GET CONNECTED

Get Rate Quotes, Order MI and Submit Documents through Mortgage Director[®]

Last Revised Date: 04/20/2023

Note – Your access to each section or step is based on your individual access rights. If necessary, contact your company's Mortgage Director Administrator to adjust your individual rights.

1. Access Mortgage Data

From within a loan, double-click **Mortgage Data** on the left-hand panel to access the **Mortgage Data** screen.

File Home Analyze M	anage Services	Rates H	elp , LE					
rint For Loan Tasks		•			•			
Qualification	🔤 Mortgage Data						- 0	×
- Subject Property	File Tools							na
Pefinance, Robert & Refinance, Roberta	× 🖺 60	P						
Mortgage Data	Program	Conf Fixed 30			Undiscounted Rate			
Expense Deposit Log	Finance Method	Fixed		~	Bona Fide Discount Points			
Extra Data	Loan Purpose	Refinance		~	Qualify Rate	3.000% Note Rate	3.000%	
	Loan Type	Conventional		~	Qualify Pmt	\$902.23 Note Pmt	\$902.23	
	Funding Type	Closed		~	Continuing P&d			
	Doc Type	Full		~	Other P&d			
	Lien Position	1st Lien		~	Association Dues			
	IRS Form 4506			~	Hazard Insurance		\$89.17	0
					Flood Insurance			
	First Payment Date	1/1/2023			Property Tax		\$650.00	0
	Sales Price				Lease			
	Value	\$230,000.00			Mortgage Insurance		\$156.93	
	Base Loan Amount	\$214,000.00	BLTV	93.0435%	Other Expenses			
	Loan Amount	\$214,000.00	LTV	93.0435%	Qualify Total	\$1,798.33 Note Total	\$1,798.33	
	Other Financing		HTLTV	93.0435%	Housing Ratio		26.45%	
	Combined Liens	\$214,000.00	CLTV	93.0435%	Debt Ratio		47.40%	
	Program				borrower Payment		31,/90.33	
	Jetails							
				Nam	e of the Loan Program			_

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#23-18081 04/20/2023

MGIC

Click the **ellipsis** icon in the **Mortgage Insurance** field.

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2. Obtain Multi Quote

The **Mortgage Insurance Edit** screen will appear. Click the **Multi Quote** button.



Click Quote Companies Shown button on the Mortgage Insurance screen.

Note – Only the mortgage insurance companies you do business with should appear. Contact your Mortgage Director Administrator to add or remove companies as needed.

Mortgage Insurance				- 0 ×
File Tools				
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Loan and Property Information		MI Information		
State : MD	Amount : \$214,000.00	Payment Period	Monthly	~
Type : Single Family Dwelling	Type : Conventional	Renewal Type	Constant	~
Units : 1	Purpose : Refinance	Zero Due at Closing	No	~
Occupancy : Owner	Amortization : 360	Coverage		30
Credit Score : 700	LTV: 93.000%	Payment Type	BorrowerPaid	~
		Refundable	NotRefundable	~
Quote	Companies Shown		Quote an Individual Cor	mpany
49.01	MELC		National MI	
Click to Im	nort	Click to Import		Click to Import
Initial Payment :	Initial Payment :	Init	al Payment :	
Initial Rate :	Initial Rate :		Initial Rate :	
Rate Plan Type :	V Rate Plan Type :	~ Rate	e Plan Type :	~
MI Special Deal :	MI Special Deal :	MIS	Special Deal :	
Rate Quote ID :	Rate Quote ID :	Rab	te Quote ID :	
Years Rate Start Year End Yea	r Years Rate Start	fear End Year	Years Rate Start Yes	r End Year
Notes	Notes	Note	5	
Radian	Enact		Essent	
Click to Im	port	Click to Import		Click to Import
Initial Payment :	Initial Payment :	Initi	al Payment :	
Initial Rate :	Initial Rate :		Initial Rate :	

As quotes are returned, the mortgage insurance information for each company will populate.



Select Click to Import in the MGIC results.



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

3. Obtain Single MI Provider Quote

On the Mortgage Insurance Edit screen, click the **Rate Quote Request...** button.



Select MGIC from the **Vendor** list and input the appropriate information on the **Rate Quote** screen fields.

Click the Send Rate Quote Request button.

Note – To reduce request errors, ensure the data check passes. The green check mark at the top of the page will indicate a 'Pass,' Yellow will indicate a 'Warning,' and red will indicate a 'Fail.'

	F							mate
× EI	M							_
Vendor	MGIC	~	Rate					
Payment Period	Monthly	~	oints					
Renewal Type	Constant	~	Rate	3.000%	Note Rate	3.000%		
Zero Due At Closing	Yes	~	y Pmt	\$902.23	Note Pmt	\$902.23		
Refundable	NotRefundable	~	g P&d		-			
Coverage		30%	er P&d					
Payment Type	BorrowerPaid	~	Dues					
MI Special Deal			rance			\$89.17	0	
Rate Plan Type	StandardFrontLoaded	~	rance				0	
Rate Quote ID			ty Tay			\$650.00	0	
Status Description			ty rax			3050.00	0	
Cash-out refinance is: 9213736.	e loans are not insurable by MGIC. Your reference number	*	Lease			\$130.18		
			Tance -			3150.10		
			enses					
			lotal	\$1,771.58	Note Iotal	\$1,771.58		
			Ratio _			26.05%		
		w	Ratio			47.01%		
	☐ Send Rate Quote Request		ment			\$1,771.58		
	The Purpose of this loan. Current Value = Refin	ance - De	bt conse	lidation refi	nance			

On the Rate Quote Confirmation screen, click Import.



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4. Save Quote Details

The Rate Details section of the Mortgage Insurance Edit screen will be updated with the	Mortga	ge Insurance Ed	lit		2 🛙	×
data.			Ra	te Quote Rec	juest	
Save the changes				Multi Quo	te	
		Name	MGIC Imp	ort		
		Payment Period	Monthly			
		Renewal Type	Constant			
	Zero	Due at Closing	No			
		Coverage			30.000	96
		Payment Type	Borrower	Paid		2
	Rat	e Years	Rate	Start Year	End Year	
	Detai	i≊ ▶ 10	1.020%	1	10	
		20	0.200%	11	30	
		A name the	at describes	these MI set	tings.	_

5. View Updated Mortgage Insurance Data

The **Mortgage Insurance** field will reflect the mortgage insurance premium.

	60						
Program	Conf Fixed 30			Undiscounted Rate			
Finance Metho	Fixed		~	Bona Fide Discount Points			
Loan Purpos	Refinance		~	Qualify Rate	3.000%	Note Rate	3.000%
Loan Typ	Conventional		~	Qualify Pmt	\$902.23	Note Pmt	\$902.23
Funding Typ	Closed		~	Continuing P&I			
Doc Typ	Full		~	Other P&I			
Lien Positio	1st Lien		~	Association Dues			
IRS Form 450	5		~	Hazard Insurance			\$89.1
				Flood Insurance			
First Payment Dat	1/1/2023			Property Tax			\$650.0
Sales Pric				Lease			
Valu	\$230,000.00			Mortgage Insurance			\$181.90
Base Loan Amour	t \$214,000.00	BLTV	93.0435%	Other Expenses			
Loan Amour	\$214,000.00	LTV	93.0435%	Qualify Total	\$1,823.30	Note Total	\$1,823.3
Other Financin		HTLTV	93.0435%	Housing Ratio			26.819
Combined Lien	\$ \$214,000.00	CLTV	93.0435%	Debt Ratio			47.775
				Borrower Payment			\$1,823.3

6. View Rate Quote PDF

Click the **Library** icon to open the **Print Form List**. Double-click **MGIC Rate Quote** to open the PDF.

	Print Form List	
brary F	ile Edit Tools Options	
alific	X Form	
- tera I	Loan Scenarios	Robert Refinance & Roberta Refinance
Su +	Scenario Comparison	Robert Refinance & Roberta Refinance
Patin	Scenario Comparison-Basic	Robert Refinance & Roberta Refinance
A.C. MARKEN	IRS Form 4506-C IVES Request for Transcript - Clos	Robert Refinance & Roberta Refinance
Mortga	Supplemental Consumer Information Form 1103	All Borrowers
- Fees	MGIC Rate Quote	Imported on 4/24/2023 2:32:43 PM
- Expensi	MGIC Rate Quote	Imported on 4/24/2023 2:47:27 PM
Extra Da	Summary of Mortgage Loan Transaction	Robert Refinance & Roberta Refinance
-Loan D	Housing Counselors Near You	Robert Refinance
	Housing Counselors Near You	Roberta Refinance
	Acknowledgement of Housing Counselors List	Robert Refinance & Roberta Refinance



7. Order Delegated MI

To order delegated MI from within a loan:

- a. Click the Services tab.
- b. Click the MI icon.
- Rate Quote ID defaults to the most recent quote ordered via Mortgage Director. Or you can manually enter your Rate Quote ID if your MGIC quote was obtained outside of Mortgage Director.
- d. Enter any MI-related information and select **Delegated** as the **Order Type.**
- e. Select Click here to send the Mortgage Insurance Certificate request

A window will appear confirming that your request was submitted. Click **OK** to close the window.





8. View Status

If the request suspends, under the **Response** tab, you'll see a message indicating MGIC is reviewing the loan.

After we notify you of the approval, click **Update Status Now** to retrieve the latest information.



The updated Approved status displays.

Click the **View MI Response Document button.** A message will appear confirming a successful import. Click **OK.**



A window will open with the **Commitment/Certificate**.



9. View Commitment/Certificate PDF

You may also view the **Commitment/Certificate** later. Click the **Library** icon to access **the Print Form List**. Double-click **MGIC Mortgage Insurance Report** to open the **Commitment/Certificate** PDF.

Print Form List		- 0 >
le Edit Tools Options		
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ć	For	Legal
Hazard and Flood Insurance Notice	All Borrower Pairs	Yes
Servicing Transfer Disclosure 01-16-09	Robert Refinance & Roberta Refinance	No
MGIC Mortgage Insurance Report	Imported on 4/26/2023 8:32:49 AM	Yes
Appraisal Report Delivery Disclosure	Robert Refinance & Roberta Refinance	No
Privacy Policy-Opt Out, Affiliates, Mail Back	Robert Refinance	Yes

10. Non-Delegated MI – Add Documents to Document Package

Before ordering non-delegated MI, be sure to include all the necessary documents in the **MGIC Full File Task** item (the document package).

To add documents to an existing document package template, click the **Home** tab and then click the **Imaging** icon.

Select the **MGIC Full File** document package template. Click the **Add** icon and select the desired documents.





The documents you added will be highlighted.



Your MGIC Representative mgic.com/contact

11. Order Non-Delegated MI

To order non-delegated MI from within a loan:

- a. Click the Services tab.
- b. Click the MI icon.
- c. Enter any MI-related information and select Non-Delegated as the Order Type.
- d. Check the Task View box and select a document package in this case, MGIC Full File*.
- e. Select Click here to send the Mortgage Insurance Certificate request.

Note – If your expected document packages don't appear, contact your company's Mortgage Director Administrator.

12. View Non-Delegated Status Confirmation

After submitting the non-delegated order, you'll see a message indicating MGIC is reviewing the loan. Click **OK**.

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Qualification General Information Subject Property Refinance, Robert & Refinance, Roberta Mortgage Data	File Tools Vendor			- 0	× .0a
– Fees – Expense Deposit Log	Current Payment Period	Monthly	Request Payment Period	Monthly	-
-Extra Data	Renewal Type	Constant	Renewal Type	Constant	-
-Loan Data	Zero Due At Closing	Yes	Zero Due At Closing	No	_
	Refundable	NotRefundable	Refundable	NotRefundable	
	Coverage	30.000%	Coverage	30.0	00%
	Existing Rate Quote ID	BD5C53Z	Rate Plan Type	StandardFrontLoaded	~
	Certificate Number		Payment Type MI Special Deal	BorrowerPaid	
	Master Policy Number	er Policy Number 4846043673			
		Reissue	OriginalRequest	~	
			Order Type	Non-Delegated	~
d	Comment	iik here to send the Mortgage	insurance Certificate request		
	Automatically	returned by vendor or can be t	yped in to reissue an existing certif	icate.	

Pe Your MI Request has be may see the status of y clicking on the "Respo Insurance order screen the import button will	een submitted to MGIC. You your request at anytime by nse' tab in the Mortgage . When the results are available, appear on the Loan Overview
	ОК

13. Update Non-Delegated Status

After we notify you of the approval, click Update Status Now to retrieve the latest information.



14. Import Commitment/Certificate PDF



15. View Commitment/Certificate PDF

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

Click the Library icon to access the Print Form List. Double-click MGIC Non-Delegated Approval to open the Commitment/Certificate PDF.

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ools Options								
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	Form				For			1
Transfer Disclosure 01-16-0			Robert Refinan	sirs nce & Roberta Refinance				
Delegated Approval			Imported on 4	26/2023 9:29:23 AM				
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icy-Opt Out, Affiliates, Mail Back			Roberta Refina	ince				
icy-Opt Out, Mail Back			Robert Refinan	ice & Roberta Refinance				
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	Mortgage Guaranty Insurar	nce Corporatio	n			.	MGIC	
	COMMITMENT/CERT	TIFICATE	QA		Q/	۰ I	noic	
	Policy: (3) the Endorsements, Notes a representations.	and Conditions below	, if any, and in r	eliance on the Application, suppo	rting documental	tion and the	Insured's	
	Commitment/Certificate #	60606002	Loan Number	TEST6CM\$1000	Qu	Jote ID	RVN5XVR	
	Commitment/Certificate #	60606002 BUSINESS	Loan Number	TEST6CM\$1000	Qu	Jote ID	RVN5XVR	
	Commitment/Certificate # INSURED'S PRINCIPAL PLACE OF Master Policy Number	60606002 BUSINESS 48-460-4-335	Loan Number	ORDERED BY MGIC ID Number	Qt 48-460-4-335	Jote ID	RVN5XVR	
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