GET CONNECTED

Get MGIC Rates and Order Delegated MI through Vesta[®]

Last Revised Date: 05/15/2023

For assistance with configuring or enabling MI providers, please contact your Vesta administrator/implementation manager.

1. Select Mortgage Insurance

While in a loan, navigate to the **Quote MI** screen by using one of the following options:

Option 1 – Click the **ellipsis** in the upper right corner of the screen and choose **Quote MI** from the options that appear.

Andy America +1	37811 Palo Colorado Rd Carmel, CA 939238113	#1111436 Refin Loan amount: \$200	ance 3,000[\$203,500	Conf 30 Yr Fixed	and LT	1 31.71% (Est) HETH 2 1 83.33% HOLTV	A95% (Est) FICO: 739 84.79%	TRID triggered	à	2 Open tasks (14) Applicat
LOAN OVERVIEW	Application	Loan info	Subject property	info Andy A 🗸 🗸	Amy A 👻					Pull credit
Application		-							_	Quote MI
Documents	Loan info								-	Set data field
Disclosures										Generate notice of incompleteness
Contacts	Loan type Mortgage		Loan purpos Refinance	•	Cash out to No/Limite	yp# od Cash Out	 Loan ensuet \$200,000 			Archive loan
🗇 Dates									Loan es	Export loan
Q Loan Snapshot	Elen type Eirst 1 len		Use of proce	eds n Paroff	Lead source	ce ID	Closing date 06(01/2023			Dupitcate Loan
D Notes			, many en							2
@ Canditions	Subject prepa	rtu info								•
Compliance Check	Subject prope	i ty iiito								
	Subject property	address Verify a	address							
LOAN DETAILS										
E Loan Product	37811 Palo C	olorado Rd				Apt/Ur	it/Suite			
Closing costs										
Transaction	City			State CA - California		Zp code 02023-8115	County Montaney County			

Option 2 – From the **Overview** section of the **Transaction** page, select **Actions** and choose **Quote MI**.



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

#23-18083 05/15/2023 **Option 3** – From the **Mortgage insurance** section of the **Transaction** page, select **Quote and order MI**.

	ermel, CA 939238113 Loan amount: \$200,000 \$203,5	00 <u>6</u> 6.0003	Rate not locked LTV: 83.335	HOLTY 84,79%	TRID triggered	a 2 Open tasks (14) Application	-
LOAN OVERVIEW	Transaction Overview Use of pr	oceeds Housi	ng expenses Mortgage insura	ce Cash to close H	IMDA reporting	Actions ~	¢
Application				_			
Documents	Mortgage insurance					Quote and order MI	
Disclosures Contacts	MI company	MI certificate	number	MI coverage percent	.MI quote iden	tiller	
台 Dates 令 Loan Snapshot	Premium paid by	÷	Is any of the premium refundable of basis?	n a pro-rata Yes No	MI premium plan	*	
Notes Consitions	MI cancellation type	×					
Compliance Check	Cash to close						
Loan Product Closing costs	Description		Lo Sert	in estimate 35/09/2023	Closing disclosure Sent 05/09/2023	Current as of 05/15/2023	
Transaction	Loan amount					-\$203,500.00	
Subject Property	> Total closing costs (Estimated)			\$7,970.85	\$7,108.38	\$5,318.30	
	Current Sector Current Sector Declarance Current Sector Current Sector Current Sector Current Sector Current Sector Sector Current Sector Current Sector Sector Current Sector Current Sector Sector Current Sector Current Sector Sector Current Sector Current Sector Current Sector Current Sector Sector Current Sector Current Sector Current Sector Current Sector Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Sector Current Secto	Constant Constant	Company of the operation of the ope	Andread Andread	Autocan Control Contro Control Control Control Control Control Co	Law Aniskani Transaction Overview Use of proceeds Housing segments Maringage instance Deforments Deforments Maringage instance Maringage instance Maringage instance Deforments Deforments Deforments Maringage instance Maringage instance Deforments Deforments Deforments Maringage instance Marin	Las function Transaction Ourreive Use of proceeds Moltgage insurance Cash to dose Moltgage insurance Moltgage insurance Cash to dose Moltgage insurance Moltgage insurance Moltgage insurance Moltgage insurance Cash to dose Moltgage insurance Moltgage insurance

2. Select MI Premium Plan

On the Mortgage insurance quotes screen, choose the premium type you want to view. Available options are Monthly , Annual , or Single Premium .	X Motigage insurance quotes Improvingent Improvingent Version Improvingent Version Improvingent Depides yrt Brighten to non-guigen stratents grants Li non-guiden Sprate Li non-guiden
3. Review Search Parameters	
Complete or update the fields with the appropriate information for your scenario and click View quotes .	V Mortgage insurance quotes V Vegening gift V Vegening gift V Vegening gift V Vegening gift Vegening gift Vegening Vegening Vegening Vegening Vegening

4. View Search Results

Mortgage insurance quotes The available results will display. Click the Select quote button for the results you want Mi premiu Annual MGIC to apply to the loan. MI cos 12% Initial monthl \$28.33 initial rate 0.1700% Renewal rate 0.1700% z¦⊱Arch | MI Renewal rate 0.1800% Initial rate 0.1800% \$30.00 0.1800 Mortgage insurance quotes Note - You can view previous quotes by clicking the link at the top of the screen. Mi premiu Annual MGIC MI con 12% \$28.33 Renewal ra 2% Arch MI \$30.00 0.1800%

5. Select Quote

The **Confirm quote** window for the option selected will open with the quote details. Click **Confirm** to apply the quote to the loan.



The MI data will populate into the **Mortgage insurance** section of the **Transaction** page.

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 D11 2002%
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 Imit VL III
 VL III
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 Loan imaxer: \$200,000;1001;500
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 UTV 82.23X
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 HC11Y 82.73X
 UW no decis a z Ope Transaction Overview Use of pro Q LOAN OVERVIEW eeds Housing e ises Mortga nce Cash to close HMDA reporting Application Ľ Mortgage insurance \equiv . D Contacts 💾 Dates Loan Snap
 Notes Yes No Yes No Ø Conditio 12 0.17% \$340 (F) Loan Produc Transaction + incomes . Cash to close \odot E Labitie

Click the **ellipsis** icon next to the **Place order** button and select **View quotes** if you would like to view all quotes or re-pull quotes.

Note – You can also remove the existing MI data by clicking **Clear MI quote**.



6. Order Delegated MI

To order mortgage insurance, click the **Place** order button.



A window will appear. Select **Delegated** as the **Order type** and click the **Place order** button.



Once the order has been placed, the status will update to **Pending** until the response is returned.

Note – The system will automatically check for a status update every 15 minutes. You may continue working on the loan or exit and work on another loan until the response is received.

	Transaction overview						Closing date:	12/31/2022 🗎 Actions 🗸	
0									
	Mortgage insurance					Panding	rorder ····	DOCS	
	MI company	Mi certificate	number	M coverage percent		MI quate identifier			
Ð	MGIC			25%				TRANSACTION	
13	Premium paid by		Is any of the premium refundable	a na a naverata	Mi premium plan			Nie discorrenta	
Ø	Borrower	*	basiu?	Yes too	Monthly		~		
8	Or and the second se								
0	Constant	~	Will the initial premium be paid	at closing? Yes					
Ð	Payment sequence	Rate duration (m	artha)	Preznium rate percent	Pr	emium amount			
0	Initial								
8									
0	Renewal								
8									
	Micancellation type LTV cutoff based on sales price		MI cancellation LTV outoff		Mischeduled cano	ellation date			
-									

Click the **View order** button at any time to see the **Order details**.



Once the approval response is received, the status will update to **Commitment received**.

LOAN OVERVIEW	Transaction Overview Us	e of proceeds Housin	g expenses Mortgage insu	ance Cash to close HME	A reporting		Actions ~
Application			-	_	_		
Documents	Mortgage insurance					Commitment received	View certificate
Disclosures						_	
Contacts	MI company MGIC	Mi certificate n 60620841	unber	MI coverage percent		MI quote identifier	
🖆 Dates	more	00020041		12.77		1220110	
Coan Snapshot	Premium paid by		Is any of the premium refundable	en a pro-rata Yes No	Mi premium plan		
Notes	Boutower		Datisy		Monthly		
Q Conditions	Renewal type		Will the initial premium be paid a	t closing? Yes No			
Compliance Check	Constant	4					
	Payment sequence	Rate duration (m	onths)	Premium rate percent		Premium amount	
LOAN DETAILS	Initial	0		0%			
Loan Product							
Closing costs	Renewal	120		0.2%		\$33.67	
Transaction							
G Subject Property	MI cancellation type		MI cancellation LTV outoff		Mi scheduled car	cellation date	
St Barrowers	LTV cutoff based on sales price	v	78		03/01/2027		
Incomes							

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Click the **View certificate** button to view a copy of the **Commitment/Certificate**.

OVERVIEW	Transaction Overvie	w Use of proceed	ds Housing	expenses Mortga	ige insurance Cash to e	close HMD	A reporting			Actions
Documents										
Disclosures	Mortgage insurance							Commitme	nt received	View certificate
Contacts	MI company		Mi certificate nui	mber	MI coverage per	cent		Mi quate id	entifier	
Dates	MOIG		00020041		12.9			FLEAVEG		
Loan Snapshot	Premium paid by Borrower		~	is any of the premium r basis?	efundable on a pro-rata	Yes No	Mi premium plan Monthily			
Notes										
Conditions	Constant		-	Will the initial premium	be peld at closing?	Yes No				
Compliance Check	Payment senuence		ate duration (mer	(bs)	Premium rate new			Premium amo	unt	
DETAILS	la Mini								6	
Loan Product	initial		0		0%			\$0	0	
Closing costs	Renewal		120		0.2%			\$33.67		
Transaction										
Subject Property	MI cancellation type	ui ee		MI cancellation LTV cut	toff		Mischeduled ca	ncellation date		
Borrowers	Liv cuton based on sales p	ince	•	78			03/01/2027			
Labilities	Cash to close									
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