

GET CONNECTED



Get MGIC Rates through Polly PPE

How to request MI quotes

Last Revised Date: 03/20/2023

1. Accessing Mortgage Insurance Rates

From the search results, click **MI Quote**. This button will only appear if the LTV is greater than 80%.

The screenshot shows a search results page for mortgage products. The top section includes 'LOAN SCENARIO' and 'Eligible Product(s)'. Below this is a table of products with columns for Rate, Price, P&I, P&I-MI, Credit / Cost, and Lock Period. A pink box highlights the 'MI Quote' button in the top right corner of the table.

Rate	Price	P&I	P&I-MI	Credit / Cost	Lock Period
4.750	101,344	8834	-	-1,344 (-12,150)	30
4.875	101,948	8846	-	-1,948 (-13,116)	30
5.000	102,612	8858	-	-2,612 (-14,179)	30
5.125	103,136	8871	-	-3,136 (-15,017)	30
5.250	103,766	8883	-	-3,766 (-16,025)	30
5.375	104,177	8895	-	-4,177 (-16,683)	30
5.500	104,543	8908	-	-4,543 (-17,268)	30
5.625	104,982	8921	-	-4,982 (-17,971)	30
5.750	105,448	8933	-	-5,448 (-18,716)	30
5.875	105,778	8946	-	-5,778 (-19,244)	30
6.000	105,987	8959	-	-5,987 (-19,579)	30
6.125	106,123	8972	-	-6,123 (-19,796)	30
6.250	106,019	8985	-	-6,019 (-19,630)	30
6.375	106,313	8998	-	-6,313 (-19,100)	30
6.500	106,546	\$1,011	-	-6,546 (-19,473)	30
6.625	106,740	\$1,024	-	-6,740 (-19,784)	30
6.750	106,359	\$1,037	-	-6,359 (-19,174)	30

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

Your MGIC Representative
mgic.com/contact

#23-18072
03/20/2023

Enter additional information needed for MI quoting. The **Get Rates** button is disabled until all required fields are complete.

LOAN SCENARIO (H) (I)

Loan ID: Purchase \$160,000 LTV% (82.05/82.05/82.05) -- Property: TX - Dallas Single Family -- Borrower: Primary 800 PICO 36 DTI Ratio 2 Mo. of Reserves

Information Considered in MI Quote

Loan	Property	Borrower
Loan Purpose * Purchase	Address Line 1 * 	Credit Score * 800
Amortization Type Fixed	City * 	DTI Ratio * 36
Loan Amount * \$160,000	State * Texas	Debt Expense Ratio %
Purchase Price * \$195,000	County * Dallas	Housing Expense Ratio % *
Loan Term Months * 360	Zip Code * 	First Time Home Buyer * No
Relocation Loan No	Property Type * Single Family	Self Employed * No
Balloon Term Months 0	Occupancy * Primary	Prior Foreclosure Completed No
Origination * Retail	Property Attachment Type * 	Prior DeedInLieu Conveyed No
Interest Only Months 0	Units 1	Prior ShortSale Completed No
Buydown Duration Months 0		Homeowner Past 3 Yrs No
		Bankruptcy No
		MI Paid By Borrower
		Coverage % * 12
		MI Premium Plan
		Premium Refundable No
		Constant/Declining Renewal Constant

Cancel Get Rates

Once all required fields are complete, click **Get Rates**.

LOAN SCENARIO (H) (I)

Loan ID: Purchase \$160,000 LTV% (82.05/82.05/82.05) -- Property: TX - Dallas Single Family -- Borrower: Primary 800 PICO 36 DTI Ratio 2 Mo. of Reserves

Information Considered in MI Quote

Loan	Property	Borrower
Loan Purpose * Purchase	Address Line 1 * 804 Grinnell Drive	Credit Score * 800
Amortization Type Fixed	City * Richardson	DTI Ratio * 36
Loan Amount * \$160,000	State * Texas	Debt Expense Ratio % 36
Purchase Price * \$195,000	County * Dallas	Housing Expense Ratio % * 33
Loan Term Months * 360	Zip Code * 75081	First Time Home Buyer * No
Relocation Loan No	Property Type * Single Family	Self Employed * No
Balloon Term Months 0	Occupancy * Primary	Prior Foreclosure Completed No
Origination * Retail	Property Attachment Type * Detached	Prior DeedInLieu Conveyed No
Interest Only Months 0	Units 1	Prior ShortSale Completed No
Buydown Duration Months 0		Homeowner Past 3 Yrs No
		Bankruptcy No
		MI Paid By Borrower
		Coverage % * 12
		MI Premium Plan
		Premium Refundable No
		Constant/Declining Renewal Constant

Cancel **Get Rates**

2. Viewing Mortgage Insurance Quotes

MI quotes will appear on the **Mortgage Insurance Rates** page.

Vendor	Monthly Premium	P&I	MP + P&I	Quote ID		
National MI	\$18.75	\$573.37	\$592.12	MKTGG78	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
Arch MI	\$20.00	\$573.37	\$593.37	M181934229535775	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
MGIC	\$35.00	\$573.37	\$608.37	JLQ4DVM	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
Enact	\$35.00	\$573.37	\$608.37	RQ015C050	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
Radian	\$35.00	\$573.37	\$608.37	FSSTCSO	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>


No MI quote offered for 1 reason ^
Essent
If you have questions, please contact EssentCONNECT at 855-282-1483 or EssentCONNECT@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.us. [QS-0021]

Click **View Quote** to see additional details.

Vendor	Monthly Premium	P&I	MP + P&I	Quote ID		
National MI	\$18.75	\$573.37	\$592.12	MKTGG78	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
Arch MI	\$20.00	\$573.37	\$593.37	M181934229535775	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
MGIC	\$35.00	\$573.37	\$608.37	JLQ4DVM	<input type="button" value="View Quote"/>	<input type="button" value="Select"/>
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The MI quote will appear in a PDF format.

MIQ QA		QA		QAIGIC		
Rate Card Pricing						
For complete underwriting information go to www.mgic.com/underwriting/						
This is a premium rate quote and not a commitment of insurance. A commitment of insurance is subject to approval according to the applicable MGIC underwriting guidelines. MGIC will honor this premium rate quote through the expiration date indicated. If the data used to provide a premium rate quote changes, the rate, premium amount, and taxes may change.						
Request MGIC mortgage insurance through your normal business channel to obtain an evaluation of eligibility. Thank you for choosing MGIC.						
Quote ID:	4HQNSGR	Quote Date:	03/20/2023	Quote Expiration:	06/18/2023	
PollyEx, Inc		MGIC ID Number: 04-645-7-0013				
		Principal Place of Business State: California				
Initial Monthly Premium:	\$25.33	Initial Rate:	0.19%	Renewal Rate Years 2-10:	0.19%	
		Renewal Rate Years 11-Term:	0.19%			
Loan Information						
Loan Amount	\$160,000.00	Loan Purpose	Purchase	Amortization	360 months	
		LTV	85% or Lower	Loan Type	Fixed Rate	
		Housing Expense Ratio	33.00%	Retail	Yes	
		Debt-to-Income	36.00%	Relocation Loan	No	
		Loan Representative Credit Score	800	Temporary Buydown	No	
		Loan Program				
Property Information						
Property State	Texas	Number of Units	1	Property Zip Code	75081	
		Occupancy Type	Primary Residence	Property County	DALLAS	
		Property Type	Detached			
MI Information						
Premium Plan	BPMI	Coverage	12%	Premium Type	Monthly	
		Refund Option	Non-Refundable	Renewal Option	Constant	
Borrower Information						
					Number of Borrowers:	1
	Credit Score	Self-Employed	First-Time Homebuyer	Foreclosure	Bankruptcy	
Borrower 1	800	No	No	No	No	
MGIC		Questions Regarding Your Rate Quote Results?				
		Contact MGIC Customer Service			customer_service@mgic.com or 1-800-424-6442	
		Monday - Friday 7 a.m. - 7 p.m. CT				

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

Your MGIC Representative
mgic.com/contact

3. Selecting Mortgage Insurance Quote

Click **Select** for the desired quote.

Mortgage Insurance Rates

Vendor	Monthly Premium	P&I	MP + P&I	Quote ID	View Quote	Select
National MI	\$18.75	\$573.37	\$592.12	MKTGG78	View Quote	Select
Arch MI	\$20.00	\$573.37	\$593.37	M181934229535775	View Quote	Select
MGIC	\$35.00	\$573.37	\$608.37	JLQ4DVM	View Quote	Select
Enact	\$35.00	\$573.37	\$608.37	RQ015C050	View Quote	Select
Radian	\$35.00	\$573.37	\$608.37	FSSTCSO	View Quote	Select

No MI quote offered for 1 reason ~
 If you have questions, please contact EssentCONNECT at 855-282-1483 or EssentCONNECT@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.us. [QS-0021]

Cancel

The user will be returned to the results screen. The selected MI premium will be added to the pricing and combined with the P&I in the **P&I+MI** results.

SEARCH CRITERIA: 45 Day Lock

Eligible Product(s): Conforming 10/6 SOFR ARM Par Rate: 2.375% Final Price: 100.375

Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
1.750	97.439	\$535	\$571	2.561 (\$3,841)	45
1.875	98.084	\$545	\$580	1.916 (\$2,874)	45
2.000	98.748	\$554	\$589	1.252 (\$1,878)	45
2.125	99.290	\$563	\$599	0.710 (\$1,065)	45
2.250	99.964	\$573	\$608	0.036 (\$54)	45
PR 2.375	100.375	\$582	\$618	-0.375 (-\$562)	45
2.500	100.741	\$592	\$628	-0.741 (-\$1,111)	45
2.625	101.162	\$602	\$637	-1.162 (-\$1,743)	45
2.750	101.627	\$612	\$647	-1.627 (-\$2,440)	45
2.875	101.957	\$622	\$657	-1.957 (-\$2,935)	45
3.000	102.167	\$632	\$667	-2.167 (-\$3,250)	45
3.125	102.285	\$642	\$678	-2.285 (-\$3,427)	45
3.250	102.237	\$652	\$688	-2.237 (-\$3,355)	45
3.375	102.532	\$663	\$698	-2.532 (-\$3,798)	45
3.500	102.765	\$673	\$709	-2.765 (-\$4,147)	45
3.625	102.975	\$684	\$719	-2.975 (-\$4,462)	45
3.750	102.569	\$694	\$730	-2.569 (-\$3,853)	45
3.875	102.865	\$705	\$740	-2.865 (-\$4,297)	45

Refresh Pricing

Please contact your Polly PPE Customer Success point of contact for additional assistance.