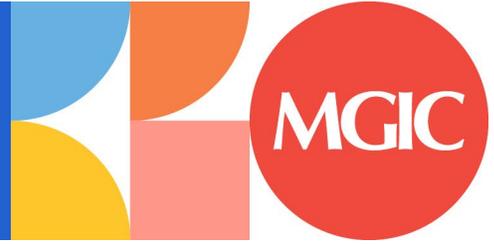


# GET CONNECTED

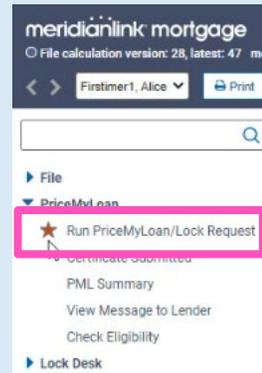


## Get MGIC Rates through PriceMyLoan

Last Revised Date: 03/29/2023

### 1. Access PriceMyLoan (PML)

From within MeridianLink Mortgage, in the left-hand menu, go to **PriceMyLoan > Run PriceMyLoan/Lock Request**.



## 2. Mortgage Insurance Search Options

Under the **PML Options** tab, select the appropriate **Product** type.

**Note** – Private mortgage insurance pricing will not be returned for government product types.

Horizon of borrower interest: 60 months (explain)

Applications (1) | Property & Loan Info | **PML Options**

**Loan Program Options**

**Term**

10 Year     20 Year     30 Year  
 15 Year     25 Year     Other

**Amortization**

Fixed     5 Year ARM     10 Year ARM  
 3 Year ARM     7 Year ARM     Other

**Product**

Conventional     Home Possible     VA  
 HomeReady     FHA     USDA

**Payment**

P&I     I/O

**Run Price My Loan**

Number of Programs: 26

Under the **Property & Loan Info** tab, navigate to the **Other Information** section.

Select the appropriate premium type from the **Conv Loan PMI Type** drop-down list.

**Other Information**

Price Group: MI Price Group

Expected AUS Response: DU Approve/Eligible

Number of Financed Properties: 1 explain

Prior Sales Date: mm/dd/yyyy explain

Conv Loan PMI Type: Borrower Paid - Monthly Premium

**Additional MI Options**

Is UFMIP/FF Financed?  Yes    Override Auto-Calculated UFMIP/FF?  Yes

FHA UFMIP: 1.750%    VA Funding Fee: 0.000%  
USDA Rural Guarantee Fee: 1.000%

**Run Price My Loan**

Number of Programs: 26

Borrower Paid - Monthly Premium  
Borrower Paid - Single Premium  
Borrower Paid - Split Premium  
Lender Paid - Single Premium  
No MI

Click the **+** symbol to open **Additional MI Options** and access additional MI criteria.

The most common options are defaulted; adjust as appropriate.

When you have all options selected correctly, click **Run Price My Loan** to obtain pricing.

**Other Information**

Price Group: MI Price Group

Expected AUS Response: DU Approve/Eligible

Number of Financed Properties: 1 explain

Prior Sales Date: mm/dd/yyyy explain

Conv Loan PMI Type: Borrower Paid - Monthly Premium

**Additional MI Options**

MI Premium Refundability: Not Refundable

MI Renewal Option: Constant

Premium at Closing: Deferred

Is Relocation Loan?  Yes

Is UFMIP/FF Financed?  Yes    Override Auto-Calculated UFMIP/FF?  Yes

FHA UFMIP: 1.750%    VA Funding Fee: 0.000%  
USDA Rural Guarantee Fee: 1.000%

**Run Price My Loan**

Number of Programs: 26

### 3. Request a MGIC Rate Quote

Product pricing is returned. Click **register** or **request lock** for the program and interest rate you prefer. A mortgage insurance rate quote request is made.

**Eligible Loan Programs**

\* - The costs displayed are the borrower's non-financed settlement charges.  
\*\* - exceeds the MAX DTI / No Income

	RATE	POINTS	PAYMENT	DTI	APR	CLOSING COSTS	RESERVE MONTHS	
<b>- 30 YR FIXED CONFORMING</b>								
<a href="#">pin register request lock</a>	4.875	-5.500	861.29	34.427	5.479	(\$8,136.81)	141.8	30 YR FIXED CONFORMING INVESTOR B
<a href="#">pin register request lock</a>	4.750	-5.375	848.98	34.263	5.343	(\$7,948.07)	142.9	30 YR FIXED CONFORMING INVESTOR B

### 4. View MI Quote

After a successful quote evaluation, the registration/lock request confirmation screen appears.

Click the **View MI Quote** hyperlink for additional **Mortgage Insurance Quote** details.

Click Confirm to register this loan.

**Product Name**  
**Rate Lock Expiration Date**

**WARNING: Worst case pricing will about the closing date.**  
Pricing may have changed due to M

[View MI Quote](#)

**Request Type**  Register Loan

**Estimated Closing Date**

**Email Certificate to**  (check all)  (unc)

Loan Officer: Sherry\_Gajeski  
 Account Executive  
 Processor: integration\_servi  
 Lock Desk to be assigned at  
 Underwriter: integration\_ser

**Message to Lender**

**Warning**

**THE LOAN OFFICER MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.**  
**THE ORIGINATING COMPANY MAY NOT HAVE A VALID LICENSE FOR THE SUBJECT PROPERTY STATE. PLEASE VERIFY.**

**Pricing Changes due to MI Re-evaluation**

	Before	After
<b>Program Eligibility</b>	Ineligible	Eligible
<b>MI Eligibility</b>	Ineligible	Eligible
Note Rate	2.500	2.500
Point	0.000	0.000
P&I Payment	375.36	375.36
<b>Monthly MI Premium</b>	0.00	52.25
<b>Closing Costs</b>	171.53	223.78

**Confirm** **Cancel**

**Mortgage Insurance Quote**

Quote Date: 4/7/2023 12:22:33 PM  
Quote ID: V57LFMX  
Quote Expiration:

Eligible - 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. If the data used to provide a rate quote changes, the premium rate may change. Request MGIC mortgage insurance through your normal business channel to obtain an evaluation of eligibility. MGIC Customer Service is available to answer your questions from 7 a.m. to 7 p.m. CST Monday through Friday at 1-800-424-6442. Thank you for choosing MGIC. Your reference number is: 10238617 - Quote ID: V57LFMX.

Quote Status:

Policy Information: MGIC, Borrower Paid - Monthly Premium, 30.0000% Coverage, Not Refundable, Constant

Premium/Tax	Factor	Amount
Initial Premium (deferred)	0.6600%	\$52.25
Monthly Premium	0.6600%	\$52.25
Renewal Monthly Premium	0.2000%	\$15.83

Initial Premium Term: 1 month  
Monthly Premium Term: 119 months  
Renewal Premium Term: 240 months

Rate Quote Disclaimer  
The rate quote provided herein is a quote only and does not constitute an offer of insurance, a commitment of insurance, a certificate of insurance, or a policy of insurance. Provision of a quote does not guarantee that an application will be approved or that insurance coverage will be issued. Rates are subject to change. The rate quote is based on the information you provide; further information may be required in order for a quote to be provided.

Close

The **Pricing Changes due to MI Re-evaluation** section will display changes that impact MI pricing and eligibility.

Click **Confirm** to register the loan.

## 5. View Pricing Certificate

Once you register the loan, the pricing certificate screen will appear with additional MI pricing details.

**Note** – Select either the **Print ...** or **Close** button at the top of the screen to navigate back to the loan in MeridianLink Mortgage.

Print ...
Close

### 30 YR FIXED CONF INVESTOR A

Certificate Date: 4/7/2023 10:25:21 AM PDT
Payment Type: **Principal & Interest**  
Certificate Reference #:2018060004-LHX9

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**Loan Officer Information**

Company: MI Vendor Testing Co.  
 Loan Officer: MGIC MI  
 Loan Officer Email Address: Sherry\_Gajeski@mgic.com

Company Phone: (012) 345-6789  
 Company Fax:  
 Loan Officer Phone: (111) 111-1111  
 Loan Officer Fax:

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**Underwriter Information**

Underwriter: MGIC MI  
 Email Address: integration\_services@mgic.com

Phone: (336) 708-8825  
 Fax:

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**Junior Underwriter Information**

Junior Underwriter:  
 Email Address:

Phone:  
 Fax:

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**Loan Scenario**

Borrower Information

Borrower	Alice Firstimer1
Borrower SSN	150-01-0000
Borrower Citizenship	US Citizen
Spouse	
Spouse SSN	
Spouse is Primary Wage Earner	
Primary Wage Earner Middle Score	725 *
Lowest Middle Score	725 *
First Time Home Buyer	Yes
Has Housing History	Yes
Self Employed	No
Total Income	\$10,000.00
Present Housing Expense	\$0.00
Total Non-mortgage Debt Payment	\$0.00

\* Has been modified by user.

Loan Information

Loan Purpose	Purchase
Amort Type	Fixed
Lien Position	First Lien
Sales Price	\$100,000.00
Loan Amount	\$95,000.00
Upfront MIP Financed	\$0.00
Total Loan Amount	\$95,000.00
Cashout Amount	\$0.00
LTV / CLTV	95.000% / 95.000%
PMI Provider	MGIC
MIP / FF	BPMI-Monthly, 0.66000% Monthly
Impound	Yes
Rate Lock (days)	30
Doc Type	Full Document
Term / Due	360 / 360
Prepayment Penalty	No Prepay
Reserves Available (months)	N/A
Estimated Closing Date	5/7/2023
AU Response	DU Approve/Eligible *

\* Has been modified by user.

Subject Property Information

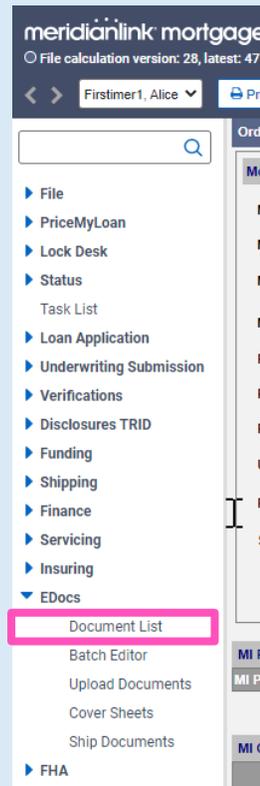
Property State	WI
Property Type	SFR
Structure Type	Detached
Number of Stories	1
Is in Rural Area	No
Is Condo/otel	No
Is Non-Warrantable Proj	No
Property Purpose	Primary Residence
Occupancy Rate	100.000%
Gross Rent	\$0.00
Additional Housing Expense	\$52.25
Property Address	999 Easy St Milwaukee, WI 53207 County: Milwaukee

Supplemental Information

Show internal information

## 6. View Rate Quote Document

From the left navigation menu, go to **E Docs > Document List**.



Click **action...** to access the **view pdf** link.

The screenshot shows a table of active documents. The first row is highlighted, and the 'action...' link is highlighted with a pink box. The table has columns for Status, Folder, Doc Type, Borrower, Description, Internal Comments, Associated Conditions, Pages, Last Modified, Uploaded Date, and Uploaded By.

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modified	Uploaded Date	Uploaded By
<input type="checkbox"/>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE QUOTE DOCUMENT	Alice Firstimer1	MGIC, Borrower Paid - Monthly Premium			1	4/7/2023 10:53:21 AM	4/7/2023 10:53:21 AM	
<input type="checkbox"/>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE QUOTE DOCUMENT	Alice Firstimer1	MGIC, Borrower Paid - Monthly Premium			1	4/7/2023 10:25:27 AM	4/7/2023 10:25:27 AM	

The screenshot shows the same table as above, but with the 'action... view pdf' link highlighted in the first row. The table has columns for Status, Folder, Doc Type, Borrower, Description, Internal Comments, Associated Conditions, Pages, Last Modified, Uploaded Date, and Uploaded By.

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modified	Uploaded Date	Uploaded By
<input type="checkbox"/>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE QUOTE DOCUMENT	Alice Firstimer1	MGIC, Borrower Paid - Monthly Premium			1	4/7/2023 10:53:21 AM	4/7/2023 10:53:21 AM	
<input type="checkbox"/>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE QUOTE DOCUMENT	Alice Firstimer1	MGIC, Borrower Paid - Monthly Premium			1	4/7/2023 10:25:27 AM	4/7/2023 10:25:27 AM	

The MGIC Rate Quote PDF displays.

After submission, the MI quote is saved on the **Upfront MIP/FF** screen and an auto-generated record is saved on the **Order MI** screen.

**Note** – When your MI application order is placed, the MGIC Quote ID is sent with that request.

**MI** **QA**  
Rate Card Pricing
**QA**
**MGIC**

For complete underwriting information go to [www.mgic.com/underwriting/](http://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.

<b>Quote ID:</b> VS7LFMX	<b>Quote Date:</b> 04/07/2023	<b>Quote Expiration:</b> 07/06/2023
<b>Smart Lending - MGIC Integration Services Test</b>		<b>MGIC ID Number:</b> 48-460-4-3351
<b>Principal Place of Business State:</b> Wisconsin		

<b>Initial Monthly Premium:</b>	\$52.25
<b>Initial Rate:</b>	0.66%
<b>Renewal Rate Years 2-10:</b>	0.66%
<b>Renewal Rate Years 11-Term:</b>	0.20%

Loan Information			
Loan Amount	\$95,000.00	Loan Purpose	Purchase
Amortization	360 months	LTV	90.01 - 95%
Loan Type	Fixed Rate	Housing Expense Ratio	3.75%
Retail	Yes	Debt-to-Income	3.75%
Relocation Loan	No	Loan Representative Credit Score	725
Temporary Buydown	No	Loan Program	

Property Information			
Property State	Wisconsin	Number of Units	1
Property Zip Code	53207	Occupancy Type	Primary Residence
Property County	MILWAUKEE	Property Type	Detached

MI Information			
Premium Plan	BPMI	Coverage	30%
Premium Type	Monthly	Refund Option	Non-Refundable
Renewal Option	Constant		

Borrower Information					
	Credit Score	Self-Employed	First-Time Homebuyer	Foreclosure	Bankruptcy
Borrower 1	725	No	Yes	No	No

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