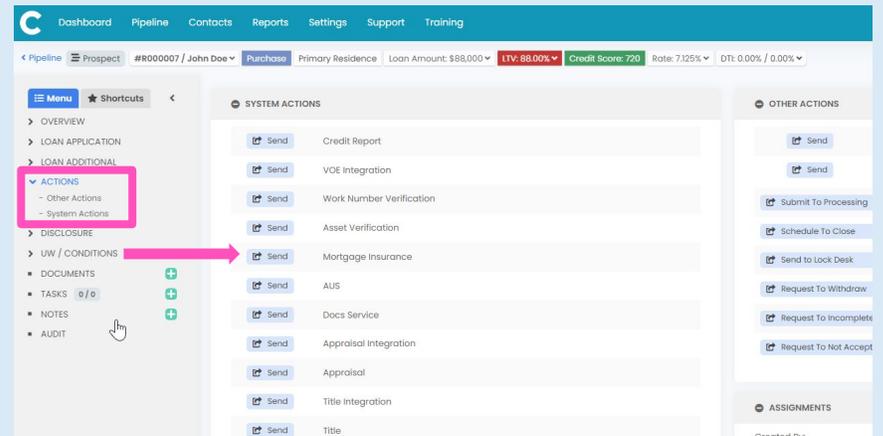


Get MGIC Rates and Order MI through LendingPad[®]

Last Revised Date: 9/07/2022

1. Access Mortgage Insurance Request Screen

From within a loan, select **Actions** from the Menu in the left panel and click **Send** next to **Mortgage Insurance**.



The screenshot shows the LendingPad dashboard for a loan. The left-hand menu is expanded to the 'ACTIONS' section, which is highlighted with a pink box. A pink arrow points from the 'ACTIONS' menu to the 'Send Mortgage Insurance' option in the 'SYSTEM ACTIONS' list. The 'OTHER ACTIONS' panel on the right is also visible.

2. Get Rate Quote

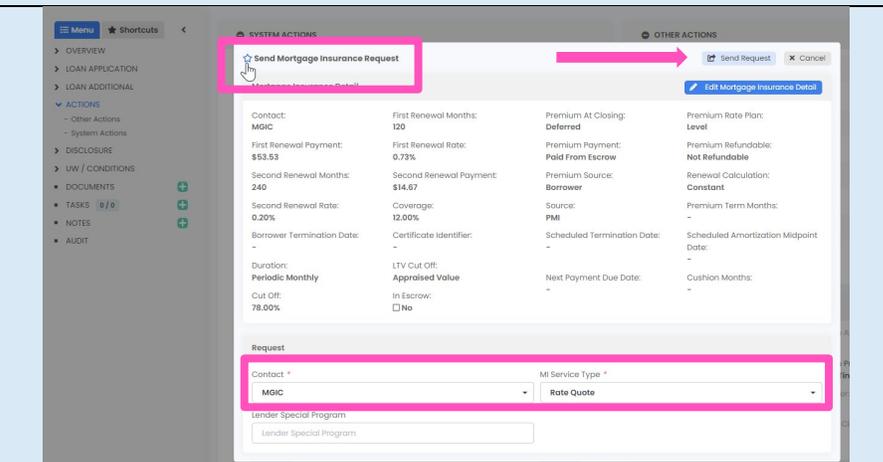
On the **Send Mortgage Insurance Request** screen, select **MGIC** as the **Contact**.

Select **Rate Quote** as the **MI Service Type**.

Click **Send Request**.

See the next page for instructions to populate **Mortgage Insurance Detail** fields.

Note – Click the star symbol next to **Send Mortgage Insurance Request** to add this Action to your Shortcuts.



The screenshot shows the 'Send Mortgage Insurance Request' screen. The 'Send Mortgage Insurance Request' button is highlighted with a pink box. A pink arrow points from the button to the 'Send Request' button in the top right corner. The 'MI Service Type' dropdown is also highlighted with a pink box and set to 'Rate Quote'. The 'Request' section at the bottom shows the 'Contact' dropdown set to 'MGIC'.

Contacts: MGIC Integration Services
integration_services@mgic.com 1-888-644-2334

Your MGIC Representative
mgic.com/contact

#22-18055
11/20/2022

Get Rate Quote (cont'd.)

To populate the **Mortgage Insurance Detail** fields, click on the **Edit Mortgage Insurance Detail** button.

Use the **Lender Special Program** field to send a Special Deal Code with your request.

Send Mortgage Insurance Request

Mortgage Insurance Detail

Contact: MGIC	First Renewal Months: -	Premium At Closing: Deferred	Premium Rate Plan: Level
First Renewal Payment: -	First Renewal Rate: -	Premium Payment: Paid From Escrow	Premium Refundable: Not Refundable
Second Renewal Months: -	Second Renewal Payment: -	Premium Source: Borrower	Renewal Calculation: Constant
Second Renewal Rate: -	Coverage: -	Source: PMI	Premium Term Months: -
Borrower Termination Date: -	Certificate Identifier: -	Scheduled Termination Date: -	Scheduled Amortization Midpoint Date: -
Duration: Periodic Monthly	LTV Cut Off: Appraised Value	Next Payment Due Date: -	Cushion Months: -
Cut Off: -	In Escrow: <input type="checkbox"/> No		

Request

Contact: MGIC MI Service Type: Rate Quote

Lender Special Program: Lender Special Program

A window will open; select an option from the **Predefined Plan** dropdown, click **Use Plan Settings** and then **Save Changes**.

Note – If you are ordering a standard Split Premium plan, you will need to enter the split amount on the **PMI, MIP, Funding Fee** section of the **Details of Transaction** screen.

Send Mortgage Insurance Request

Mortgage Insurance Detail

Contact: MGIC	Premium Rate Plan: Level	Premium Payment: Paid From Escrow
First Renewal Rate: 0.00%	First Renewal Payment: \$0.00	First Renewal Months: 0
Second Renewal Rate: 0.00%	Second Renewal Payment: \$0.00	Second Renewal Months: 0
Premium Term Months: 0	Borrower Termination: MM/DD/YYYY	Next Payment Due Date: MM/DD/YYYY
LTV Cut Off: -	Premium Refundable: Not Refundable	Premium Source: Borrower
Appraised Value: -	Scheduled Termination: MM/DD/YYYY	Certificate Identifier: -
Coverage: 0.00%	Cut Off: 0.00%	Initial Premium At Closing: -
Cushion Months: 0	Source: PMI	Scheduled Amortization Midpoint: MM/DD/YYYY
Renewal Calculation: Constant	Duration: <input type="checkbox"/> In Escrow <input type="checkbox"/> No	

Predefined Plan

- Borrower Monthly Declining Constant Not Refundable
- Borrower Single Life Of Loan Not Refundable
- Borrower Monthly Declining Constant Refundable
- Borrower Monthly Declining Constant Not Refundable
- Borrower Monthly Declining Constant Refundable
- Borrower Monthly Prepaid Constant Not Refundable
- Borrower Monthly Prepaid Constant Refundable
- Borrower Monthly Prepaid Declining Refundable

Use Plan Settings

The **Mortgage Insurance Detail** section will now be populated with the plan information. Click **Send Request**.

Send Mortgage Insurance Request

Mortgage Insurance Detail

Contact: MGIC	First Renewal Months: 120	Premium At Closing: Deferred	Premium Rate Plan: Level
First Renewal Payment: \$11.33	First Renewal Rate: 0.16%	Premium Payment: Paid From Escrow	Premium Refundable: Not Refundable
Second Renewal Months: 240	Second Renewal Payment: \$11.33	Premium Source: Borrower	Renewal Calculation: Constant
Second Renewal Rate: 0.16%	Coverage: 12.00%	Source: PMI	Premium Term Months: -
Borrower Termination Date: -	Certificate Identifier: -	Scheduled Termination Date: -	Scheduled Amortization Midpoint Date: -
Duration: Periodic Monthly	LTV Cut Off: Appraised Value	Next Payment Due Date: -	Cushion Months: -
Cut Off: 78.00%	In Escrow: <input type="checkbox"/> No		

Request

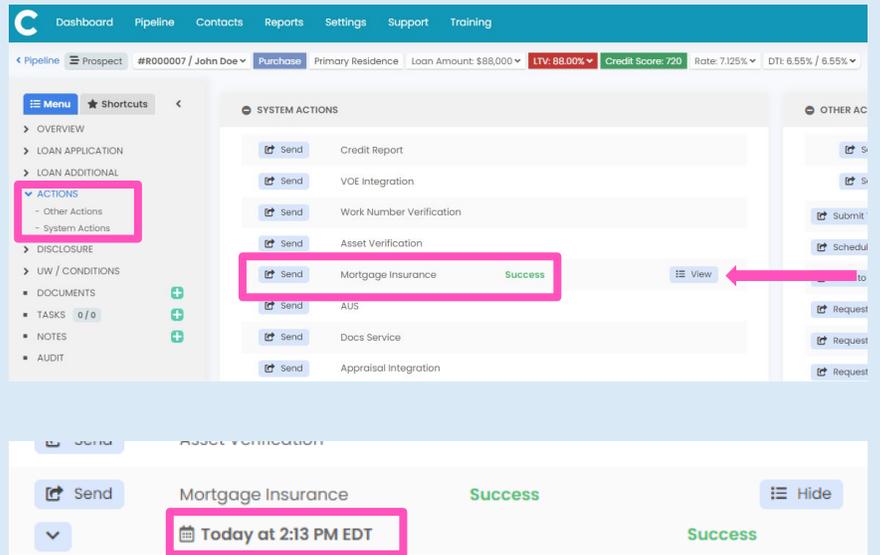
Contact: MGIC MI Service Type: Rate Quote

Lender Special Program: Lender Special Program

3. Access Rate Information

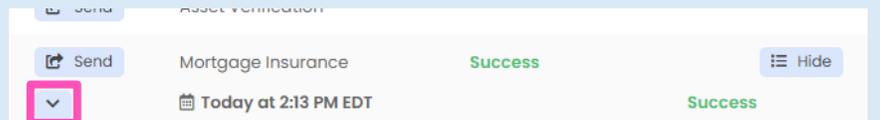
You will return to **Actions** and the submission status will be displayed.

Click the **View** button to access details about the rate quote.



4. Open Rate Quote Details

Click the **Arrow** button to view more details.



5. View Rate Quote Details

Detailed information will appear, including the **Quote Identifier** and a link to the **rate quote PDF**.

The screenshot shows an email interface for a mortgage insurance success notification. The header includes a 'Send' button, the subject 'Mortgage Insurance', a 'Success' status, and a 'Hide' button. The main content area is titled 'Today at 2:13 PM EDT' and 'Success'. It contains a 'Request:' section with details: Contact: MGIC, Coverage: 12.00%, Duration: Periodic Monthly, Premium At Closing: Deferred, Premium Payment: Paid From Escrow, MI Service Type: Rate Quote, Premium Source: Borrower, Premium Refundable: Not Refundable, Premium Rate Plan: Level, and Renewal Calculation: Constant. Below this is a 'Response:' section with 'Quote Identifier: * 3HD55PH' and 'MI Annual Rate: * 0.8500%'. A document link is provided: 'MortgageInsurance_RateQuote_20230905-181331139.pdf'. A 'Response Description:' section follows with 'Code: 0' and a detailed description: 'STATUS Code=0 Name=Success Description=Request MGIC mortgage insurance through your normal business channel to obtain an evaluation of eligibility. Thank you for choosing MGIC. Your reference number is: 11187021 - Quote ID: 3HD55PH. Condition=Completed'. The 'Quote Identifier' and the document link are highlighted with pink boxes.

Note – You can also view the **rate quote PDF** in **Documents** by expanding the **MI Certificate** section.

The screenshot shows a CRM dashboard with a navigation menu on the left and a main content area. The navigation menu includes 'Dashboard', 'Pipeline', 'Contacts', 'Reports', 'Settings', 'Support', and 'Training'. The main content area shows a 'Pipeline' view for a prospect named '#R000007 / John Doe' with a 'Purchase' status. The 'MI Certificate' section is expanded, showing a document link: 'MortgageInsurance_RateQuote_20230905-181331139.pdf (202.0 kB)' and a timestamp: '09/05/2023 2:13 PM EDT by Tina Stuart'. The 'DOCUMENTS' section in the navigation menu and the 'MI Certificate' section in the main content area are highlighted with pink boxes.

6. Order MI

To order MI, follow the steps noted above, except select **MI Application** as the **MI Service Type**.

The screenshot shows the 'Send Mortgage Insurance Request' form. The 'Mortgage Insurance Detail' section contains the following information:

Contact: MGIC	First Renewal Months: 120	Premium At Closing: Deferred	Premium Rate Plan: Level
First Renewal Payment: \$62.33	First Renewal Rate: 0.85%	Premium Payment: Paid From Escrow	Premium Refundable: Not Refundable
Second Renewal Months: 240	Second Renewal Payment: \$14.67	Premium Source: Borrower	Renewal Calculation: Constant
Second Renewal Rate: 0.20%	Coverage: 12.00%	Source: PMI	Premium Term Months: -
Borrower Termination Date: -	Certificate Identifier: -	Scheduled Termination Date: -	Scheduled Amortization Midpoint Date: -
Duration: Periodic Monthly	LTV Cut Off: Appraised Value	Next Payment Due Date: -	Cushion Months: -
Cut Off: 78.00%	In Escrow: <input type="checkbox"/> No		

The 'Request' section shows:

- Contact: MGIC
- MI Application Type: Delegated
- MI Service Type: **MI Application** (highlighted in a pink box)

Then select the applicable **MI Application Type**. Select **Delegated** for delegated loans or select **Standard** for non-delegated loans.

The screenshot shows the 'Send Mortgage Insurance Request' form with the 'MI Application Type' dropdown menu open. The 'MI Application Type' dropdown is highlighted in a pink box, showing the following options:

- Delegated (highlighted in a blue box)
- Standard

Click **Send Request**. As with rate quotes, use **Actions** and **Documents** from the menu for status, results, and to access the **Commitment/Certificate PDF**.

The screenshot shows the 'Send Mortgage Insurance Request' form with the 'Send Request' button highlighted in a pink box. The 'Mortgage Insurance Detail' section contains the same information as the previous screenshots.

The 'Request' section shows:

- Contact: MGIC
- MI Application Type: Delegated
- MI Service Type: MI Application