GET CONNECTED

Get MGIC Rates through LO Toolkit

B PORTAL

Alice Firstimer

< #120180

APPLICATION

Alice F score

Last Revised Date: 11/04/2022

Option 1:

1. Access MI Rate through Product Pricing

- From the loan file in Lender Portal loan, a. choose Select Product to access the product and pricing features
- b. Enter the desired product pricing criteria and run a pricing search

Product name Rate Payment Integration Test II 6% \$1,791 1 Result Available Sent on 10/28/22 710 Select Product View details Run AUS View findings Edit letter View letter Manage credit View summary A LOAN & PROPERTY Loan information • Loan infor · Subject property info Loan terms ALICE F Loan purpose Purchase price * Borrov Purchase \$ 300,000 \$ 250,000 Former addresses Employment Down payment p Estimated property value Reference loan Other income 350 000 120180 Select loan details to view products · Assets · Liabilities · Real estate o · Declarat • Yes No Purchase \$ 300,000 \$ 270,000 · HMDA Citizenship Status U.S. Citizen · Contact Mortgage Type Property Type Q. DeKalb County Single Family · Fees Number of Units Number of Stories operty Usage Type Property State GA Primary Residence Estimated Credit Score Debt to income Ratio Months Reserves Rate Lock Period 710 6 45 days 45 Second Lien Amount duct Types Standard Preduct Yes 💿 No \$ 300,000 Affordable Products Ves 💽 No Yes () No Yes No lesired Price Yes DU inter LG Emai 30 Year Fixed Rate Yes 💽 No jwhipple@blend.com 25 Year Fixed Rate 20 Year Fixed Rate 15 Year Fixed Rate b 10 Year Fixed Rat 10/1 ARM 7/1 ARM 5/1 ARM

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DOCS

Your MGIC Representative mgic.com/contact

#22-18087 11/04/2022

MGIC

2. Review MI Rates

On the product results page:

- a. The **Private MI Provider** information indicates which MI provider's rates are displayed. Look for **MGIC***
- b. Review the **MI** column of the resulting information to see MGIC rate quote estimates for the corresponding products
- c. Click the **pencil icon** next to the interest rate of a selected product to review a range of interest rates and correlating details
- d. If an MGIC rate is not found, clicking the View Details link will display a pop-up box indicating the response details from MGIC as to why MI rates were not provided

***Note** – LO Toolkit will use round-robin logic to determine which MI provider to request rates from and display.



178	PRICE	CREDIT/COSTS (%)	CREDIT/COSTS (S)	MONTHLY PRIMENT	м	ESTIMATED CLOSING COSTS
6.182%	100	0	\$0	\$2,290.4	\$43.75	50
6.064%	99.942	0.058	\$145	\$2,272.33	\$43.75	\$145
6.002%	93.44	0.56	\$1,400	\$2,254.35	\$43.75	\$1,400
5.918%	99.085	0.914	\$2,285	\$2,236.46	\$43.75	\$2,285
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MI Re	sponse Details
Failed t	o fetch mortgage insurance from MGIC: Request to MGIC failed: rate-no
found.	000[Debt-to-income ratio over 55% is outside of MGIC UW guidelines.

Option 2:

1. Access MI Rates through Monthly Debt Detail

- a. From the loan file in Lender Portal loan, choose **Edit** on the **Monthly Debt** detail
- b. From the **Proposed Monthly Housing Expenses** section, choose **Pull quote** from the **Mortgage insurance** area
- c. Choose MGIC from the Provider drop-down and click Refresh

The MI rates will automatically be updated.

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score rage credit	Product name Base Payment Integration Test Inne 6.125% \$1,869 Select Product <u>View details</u>	AUS 1 Result Available Run AUS View Endings	Pre-approval Sent on 10/28/22 Edit letter		<u>e Hide</u>	DTILITY NOTES		
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lises estate owned anations A acts	Seurce(s) of down payment Seurce #1 Charteling Account + Add seurce	Down Payment \$ 50,000		× Remove		Cash to close SS3.441. APR 6.214 ASSETS AND INCOME Total assets \$321,961. Marrhy iscore \$13,033.		
	Proposed Monthly Hou	ising Expenses \$2,29(0.40		-1			
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	Other financing (P&I) Homeowners / Hazard insurar	nce		\$ \$ 62.5				
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	Other							
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