GET CONNECTED

MI Rate Quotes in **Optimal Blue**[®]

Last Revised Date: 03/16/2023

1. Mortgage Insurance Icon Search Results

The Mortgage Insurance (**MI**) icon appears on the **Search Results** page when an eligible conforming product returns and the loan-tovalue ratio (LTV) is greater than 80% and less than or equal to 97%, with a valid credit score (greater than "0").

The **MI** icon appears both at the product summary level and at the product detail level. The detail level allows a user to order an MI quote at each available rate for the product.

Selected Loan:	Loan ID: 142 5	Bahus: Prospect Borrow Re-Submit • LTV 83,33 Interest Only No Loan Term(s): 30 Yr	Walve	CLTV 0 E BOOWS • Amortization Type	Desired	I Rate	Desired Price Buydown None T	Desired L Prepayment None	ock Penalty		
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3.7	50 3.750 3.62%	0.000%	\$6,000	-2.09696 (-\$4192)	102.096	\$5,500	\$0	\$0	\$0	\$2,015	
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4.3	75 4.375 3.62%	0.000%	\$6,000	-4.579% (-\$9158)	104.579	\$5,500	\$0	\$0	\$0	\$2,015	
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n Amt is >\$30,000,		Reson				Points		0.050	Nate		0.000
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ND LTV is >80% *	<#85%					-0.250		0.000	0.000		0.000
n Amt is \$150.001-2	00,000					0.000		1.725	0.000		0.000
al Adjustments						-0.250		1.975	0.000		0.000

Your MGIC Representative mgic.com/contact

#23-18071 03/16/2023

2. Requesting a Mortgage Insurance Quote

When the MI icon is selected, enter the appropriate data in the **Mortgage Insurance Quote** window. Required fields are indicated by a vertical red bar.

- To begin a Mortgage Insurance Quote search, select an MI Provider from the dropdown menu. The default provider is Best Ex (Best Execution) which returns a comparison of all configured MI companies, or you can select a quote from a specific provider only.
- b. The HTI without MI and DTI without MI fields are editable. If a DTI ratio was provided on the Product Search form or via a LOS integration, that ratio is displayed for editing. It's important to note the DTI provided for the product search is and should be the DTI that includes an estimated MI premium to ensure accurate eligibility checks. The displayed DTI is a starting point; you must update/edit the ratio so it doesn't include any MI premium for the most accurate quote.
- c. The **FICO** field is automatically populated with the representative FICO from the **Product Search** form.
- d. A second **FICO** field displays when the **Multiple Borrowers** box is checked. If there is more than one borrower on the loan application, both **FICO** fields should be completed.

Note – FICO for **Borrower 2** is only used for quoting mortgage insurance and does not impact Optimal Blue's pricing and eligibility results. The existence of multiple borrowers on an application reduces the MI premium cost in many cases.

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The **AU Result** field defaults to **None** but should be updated/edited if an Automated Underwriting Decision has been obtained.

Note – Some MI vendors will only insure loans that have an acceptable finding. Others will require additional documentation in that scenario.



Coverage Type impacts the cost of the requested mortgage insurance. Coverage requirements may vary depending on product type (**Standard GSE**, **Affordable** or **HFA**). The system automatically sets the coverage type based on these characteristics. In rare instances, non-conforming or portfolio products may have different coverage requirements. In those cases, selecting **Non-Standard** opens another field that allows you to select the coverage amount from a list available at the LTV of the quote request.

When you have completed the form, select the **Order Quotes** button. An MI quote search is conducted, and the displayed results are explained in the following section.

Note – Data provided in the **MI Order** screen doesn't transfer back to the loan in Optimal Blue. Information considered in the product and pricing search must be entered on the **Product Search** form.

Coverage Type Standard GSE

Standard GSE Standard GSE Reduced Coverage Affordable Affordable Reduced Coverage HFA - unless Standard Coverage Required Non-Standard

Coverage Type	
Non-Standard	~
Coverage Amount	
25%	~



Contacts: MGIC Integration Services Integration services@mgic.com 1-888-644-2334 Your MGIC Representative mgic.com/contact

The **Mortgage Insurance Quote** page provides information that allows you and the borrower to review and compare MI options. (In Optimal Blue, the actual MI companies' logos will appear.)

- a. The Mortgage Insurance Quote page displays Best Ex results within multiple tabs. The results vary depending on available mortgage insurance products for a given scenario and system configuration. Each tab represents a different premium type (Monthly, Split/Buydown, Single Premium or Lender Paid).
- b. Quotes within each tab are displayed with the best price among all applicable providers in the first column and highlighted in green. Any matching best quotes are also highlighted in green. Other providers are displayed in the order of the premium amount. Quotes with the same premium amounts are displayed in the order received.
- c. The time stamp at the top is based on the time zone you have configured in Optimal Blue.
- d. The disclosure text at the bottom of each results tab provides information about the quote itself, assumptions made when providing the quote, and information about the expiration of the quote.

You can modify certain MI search criteria and update the quotes. You can also contact MI providers and print different quote views.

If a search was requested for only one MI company, the **Single Company** page tab will include all premium results for that company. The premium type-specific tabs will not be available.

Additionally, there is a **Quote Details** tab that includes all relevant loan data that was used to obtain the MI quote.

BULLSEYE Mortgage Insuranc \$35.4 \$740.0 \$775.4
\$35. \$740. \$775.
\$740. \$775.
\$775.
0.2
CXRPC
Contact
Print Qu
1000

The following data is available within the $\ensuremath{\textbf{MI}}$ Search Results tabs, where applicable:

- Upfront Premium: Dollar amount returned by the MI company
- Upfront Tax: Dollar amount returned by the MI company
- **Total Upfront:** Calculated amount returned by the MI company. This calculation includes the upfront premium dollar amount plus the upfront tax dollar amount
- Upfront Premium Rate: Rate returned by the MI company
- **Monthly P&I:** Calculated monthly principal and interest payment amount
- Monthly Premium: Monthly premium dollar amount returned by the MI company
- **Tax**: When applicable, the mortgage insurance tax dollar amount returned by the MI company
- **P&I, MI + Tax:** The calculated principal and interest payment, monthly premium dollar amount and monthly mortgage insurance tax amount, if applicable
- Monthly Premium Rate: Monthly premium rate returned by the MI company
- Quote ID: Quote ID for each scenario returned from the MI company
- **Print Quote:** Display a print-view link for a specific MI company and premium type (see step 5 in this guide for more details)
- Master Policy Number: Your Master Policy Number for each MI company as configured in Optimal Blue

Note – The system automatically calculates and displays the MI company's estimated tax amount for properties in West Virginia and Kentucky because these locations may be subject to state and/or local taxes. Since tax amounts may be based on each MI company's assumption of the municipality based on the ZIP code and the actual value will vary between MI companies, estimated tax amounts are not included in the Best Ex calculation.

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4. BESTX[™] MI Results Screen Tab

Monthly

This tab provides all relevant details for a borrowerpaid monthly premium quote.

Monthly Split/Buydown Single Premium Lender Paid Single Company Quote Details BULLSEYE MORTGAGE SECOND INSURANCE First MI Company 🕋 MI THREE 🗖 **MI CORP** Monthly Premium \$35.42 \$35.42 \$35.42 \$35.42 Monthly P&I \$740.00 \$740.00 \$740.00 \$740.00 P&I + MI Premium \$775.42 \$775.42 \$775.42 \$775.42 Monthly Premium Rate 0.25% 0.25% 0.25% 0.25% Quote ID 7830111 OQ0096A12 GY39VD5 CXRPCHS Contact M Contact Contact M Contact MI Contact MI Contact MI Print Ouote Print Quote Print Quote Print Quote Print Quote Print Quote Master Policy Number Real Property lies ALC: NO. 1 10000-0-0

Split/Buydown

This tab provides details for a borrower-paid split quote. The calculations assume a 1% upfront premium.

Note – Each MI provider may support different split premium plans.

Single Premium

This tab provides all relevant details for a borrowerpaid single premium quote.

Lender Paid

This tab provides all relevant details for a lenderpaid single premium quote.

	All Split/Buydown quotes assume a 1% upfront premium (\$900.00)
--	---

Monthly Split/Buydown Single Premium Lender Paid Single Company

Fir	ST MORTGAGE	MI Company 倄 🤇	SECOND INSURANCE	MI THREE	MI CORI	BULLSEYE Mortgage Insurance
Monthly Premium	\$17.2	5 \$2	25.50	\$25.50	\$25.50	\$25.50
Monthly P&I	\$392.0	0 \$39	92.00	\$392.00	\$392.00	\$392.00
P&I + MI Premium	\$409.2	5 \$41	7.50	\$417.50	\$417.50	\$417.50
Monthly Premium Rate	0.23	6 0	.34%	0.34%	0.34%	0.34%
Quote ID	M32966450S04C	3 783	0991	OQ0096ED6	MN4Q522	CB7FVD0
Contact	Contact M	II Conta	ct MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quo	e Print Q	uote	Print Quote	Print Quote	Print Quote
Master Policy Number				1	6279153218	19452-1-0

Ouote Details

Monthly Split/Buydown Single Premium Lender Paid Single Company Quote Details

	First MORTGAGE	MI Company 倄	SECOND INSURANCE	MI THREE 🗖	MI CORP	BULLSEYE Mortgage Insurance
Upfront Premium	\$1,207.00	\$1,207.00		\$1,207.00	\$1,241.00	\$1,411.00
Upfront Rate	0.71%			0.71%	0.73%	0.83%
Quote ID	7830111	OQ0096A13	7ZZ34FP	CCNQRET	M32965096553236	SXM27PV
Contact	Contact MI	<u>Contact MI</u>	<u>Contact MI</u>	<u>Contact MI</u>	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number	_		-	-	10400-1-0	

Monthly Split/Buydown Single Premium Lender Paid Single Company Quote Details

	First MORTGAGE	MI Company 😭	SECOND INSURANCE	MI THREE 🗖	MI CORP	BULLSEYE Mortgage Insurance
Upfront Premium	\$1,564.00	\$1,887.00	\$1,989.00	\$1,989.00	\$1,989.00	\$1,989.00
Upfront Rate	0.92%	1.11%	1.17%	1.17%	1.17%	1.17%
Quote ID	M32965095S484DF	SMJBLG3	7830111	OQ0096A15	S9VBTSZ	COQ2ZTZ
Contact	<u>Contact MI</u>	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number				811117-07	4270-00218	19493-14

This quote is for a lender paid, non-refundable premium and provides 12% coverage. Verify with the Investor that the loan product you select is eligible for Lender Paid Morgage Insurance coverage. This (Quote) is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Morgage Insurance providers listed. All applicable guidelines and the request changes. Changes to your Mater Point Divestor that the loan for constitute an application for or offer of insurance form any of the Morgage Insurance providers listed. All applicable days and is any an estimate. It does not constitute an application for or offer of insurance. Changes to your Mater Point Divestor to applicable laws may also impair rests. Reste are subject to other and final rest, please submit the loan for issuance of an insurance commitment through your normal submission channel. Progrets in West Wignia and Karnung vange busiefter to case and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Morgage Insurance provider for more details.

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Single Company

This tab displays all applicable premium types returned for a single MI company when that provider is selected from the **MI Provider** dropdown menu. The MI providers listed represent configured providers that were used in the MI quote search. You don't need to resubmit the search to view results in this tab.

ielf-Empl. No/No	Upfront Premium Rate Monthly Premium		0.77%	1.33%
ankruptcy No/No U Result None	P&I + MI Premium Monthly Premium Rate	\$1,401.00 \$1,450.00 0.21%	\$1,401.00	\$1,401.00
overage Standard Modify Se	g Quote ID Print Quote	QLT9K2C Print Quote	BCVZMXP Print Quote	CQ7FQM9 Print Quote

Monthly Split/Buydown Single Premium Lender Paid Single Company Quote Details

HTI w/out MI DTI w/out MI 30 36 LTV 87.50% CLTV HCLTV 0.00% 0.00%

e in Last 7 Years

Principal & Interest

Number of Borrowers

Number of Units

Temporary Buydown

Origination Channel

State

First Time Homebu

. ard GSE)

kruptcy in Last 7 Year

Corporate

County Guilford

Zip Code 27455

Interest Rate

Max Increase Cap

Occupancy Primary Reside

AUS Result

Self-Employed

Property Value \$320,000.00

Purchase Price \$320,000.00

Interest Only

Prepayment Penalty

Quote Details

This tab provides all relevant loan, property and product details used in the MI quote search.

5. Mortgage Insurance Quote Print Views

Several different print views of the **MI Search Results** can be printed or saved for later reference. You can share it with borrowers, team members or directly to the LOS.

- a. Select **Print Quote** in any result column to create a print view of that specific result alone.
- b. Select the Print Results button at the top of the MI Search Results screen to create a print-friendly view of any or all the results.
- c. The **Print Results** button from the **Single Company** view creates a print view of all the premium types returned by that company.

Note – If you create a print view that you don't print, choose the **Cancel** button to close the print view. Using the "X" will close your Optimal Blue session and you will have to log in again.



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Search Criteria Provider Best E

Zip

27455

36%

FTHE No

No/No

ure No/No

None

Standan

Modify Search

Loan Details

Loan ID 539

Loan Purpose

Loan Amount \$280.000.00

Property Details

Property Type Single Family

Property Address

Product Details

Amortization Type

Term

FICO 800 / 800

6. MI History

As MI quotes are generated, they are saved in Optimal Blue and are subsequently available on the **MI History** page.

- a. This page is accessed by selecting the **MI History** icon.
- b. Each previously generated quote will be listed and can be viewed by selecting the View Quote link. The details for each quote will be provided based upon the type of quote conducted. There will be multiple rows of data and corresponding links for each search. Quotes will be listed indefinitely on this screen but may expire based on the provider's criteria.
- c. Selecting the **Get New Quote** button on this page will open the **MI Search** window, where you can enter the scenario details to generate a new MI quote.

