



Optimal Blue® Configuration Guide

For Administrators

Last Revised Date: 03/16/2023

1. Access Mortgage Insurance Configuration

In Optimal Lender, select the **Admin** tab and then the **MI** option.

The **Mortgage Insurance Configuration** screen allows users to configure and set options for each provider individually.

Click the tab for the MI provider you wish to configure.

The screenshot shows the Optimal Lender interface. At the top, there are navigation tabs: '2ndary', 'Lock Desk', 'Pipe', 'Admin', and 'Branches'. Below these are several menu items: 'Entity Preferences', 'Look & Feel', 'Header/Footer', 'Search Results (Traditional Style)', 'Search Results (Origination Style)', 'LO Pipeline', '2ndary Queue', 'Lock Desk', 'Dropdown Options', 'Copy Configuration', 'Email Templates', 'Lock Exp. Alert', 'Lock Ext.', 'Processors', 'Compliance', 'MI', 'Change Requests', and 'Price Concession'. The 'MI' option is highlighted with a pink arrow. Below the navigation is the 'Mortgage Insurance Configuration' section. It has tabs for 'Arch MI', 'Essent', 'Enact', 'MGIC', 'National MI', and 'Radian'. The 'MGIC' tab is selected and highlighted with a pink box. Underneath, there is a 'Configuration Level' section with a 'Global (Applies to All Current/Future Entities)' option and a 'Change' button. Below that, there are three sections: 'Enabled' with a toggle switch set to 'Disabled', 'Master Policy Number' with a text input field, and 'Premium Types' with a dropdown menu set to 'All'. A note at the bottom states: 'Note: New entities will automatically receive these configurations for this MI provider.' A 'Save' button is located at the bottom right of the configuration area.

2. Enable Quoting

- Slide the **Enabled** button to the right to enable MGIC.
- In the **Master Policy Number** field, enter your **MGIC Master Policy Number (MPN)**.
- Select the appropriate premium types you would like to support from the **Premium Types** list (**Monthly, Split/Buydown, Single Premium** or **Lender Paid**).
- Click the **Save** button.

Note – The MPN is required to enable mortgage insurance. If not entered, the configuration will be disabled when you select **Save**.

Mortgage Insurance Configuration

Arch MI | Essent | Enact | **MGIC** | National MI | Radian

Configuration Level
Global (Applies to All Current/Future Entities) Change

Enabled Enabled **Master Policy Number** **b** **Premium Types** **c** All

Note: New entities will automatically receive these configurations for this MI provider.

d Save

Premium Types

Choose Monthly Split/Buydown Single Premium Lender Paid

3. Entity Level Configuration (Optional)

Note – MI configuration settings are applied to all entities by default. You can change the entity settings for each MI provider. When changing settings from **Global** to **Configure by Entity**, your global configuration will be copied over to each entity. Then, you can modify individual entities.

Click the **Change** button to access the provider's configuration options.

An MGIC specific configuration level screen will appear. Select the **Configure by Entity** option and click the **Update Configuration Level** button.

Easily search or filter for entities or settings with the options at the top of each column. For each entity, update the following fields as appropriate:

- Enable or disable each entity.
- Update the **Master Policy Number** for each entity.
- Select or deselect the **Premium Types** for each entity.
- Click the **Save** button.

Mortgage Insurance Configuration

Arch MI | Essent | Enact | **MGIC** | National MI | Radian

Configuration Level
Global (Applies to All Current/Future Entities) Change

Enabled Enabled **Master Policy Number** 12345-1-0 **Premium Types** All

Note: New entities will automatically receive these configurations for this MI provider.

Save

MGIC Configuration Level

Global (Applies to All Current/Future Entities)
 Configure by Entity

Cancel Update Configuration Level

Mortgage Insurance Configuration

Arch MI | Essent | Enact | **MGIC** | National MI | Radian

Configuration Level
Configure by Entity Change

Entity	Enabled	Master Policy Number	Premium Types
Mahnaz Anwar Demo	<input checked="" type="checkbox"/> Enabled	12345-1-0	All
Staging (for OB only)	<input checked="" type="checkbox"/> Enabled	12345-1-0	All
Optimal Advantage	<input checked="" type="checkbox"/> Enabled	12345-1-0	All
Retail	<input checked="" type="checkbox"/> Enabled	12345-1-0	All

Save

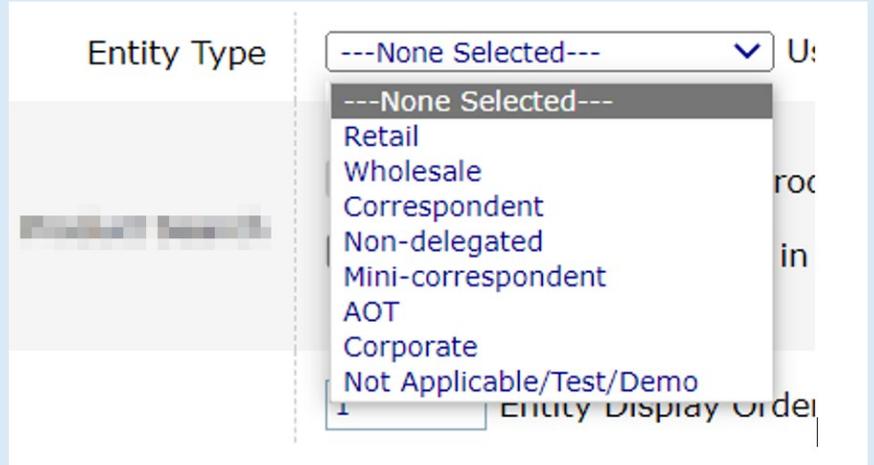
4. Entity Type Configuration

Note – Mortgage insurance rate quotes may vary by origination channel type: lender, broker, or correspondent. This designation will be sent to the MI providers based on the **Entity Type** assigned to the business channel. Confirm you have assigned the **Entity Type** to your business channels appropriately.

The following **Entity Types** are mapped to the origination channels:

- Retail = Lender
- Wholesale = Broker
- Correspondent = Correspondent
- Non-delegated = Correspondent
- Mini-correspondent = Correspondent
- AOT = Correspondent
- Corporate = Lender
- Not Applicable/Test/Demo = Lender
- None Selected = Lender

Go to **Configuration**, select the business channel entity. Then select the **Entity Preferences** activity. Select the appropriate option from the **Entity Type** dropdown list and click **Update** to save the changes.



5. Add MI to Search Results

Make sure to add the **MI** integration icon to the search results for **Origination Style**. For **Traditional Style** search results, the MI integration icon will display without additional configuration.

Select the **Admin** tab and then the **MI** option.

Make sure **MI** is in the **Selected Fields** section.

Click **Update Fields**.

