

GET CONNECTED



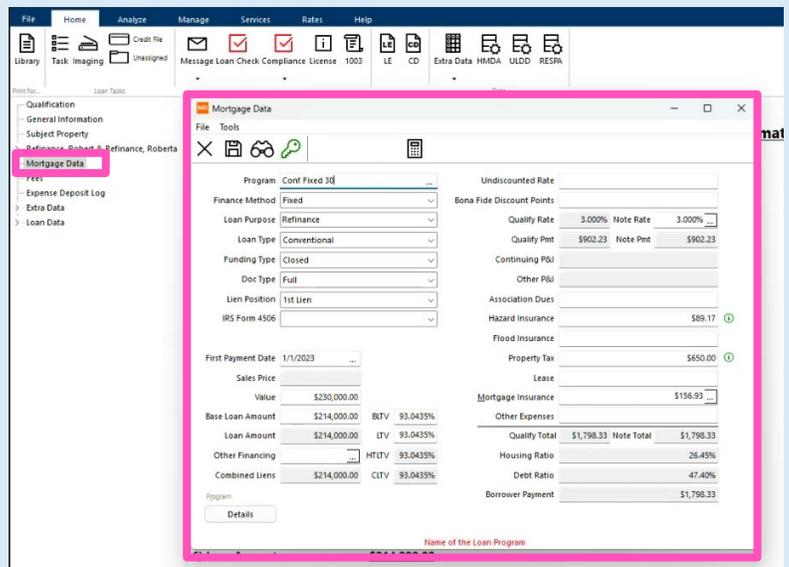
Get Rate Quotes, Order MI and Submit Documents through Mortgage Director[®]

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.



The screenshot shows the Mortgage Director software interface. The left-hand panel has a tree view with 'Mortgage Data' highlighted. The main window displays the 'Mortgage Data' screen with the following information:

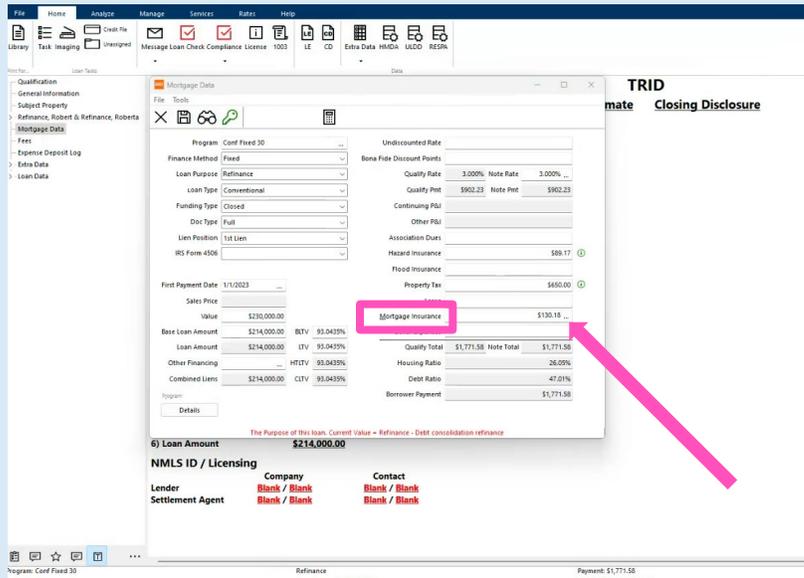
Field	Value
Program	Conf Fixed 30
Finance Method	Fixed
Loan Purpose	Refinance
Loan Type	Conventional
Funding Type	Closed
Doc Type	Full
Lien Position	1st Lien
IRS Form 4506	
First Payment Date	1/1/2023
Sales Price	
Value	\$230,000.00
Base Loan Amount	\$214,000.00 BTV 93.0435%
Loan Amount	\$214,000.00 ITV 93.0435%
Other Financing	HTLV 93.0435%
Combined Liens	\$214,000.00 CITV 93.0435%
Undiscounted Rate	
Bona Fide Discount Points	
Quality Rate	3.000% Note Rate 3.000%
Quality Pnt	\$902.23 Note Pnt \$902.23
Continuing P&I	
Other P&I	
Association Dues	
Hazard Insurance	\$89.17
Flood Insurance	
Property Tax	\$650.00
Lease	
Mortgage Insurance	\$156.93
Other Expenses	
Quality Total	\$1,798.33 Note Total \$1,798.33
Housing Ratio	26.45%
Debt Ratio	47.40%
Borrower Payment	\$1,798.33

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

Your MGIC Representative
mgic.com/contact

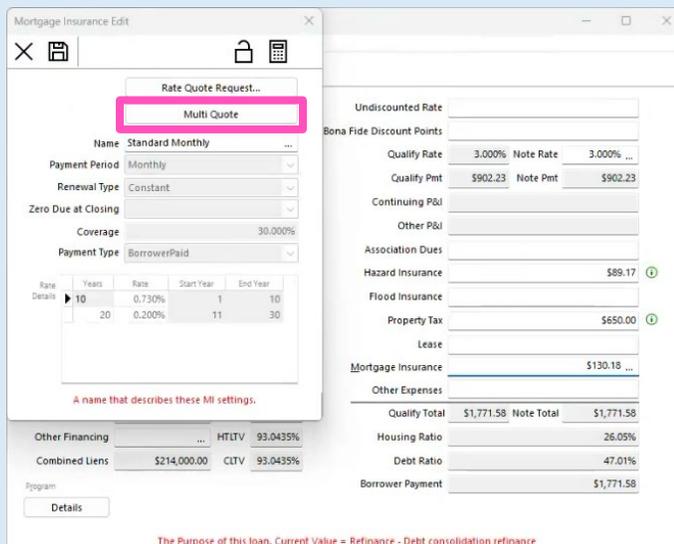
#23-18081
04/20/2023

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



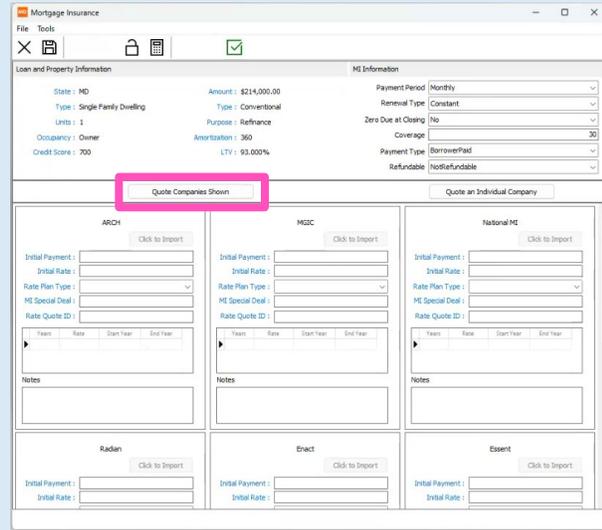
2. Obtain Multi Quote

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

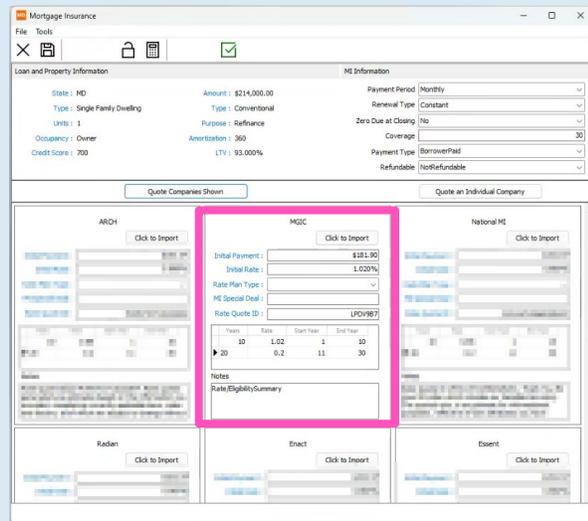


Click **Quote Companies Shown** button on the **Mortgage Insurance** screen.

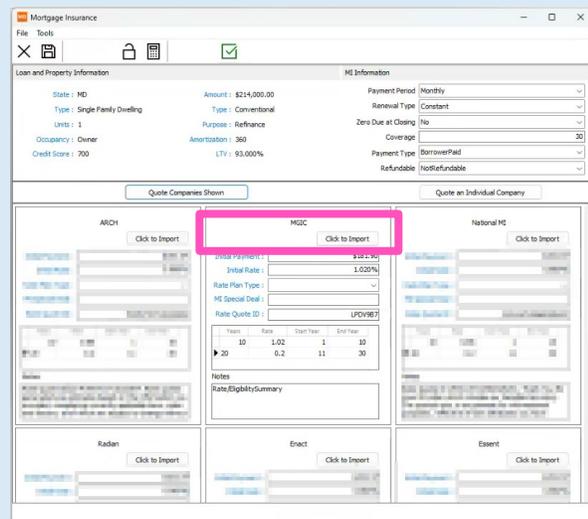
Note – Only the mortgage insurance companies you do business with should appear. Contact your Mortgage Director Administrator to add or remove companies as needed.



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

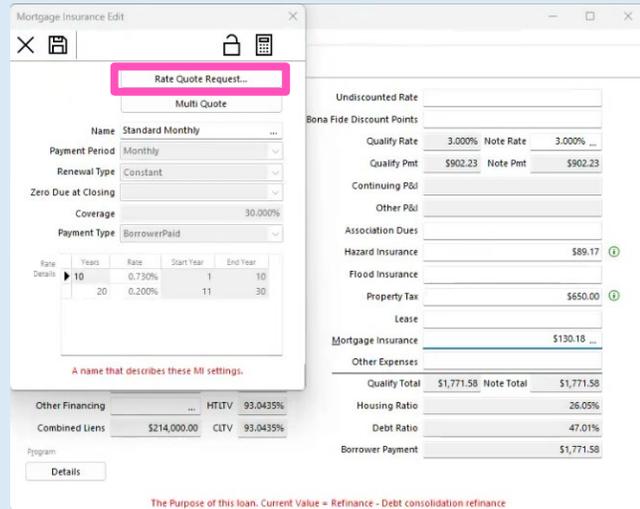


Select **Click to Import** in the **MGIC** results.



3. Obtain Single MI Provider Quote

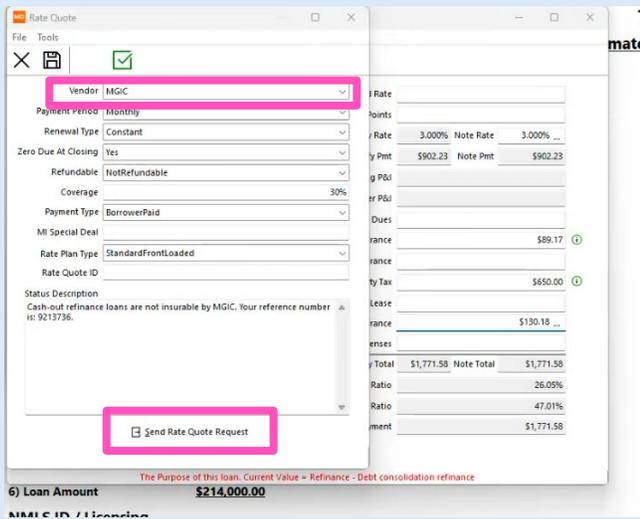
On the Mortgage Insurance Edit screen, click the **Rate Quote Request...** button.



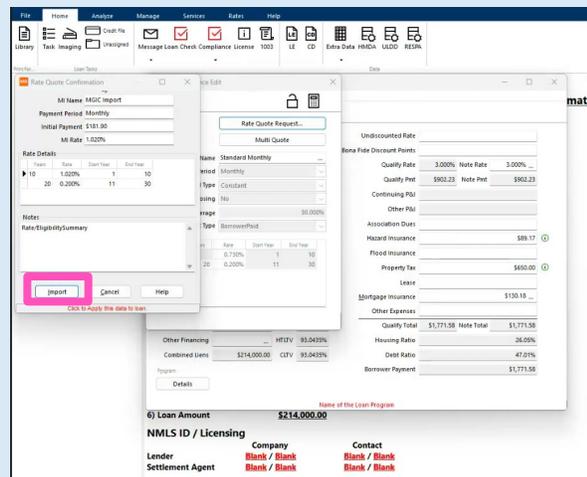
Select MGIC from the **Vendor** list and input the appropriate information on the **Rate Quote** screen fields.

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.'



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 data.

Save the changes.

Mortgage Insurance Edit

Rate Quote Request...
Multi Quote

Name: MGIC Import

Payment Period: Monthly

Renewal Type: Constant

Zero Due at Closing: No

Coverage: 30.000%

Payment Type: BorrowerPaid

Rate Details	Years	Rate	Start Year	End Year
10		1.020%	1	10
20		0.200%	11	30

A name that describes these MI settings.

5. View Updated Mortgage Insurance Data

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

Mortgage Data

Program: Conf Fixed 30

Finance Method: Fixed

Loan Purpose: Refinance

Loan Type: Conventional

Funding Type: Closed

Doc Type: Full

Lien Position: 1st Lien

IRS Form 4506

First Payment Date: 1/1/2023

Sales Price: Value \$230,000.00

Base Loan Amount: \$214,000.00 BLTV 93.0435%

Loan Amount: \$214,000.00 LTV 93.0435%

Other Financing: HTLTV 93.0435%

Combined Liens: \$214,000.00 CLTV 93.0435%

Undiscounted Rate

Bona Fide Discount Points

Quality Rate: 3.000% Note Rate: 3.000%

Quality Pmt: \$902.23 Note Pmt: \$902.23

Continuing PMI

Other PMI

Association Dues

Hazard Insurance: \$89.17

Flood Insurance

Property Tax: \$650.00

Lease

Mortgage Insurance: \$181.90

Other Expenses

Quality Total: \$1,823.30 Note Total: \$1,823.30

Housing Ratio: 26.61%

Debt Ratio: 47.77%

Borrower Payment: \$1,823.30

Mortgage Insurance Monthly Payment. This field is controlled in General Setup. If an amount cannot be manually entered click the ellipsis to extract

6. View Rate Quote PDF

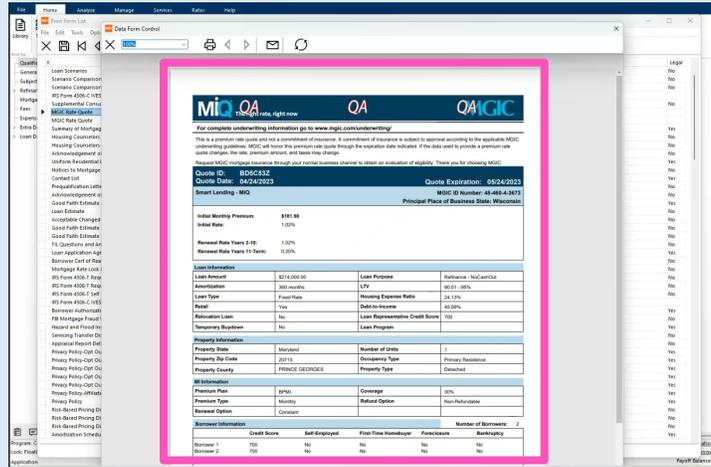
Click the **Library** icon to open the **Print Form List**. Double-click **MGIC Rate Quote** to open the PDF.

Print Form List

File Edit Tools Options

Forms: All

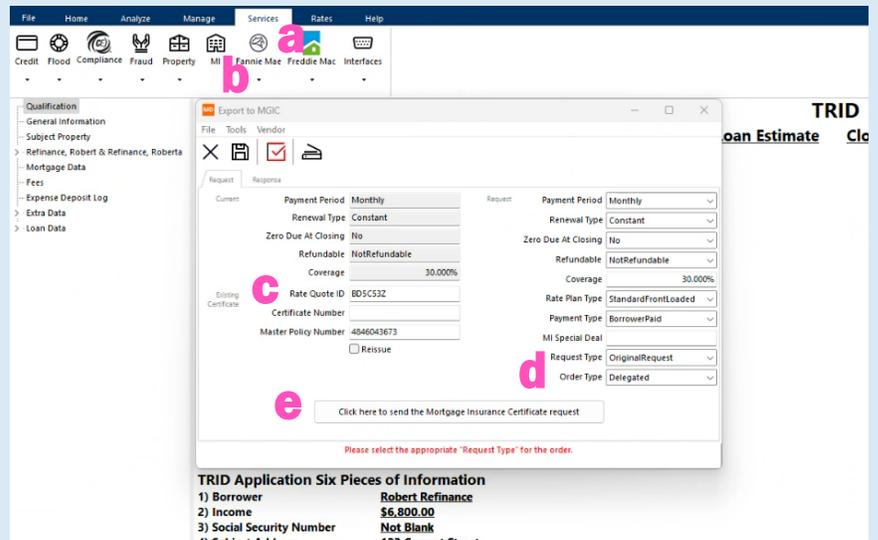
Form	
Loan Scenarios	Robert Refinance & Roberta Refinance
Scenario Comparison	Robert Refinance & Roberta Refinance
Scenario Comparison-Basic	Robert Refinance & Roberta Refinance
IRS Form 4506-C IVES Request for Transcript - Clos	Robert Refinance & Roberta Refinance
Supplemental Consumer Information Form 1103	All Borrowers
MGIC Rate Quote	Imported on 4/24/2023 2:32:43 PM
MGIC Rate Quote	Imported on 4/24/2023 2:47:27 PM
Summary of Mortgage Loan Transaction	Robert Refinance & Roberta Refinance
Housing Counselors Near You	Robert Refinance
Housing Counselors Near You	Roberta Refinance
Acknowledgement of Housing Counselors List	Robert Refinance & Roberta Refinance



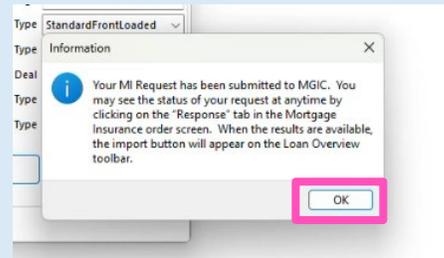
7. Order Delegated MI

To order delegated MI from within a loan:

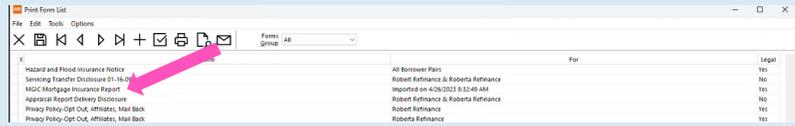
- Click the **Services** tab.
- Click the **MI** icon.
- Rate Quote ID** defaults to the most recent quote ordered via Mortgage Director. Or you can manually enter your **Rate Quote ID** if your MGIC quote was obtained outside of Mortgage Director.
- Enter any MI-related information and select **Delegated**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



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**.



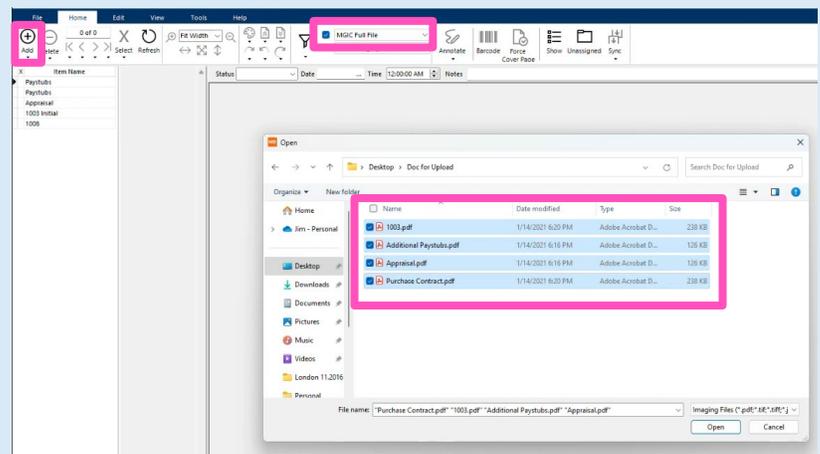
10. Non-Delegated MI – Add Documents to Document Package

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

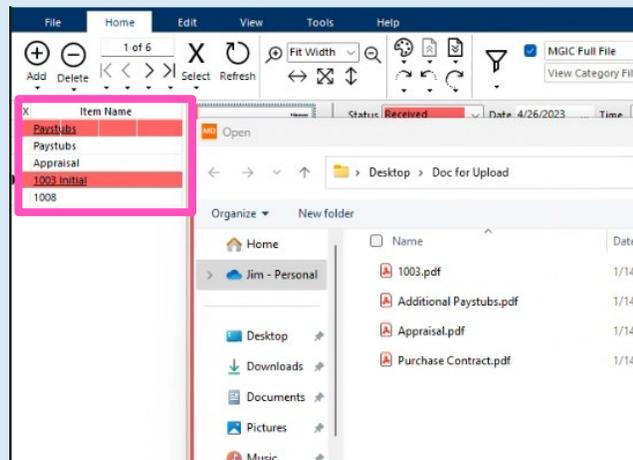
To add documents to an existing document package template, click the **Home** tab and then click the **Imaging** icon.



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



The documents you added will be highlighted.

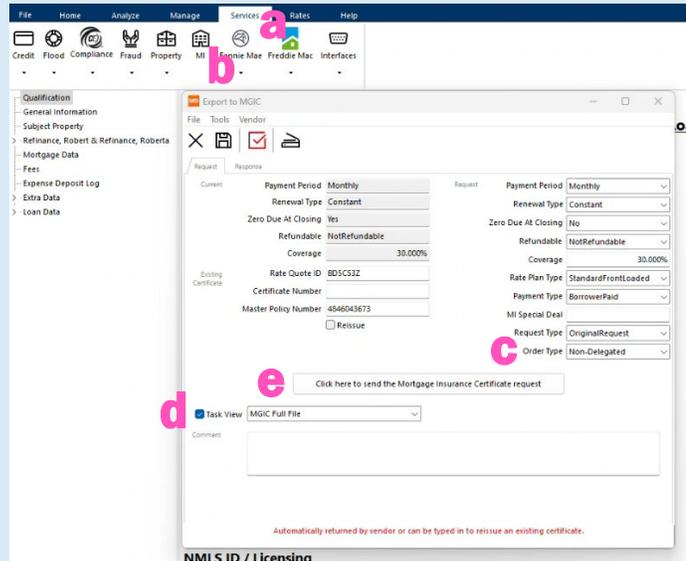


11. Order Non-Delegated MI

To order non-delegated MI from within a loan:

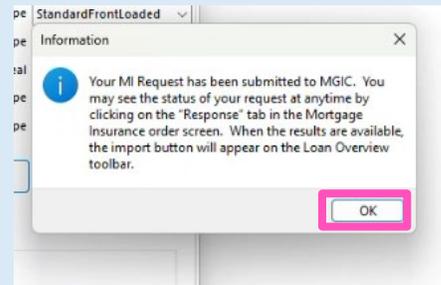
- a. Click the **Services** tab.
- b. Click the **MI** icon.
- c. Enter any MI-related information and select **Non-Delegated** as the **Order Type**.
- d. Check the **Task View** box and select a document package – in this case, **MGIC Full File***.
- e. Select **Click here to send the Mortgage Insurance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

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



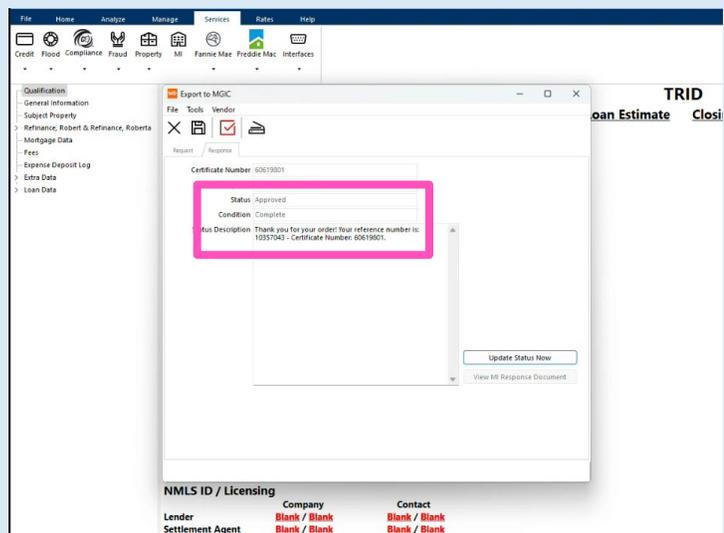
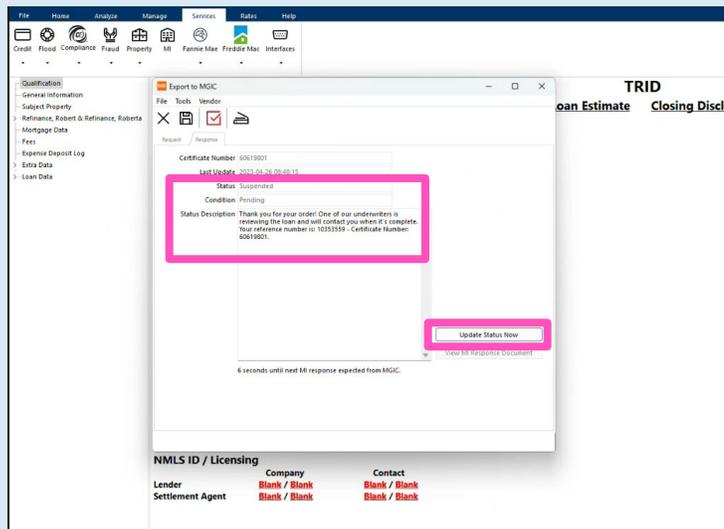
12. View Non-Delegated Status Confirmation

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



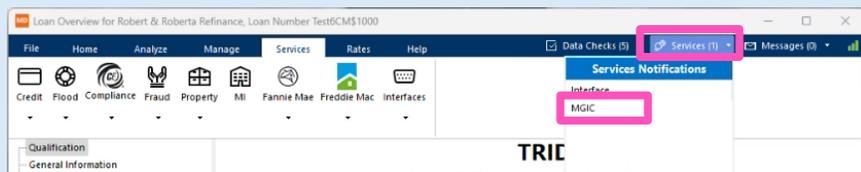
13. Update Non-Delegated Status

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

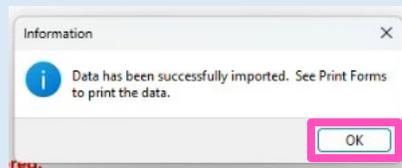


14. Import Commitment/Certificate PDF

Click **Services** in the upper right-hand corner, double-click **MGIC** to open the **Services Notifications** menu, and double-click **MGIC**.



A window will appear confirming successful import. Click **OK**.

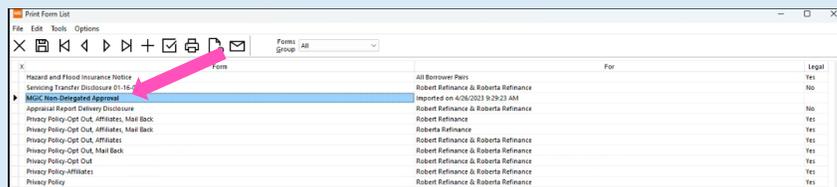


15. View Commitment/Certificate PDF

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**.



Data Form Control

100%

Mortgage Guaranty Insurance Corporation
COMMITMENT/CERTIFICATE QA QA **MGIC**

Mortgage Guaranty Insurance Corporation, 270 E. Kilbourn Avenue, Milwaukee, Wisconsin 53202 (the "Company"), hereby agrees to insure the loan identified below, subject to: (1) the Insured's activation of coverage and timely payment of the initial premium; (2) the terms and conditions of the Master Policy; (3) the Endorsements, Notes and Conditions below, if any, and in reliance on the Application, supporting documentation and the Insured's representations.

Commitment/Certificate #	60606002	Loan Number	TESTGCM51000	Quote ID	RVNSXVR
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INSURED'S PRINCIPAL PLACE OF BUSINESS		ORDERED BY	
Master Policy Number	48-460-4-3351	MGIC ID Number	48-460-4-3351
Name and Address	Smart Lending - MGIC Integration Services Test 250 E. Kilbourn Ave. Milwaukee, WI 53202	Name and Address	Smart Lending - MGIC Integration Services Test 250 E. Kilbourn Ave. Milwaukee, WI 53202

LOAN INFORMATION			
Borrower Name(s)	REFINANCE ROBERT A & ROBERTA A	LTV / CLTV / HCLTV	93.04 / 93.04 / 93.04
Subject Property Address	123 CURRENT STREET BOWIE, MD 20715	Amort Period / Loan Term	360 / 360
Base Loan Amount	\$214,000.00	Representative Credit Score	Non-Traditional
Financed Premium Amount	\$0.00	Fixed Rate	Y
Total Loan Amount	\$214,000.00	Loan Purpose	Cash-Out Refinance
		Occupancy Type	Primary Home
		Number of Units	1
		Sales Price	\$0.00
		Original Value	\$230,000.00

INSURANCE INFORMATION		PREMIUM RATE	RATE	RATE W/TAX
Commitment/Certificate #	60606002	1st Year Rate	1.110	
Commitment Effective Date	04/29/2023	Renewal Rate yrs 2-10	1.110	
Commitment Expiration Date	08/29/2023	Renewal Rate yrs 11-Term	200	
LTV Category	95%			
Coverage %	Top 30%	PREMIUM TAX/ASSESSMENT AUTHORITY	RATE	
Premium Type	MGIC Monthly - BPMI	State		
Premium Refundability	Non-Refundable	County		
Renewal Option	Constant	Municipality		
		PREMIUM AMOUNT	MI PREMIUM	TAX
		Initial Monthly Premium	\$197.95	\$197.95
		Premium Due to Activate	\$197.95	\$197.95

Thank you for choosing MGIC.

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

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mgic.com/contact