

GET CONNECTED



Encompass[®] – Full User Guide

Encompass Partner Connect[™]

This guide is specific to Encompass Partner Connect (EPC). Please see our alternate guides if you use EMN or TQL.

Last Revised Date: 12/05/2024

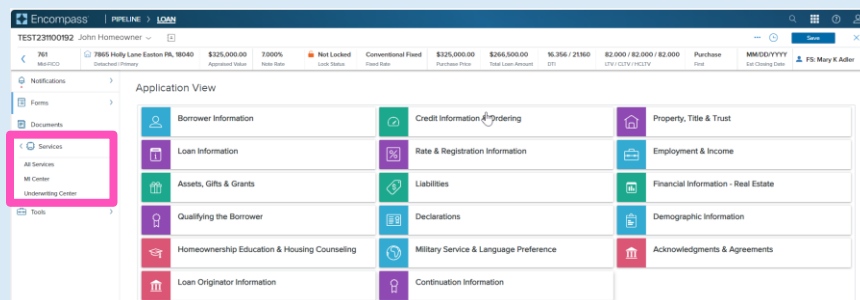
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Quick Guides

1. Order Rate Quote

From within a loan, select **Services** from the left-hand menu. The available services will be displayed.

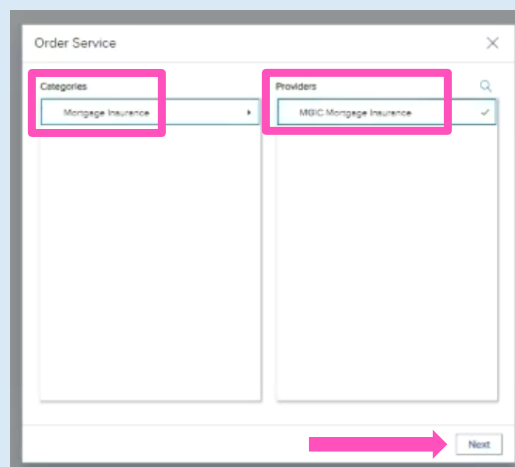
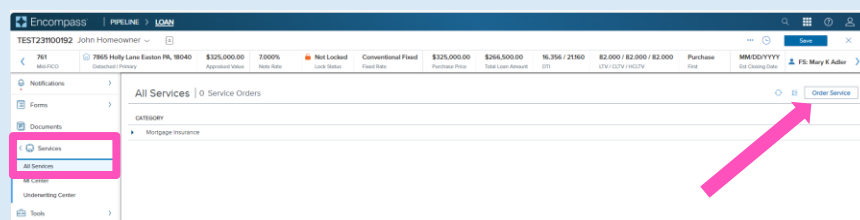
You can access Mortgage Insurance services two ways: **All Services** or **MI Center**.



a) All Services

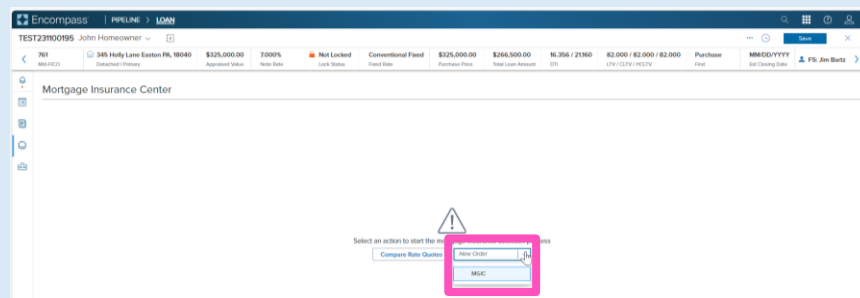
From the Services menu, click **All Services**, then click **Order Service**.

The Order Service modal will appear. Click the **Mortgage Insurance** category and your available providers will appear. Select **MGIC Mortgage Insurance** and click **Next**.



b) MI Center

From the Services menu, click **MI Center** and select **MGIC** from the **New Order** drop-down list.



Whether you selected **All Services** or **MI Center**, the **MGIC: New Order** screen will open.

Select **Rate Quote** from the **Request Type** drop-down.

Coverage percent will be defaulted, however you can access the other coverage options by clicking the **MI COVERAGE % DETAILS** link in the MI Coverage section.

Note – You can click the **information** button for additional details for MGIC. You can close the information panel by clicking the **X** button on the right of General Information, or by clicking the **information** button again.

Click the **Close** button to return to the order screen.

BASE LTV	FNMA STANDARD COVERAGE		HOME READY / HOME POSSIBLE		HFA CHARTER
	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YRS OR ARM	TERM <= 20 YRS	
95.0% - 97%	35	25	25	15	
90.0% - 95%	30	25	25	15	
85.0% - 90%	25	12	25	12	
85% & Under	12	6	12	6	

Once you verify all data is correct and all required fields have been completed, click **Order**.

A spinner will appear to let you know your request is in process.

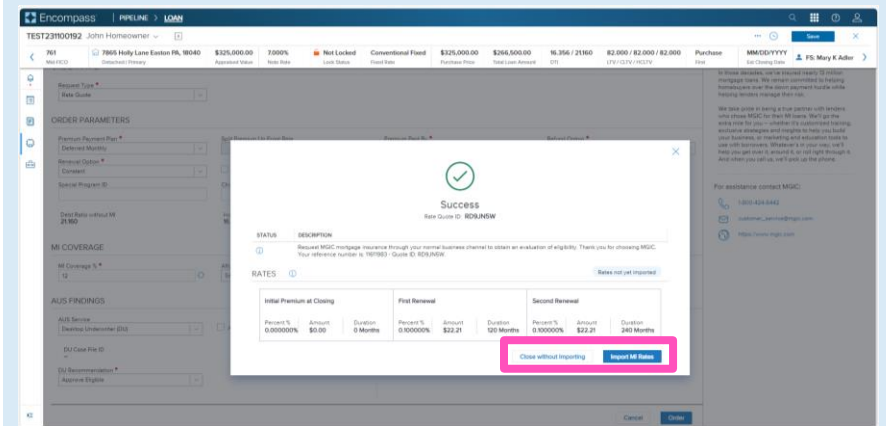
Contacts: MGIC Integration Services
Integration_services@mgic.com 1-888-644-2334

Your MGIC Representative
mgic.com/contact

Once the order response appears, click **Import MI Rates** to import the MI pricing into the loan. This is one option for importing a rate. A second option is described below.

Use the **Close without Importing** if you do not want to import the MI pricing.

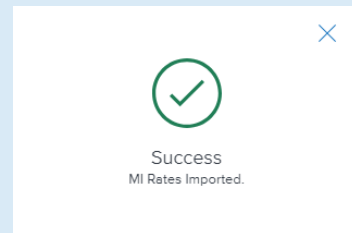
Note – Importing MI pricing is necessary for populating disclosures as well saving the quote for it to be available to select for subsequent MI orders.



A spinner will appear letting you know the request is in process.

You will then receive a message indicating that the rates imported successfully.

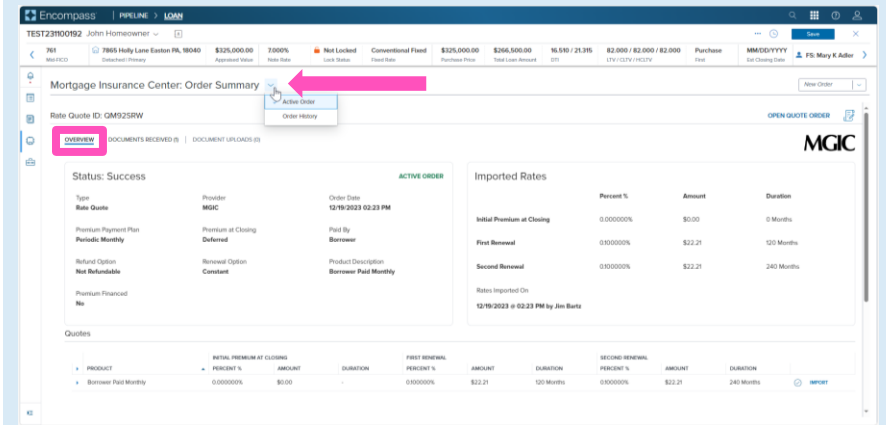
Close the message when you are finished.



You will be directed back to the **Order Summary** screen.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

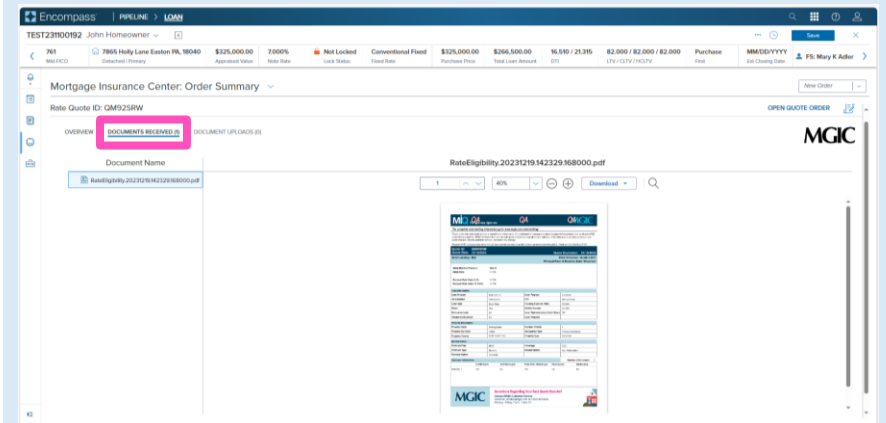
The **OVERVIEW** tab provides status and rates details, the quote expiration date, and messaging returned by MGIC with a reference number and new Quote ID.



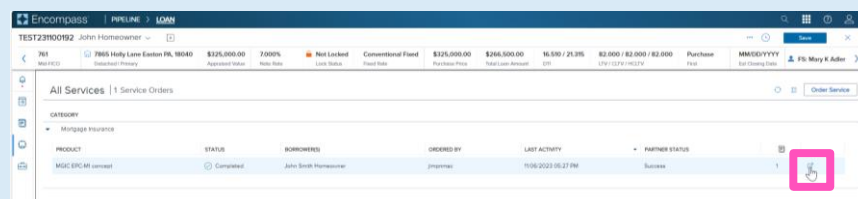
The **DOCUMENTS RECEIVED** tab allows you to view the Rate Quote PDF.

The Rate Quote PDF will have already auto-saved to the document folder. This is just a method to view it.

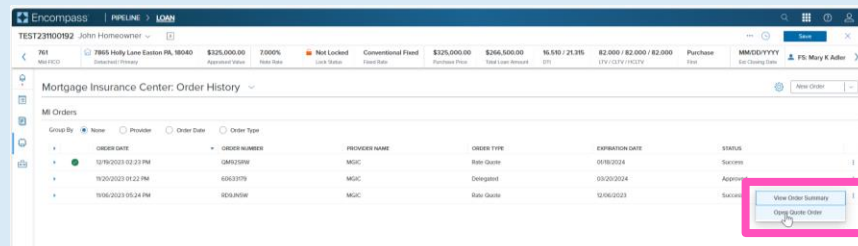
The **DOCUMENTS UPLOADED** tab is not relevant for MI Rate Quotes.



If you do not import MI rates upon receiving rate quote results (as shown above), or if you want to change the rates imported, you can import rates from a previously pulled quote via the **MGIC: Edit Order** page. To navigate to that page via the **All Services** screen, click the pop-out arrow on the far right of the rate quote entry.



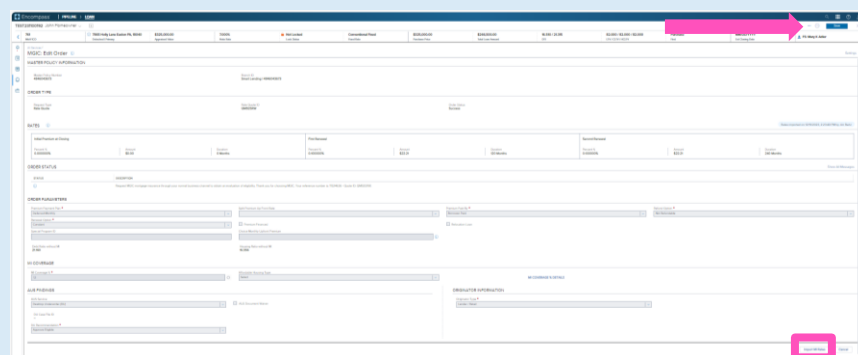
To navigate to the **MGIC: Edit Order** page via the **MI Center**, go to the **Mortgage Insurance Center: Order History** screen. Click the elipsis to the right of the screen for the order you would like to import and select the **Open Quote Order** option.



At the bottom of **MGIC: Edit Order** page you will see an **Import MI Rates** link.

A status window will appear once the request is completed.

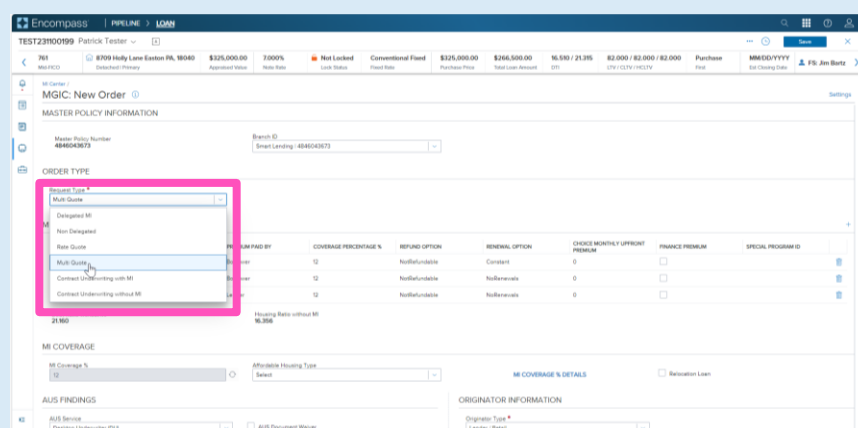
Click the **Save** button to ensure your updates are retained.



2. Order Multi-Quote

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen.

Select **Multi Quote** from the Request Type drop-down.



The MGIC default premium plans are borrower paid deferred monthly, borrower paid single premium, and lender paid single premium.

If you would like to make an update to a field for a premium plan already added, mouse over and click the field to adjust it.

PREMIUM PLAN	SPLIT PREMIUM UPRIGHT RATE	PREMIUM PAID BY	COVERAGE PERCENTAGE %	REFUND OPTION	RENEWAL OPTION	CHOICE MONTHLY UPRIGHT PREMIUM	FINANCE PREMIUM	SPECIAL PROGRAM ID
Deferred Monthly	0	Borrower	12	NotRefundable	Constant	0	<input type="checkbox"/>	
Single NOCL Loan	0	Borrower	12	NotRefundable	NotRenewable	0	<input type="checkbox"/>	
Single NOCL Loan	0	Lender	12	NotRefundable	NotRenewable	0	<input type="checkbox"/>	

You can click the + icon to add more premium plans and/or variations to compare.

You can also click the trash-can icon to remove comparison options.

Note – The maximum number of premium plans you may include in a request is 6.

The coverage percent will be defaulted. However, you can access the other coverage options by clicking the **MI COVERAGE % DETAILS** link in the MI Coverage section.

Click the **Close** button to close this window.

Note – You will need to adjust coverage within each of the applicable premium plans you wish to edit.

BASE LTV	PRIMA STANDARD COVERAGE	HOME READY / HOME POSSIBLE	HFA CHARTER
95.0% - 97%	35	25	10
90.0% - 95%	30	25	10
85.0% - 90%	25	12	10
85% & Under	12	6	6

Once you verify all data is correct, click **Order**.

A response message will appear, and will include results for each of the quotes.

These results will also be returned in the MI order history.

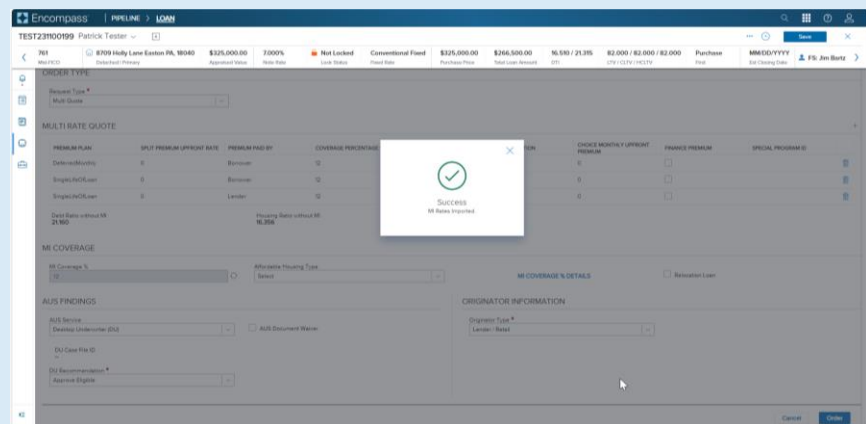
If you would like to import pricing, select the option you would like to import. This will enable the Import MI Rates button.

Note – You may only select one quote to import.

A spinner will appear letting you know the request is in process.

You will then receive a message indicating that the rates imported successfully.

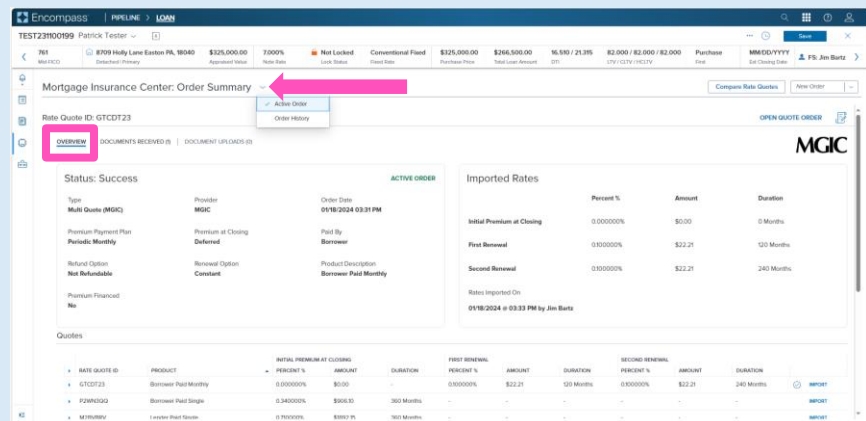
Close this message and you will be directed back to the **Order Summary** screen to view your active order.



You will notice the following navigation tabs: **OVERVIEW**, **DOCUMENTS RECEIVED**, **DOCUMENTS UPLOADED**. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rate details, the quote expiration date, and messaging returned by MGIC with a reference number and new Quote ID.

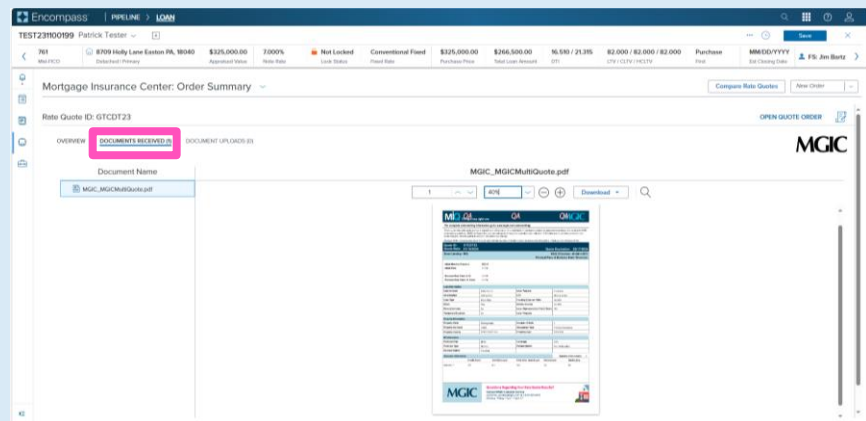
Click the **Save** button to ensure your updates are retained.



Click the **DOCUMENTS RECEIVED** link to view the Rate Quote PDF for the pricing you imported.

The Rate Quote PDF will have already auto-saved to the document folder. This is just a method to view it.

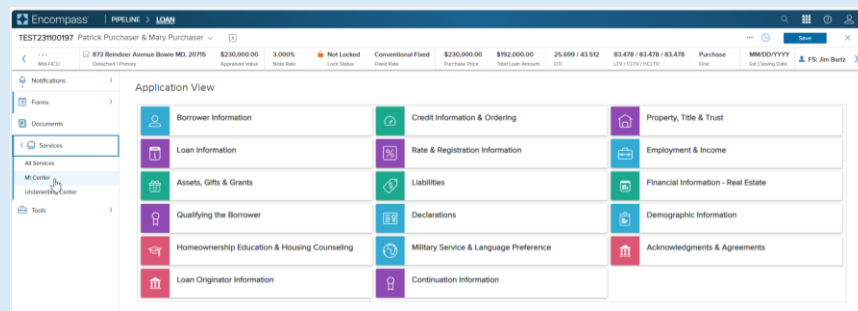
The **DOCUMENTS UPLOADED** tab is not relevant for MI Multi-Quotes.



3. Order Compare Rate Quotes

To access **Compare Rate Quotes** across MI providers, click **Services** and select **MI Center**.

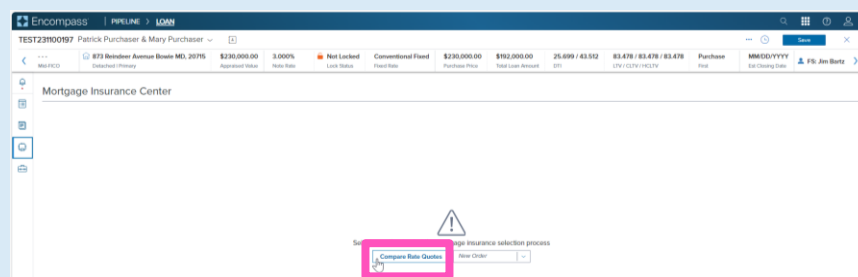
You will not be able to access the **Compare Rate Quotes** feature via the All Services screen.



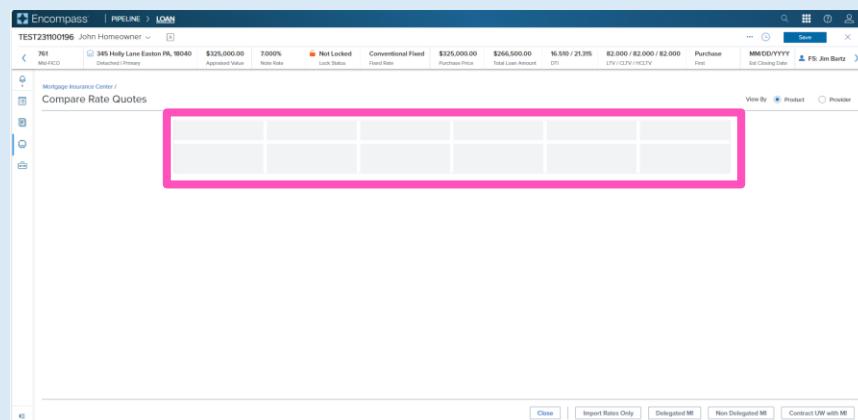
Click **Compare Rate Quotes** button to submit the rate quote compare request. A spinner will appear letting you know that the requests are in process.

All MI providers your organization has enabled will receive requests for Borrower Paid Monthly, Borrower Paid Single, Lender Paid Single, and a 1% split premium.

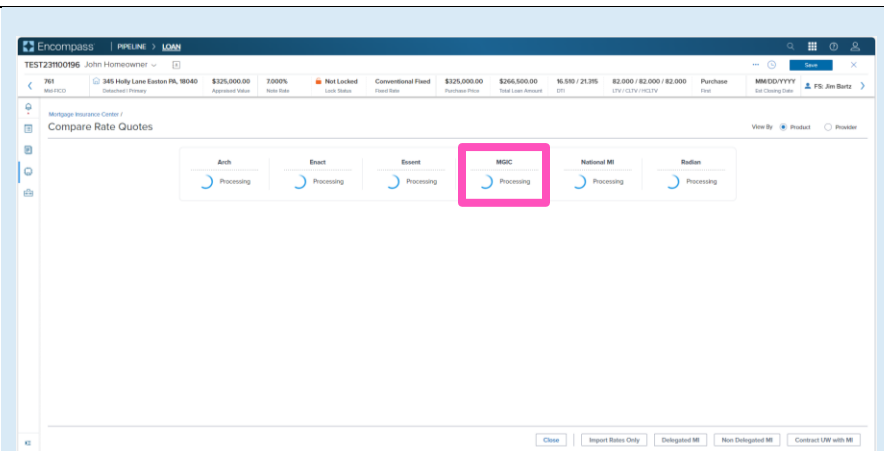
Note – If you select a provider from the New Order drop-down list you will be directed to that MI provider's order screen and will not be able to order Compare Rate Quotes.



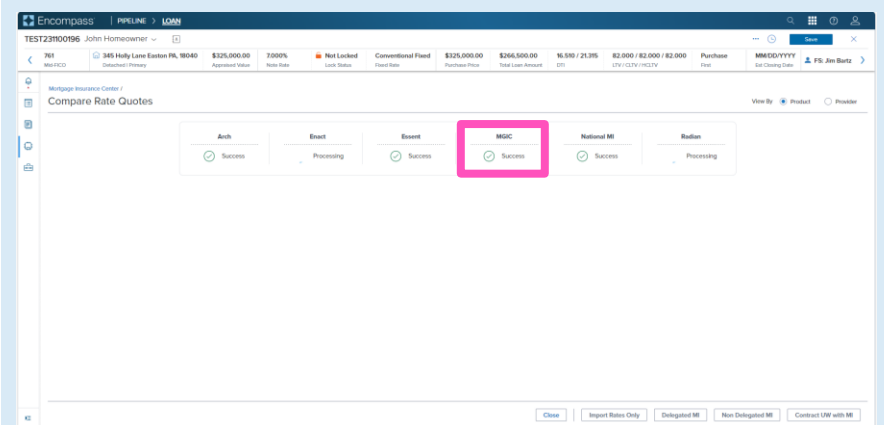
You will be directed to the Compare Rate Quotes screen. A grid will appear that the response statuses will display in.



The grid will update with indications that the requests are processing.

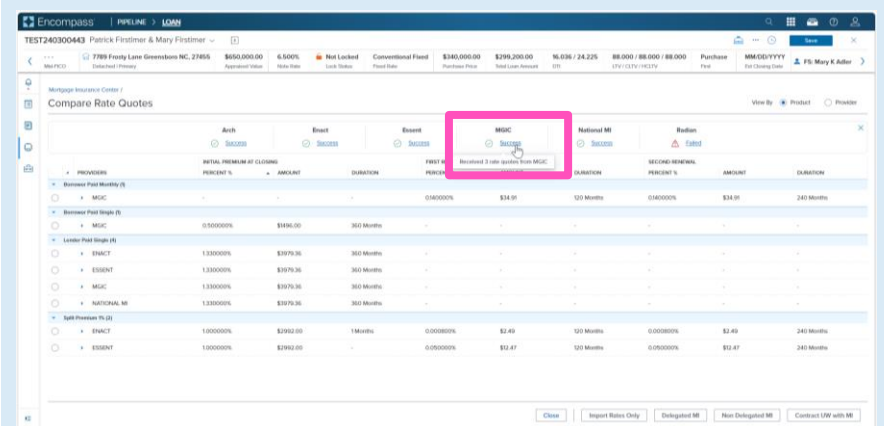


As responses are received, the grid will update with a Success indicator.



When all responses have been received, the screen will display results. You can hover over the status link for a preview message.

Note – See the Rate Quote Comparison Settings section of the Admin Guide for display order settings and instructions.



You can also click the status link to view the full status message.

The screenshot shows the 'Compare Rate Quotes' window in the Encompass software. A modal dialog box is centered on the screen, displaying a green checkmark icon and the text 'MGIC messages - Success'. Below the icon, it states: 'Request MGIC mortgage insurance through your normal business channel to obtain an indication of eligibility. Thank you for choosing MGIC. Your reference number is: 18020433 - Quote ID: FH40J2P5'. The background table lists various mortgage products with columns for 'DETAIL PREMIUM OF CLOSING', 'ANNUAL', 'DURATION', 'FIRST MONTHLY PAYMENT', 'AMOUNT', 'DURATION', 'SECOND MONTHLY PAYMENT', 'AMOUNT', and 'DURATION'. The table is currently sorted by 'DETAIL PREMIUM OF CLOSING'.

You can adjust the display order by clicking the header of the column you want to sort by.

This screenshot shows the same 'Compare Rate Quotes' window, but the modal dialog is closed. A red rectangle highlights the 'DETAIL PREMIUM OF CLOSING' column header, which is the current sort order. The table below shows the same data as the previous screenshot, but the rows are sorted based on the highlighted column. The table has the same structure with columns for 'DETAIL PREMIUM OF CLOSING', 'ANNUAL', 'DURATION', 'FIRST MONTHLY PAYMENT', 'AMOUNT', 'DURATION', 'SECOND MONTHLY PAYMENT', 'AMOUNT', and 'DURATION'.

Click the toggle arrow next to a quote to view details on that specific quote.

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TEST240300443 Patrick Firstimer & Mary Firstimer

7899 Freely Lane Greensboro NC, 27405 \$550,000.00 4.500% Not Locked Conventional Fixed \$340,000.00 \$299,200.00 \$6,036 / 24.225 88,000 / 88,000 / 88,000 Purchase Price MM/DD/YYYY For Closing Date F.S. Mary K. Adler

Compare Rate Quotes

View By: Product Provider

MGIC

Rate Quote Details

Rate Quote ID: FH052P3 Coverage %: 25 Premium Payment Plan: Periodic Monthly Product Description: Borrower Paid Monthly Renewal Option: Constant Premium at Closing: Deferred Premium at Closing: Borrower Paid By: Not Refundable Premium Paid Option: No Premium Prepaid

Disclaimer: 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 date used to provide a premium rate quote changes, the rate, premium amount, and terms may change.

Borrower Paid Single (S)

MGIC

Rate Quote Details

Rate Quote ID: 0.000000% Coverage %: 0.000000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

ENACT

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

ESSENT

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

MGIC

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

NATIONAL MI

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

Close Import Rates Only Delegated MI Non Delegated MI Contract UW with MI

Or click the top toggle arrow to view details on all quotes.

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TEST240300443 Patrick Firstimer & Mary Firstimer

7899 Freely Lane Greensboro NC, 27405 \$550,000.00 4.500% Not Locked Conventional Fixed \$340,000.00 \$299,200.00 \$6,036 / 24.225 88,000 / 88,000 / 88,000 Purchase Price MM/DD/YYYY For Closing Date F.S. Mary K. Adler

Compare Rate Quotes

View By: Product Provider

MGIC

Rate Quote Details

Rate Quote ID: FH052P3 Coverage %: 25 Premium Payment Plan: Periodic Monthly Product Description: Borrower Paid Monthly Renewal Option: Constant Premium at Closing: Deferred Premium at Closing: Borrower Paid By: Not Refundable Premium Paid Option: No Premium Prepaid

Disclaimer: 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 date used to provide a premium rate quote changes, the rate, premium amount, and terms may change.

Borrower Paid Single (S)

MGIC

Rate Quote Details

Rate Quote ID: 0.000000% Coverage %: 0.000000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

ENACT

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

ESSENT

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

MGIC

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

NATIONAL MI

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

Close Import Rates Only Delegated MI Non Delegated MI Contract UW with MI

Click the **Provider** radio button to group results by provider.

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TEST240300443 Patrick Firstimer & Mary Firstimer

7899 Freely Lane Greensboro NC, 27405 \$550,000.00 4.500% Not Locked Conventional Fixed \$340,000.00 \$299,200.00 \$6,036 / 24.225 88,000 / 88,000 / 88,000 Purchase Price MM/DD/YYYY For Closing Date F.S. Mary K. Adler

Compare Rate Quotes

View By: Product Provider

MGIC

Rate Quote Details

Rate Quote ID: FH052P3 Coverage %: 25 Premium Payment Plan: Periodic Monthly Product Description: Borrower Paid Monthly Renewal Option: Constant Premium at Closing: Deferred Premium at Closing: Borrower Paid By: Not Refundable Premium Paid Option: No Premium Prepaid

Disclaimer: 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 date used to provide a premium rate quote changes, the rate, premium amount, and terms may change.

Borrower Paid Single (S)

MGIC

Rate Quote Details

Rate Quote ID: 0.000000% Coverage %: 0.000000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

ENACT

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

ESSENT

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

MGIC

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

NATIONAL MI

Rate Quote Details

Rate Quote ID: 1.330000% Coverage %: 1.330000% Premium Payment Plan: 360 Months Product Description: - Renewal Option: - Premium at Closing: - Premium Paid By: - Premium Prepaid: -

Close Import Rates Only Delegated MI Non Delegated MI Contract UW with MI

To select the preferred quote, click the **radio button** to the left of the quote. This will enable the remaining action buttons at the bottom of the screen (the Close button is always enabled).

Click the **Import Rates Only** button to populate pricing into the loan. A spinner will appear indicating that the import is in process.

Other actions include options to order:

- Delegated MI
- Non-Delegated MI
- Contract UW with MI

Note – See the appropriate section of this guide for instructions for ordering MI or Contract UW.

You will be directed back to the **Order Summary** screen to view your active order.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rate details, the quote expiration date, and messaging returned by MGIC with a reference number and new Quote ID.

The MI pricing that was imported will be highlighted with a check mark.

The **DOCUMENTS RECEIVED** tab allows you to view the Rate Quote PDF.

The Rate Quote PDF will have already auto-saved to the document folder. This is just a method to view it.

The **DOCUMENT UPLOADED** tab is not relevant for Compare Rate Quotes.

Click the **Save** button to ensure your updates are retained.

Note – Once any MI request has been placed, you can request **Compare Rate Quotes** by clicking the button in the upper right corner.

Percent %	Amount	Duration	
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.140000%	\$34.91	120 Months
Second Renewal	0.140000%	\$34.91	240 Months

4. Order Delegated MI

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen. Select **Delegated MI** from the **Request Type** drop-down.

The quote ID of your most recently imported quote should be populated in the **Rate Quote ID** field.

Click the **magnifying glass icon** to select a different quote ID.

Note – See the appropriate section of this guide for instructions to submit a Rate Quote, Multi Quote, or Compare Rate Quotes request.

You may also manually enter a quote ID on the **MGIC: New Order** screen if the preferred quote does not appear.

The screenshot displays the 'MGIC: New Order' screen. A pop-up window titled 'Rate Quote ID Details' is open, showing a table of quote details. The table has columns for RATE QUOTE ID, QUOTE DATE/TIME, EXPIRATION DATE, INITIAL PREMIUM AT CLOSING, PERCENT %, AMOUNT, DURATION, FIRST RENEWAL, PERCENT %, AMOUNT, and DURATION. The first row shows a quote ID of 00000000, an expiration date of 02/17/2024, and a duration of 0 Months. Below the table, there are buttons for 'Premium Plan Periodic Monthly', 'Renewal Option Not Refundable', and 'Renewal Option Cancelled'. A pink arrow points to the 'Select' button in the bottom right corner of the pop-up window.

RATE QUOTE ID	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING	PERCENT %	AMOUNT	DURATION	FIRST RENEWAL	PERCENT %	AMOUNT	DURATION
00000000	11/01/2023, 8:08:55 AM	02/17/2024	0.000000%	\$0.00	0 Months	0.000000%	\$22.45	120 Months		

Buttons: Premium Plan Periodic Monthly, Renewal Option Not Refundable, Renewal Option Cancelled, Product Description SPIN Monthly

Buttons: Cancel, Select

A spinner will appear to let you know the request is being submitted.

[illegible]

A status message will appear when the request has processed. Close this message to return to the **Order Summary** screen.

Encompass | PIPELINE > LOAN | New

TEST23RD094 Patrick Purchaser & Mary Purchaser ▾

Selected Property \$230,000.00 3.000% Not Locked Lock Dates Conventional Fixed \$230,000.00 \$902,000.00 29.899 / 63.712 83.478 / 83.478 - 83.478 Purchase Rate MEMOITYTY Lst Agency Code P. J. Jim Barto

Product History

Premium Payor Fee *	Set Premium Via Front End	Premium Pay By *	Behind Sales *
Deferred Monthly		Borrower Paid	Not Refundable
Renewal Quotes *	<input type="checkbox"/> Premium Financed	Refinancing Loan	<input type="checkbox"/> Run
Constant			
Servicing Program ID	Choose Monthly Upfront Premium		

Last Date without ME
43.52

MI COVERAGE

MI Coverage %
0

AUS FINDINGS

AUS Service
Excluded Underwriter (EUI)

EUI Case File ID

DV Recommendation *

Assume Eligible

Underwriting Comments

Comments

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab provides status and rate details. There's also messaging returned by MGIC with the Certificate Number and new Quote ID.

You may use the **RESUBMIT ORDER** link at the top left of the **Order Summary** screen to resubmit your request.

Note – The **RESUBMIT ORDER** link will only appear if this is the active order. Select the desired order from the **Order History** screen in the **MI Center** to make it the active order.

The **DOCUMENTS RECEIVED** tab allows you to view the commitment certificate.

The Commitment/Certificate PDF will have already auto-saved to the document folder. This is just a method to view it.

Note – The **DOCUMENTS UPLOADED** tab is typically not relevant for Delegated MI orders.

5. Order Non Delegated MI

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen. Select **Non Delegated MI** from the **Request Type** drop-down.

The quote ID of your most recently imported quote should be populated in the **Rate Quote ID** field.

Click the **magnifying glass icon** to select a different quote ID.

Note – See the appropriate section of this guide for instructions to submit a Rate Quote, Multi Quote, or Compare Rate Quotes request.

The **Search Rate Quote ID** window will open. A list of prior quotes will appear.

Use the toggle button next to a quote to view additional details, or use the toggle all button at the top to open details on all quotes.

Click the radio button next to the preferred quote and click the **Select** button (this button will be disabled until a quote is selected).

You may also manually enter a quote ID on the **MGIC: New Order** screen if the preferred quote does not appear.

Quote Type	Quote Date/Time	Expiration Date	Initial Premium at Closing	Amount	Duration	First Renewal	Amount
Rate Quote	11/21/2023, 9:14 AM	12/31/2023	0.000000%	\$0.00	0 Months	0.000000%	\$0.00

You will be prompted to include documents with your order. Click the **Attach Documents** link to select the appropriate documents for your order.

The **Select Documents and Files** window will open.

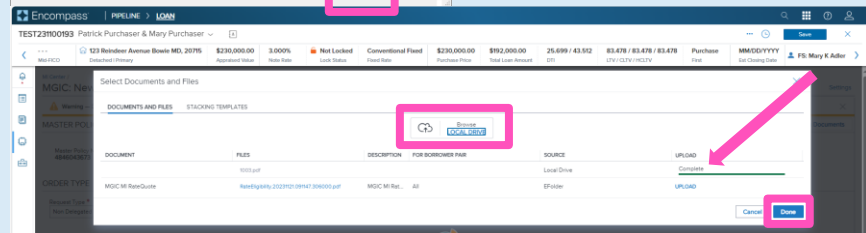
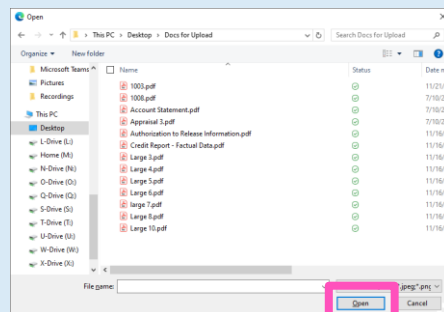
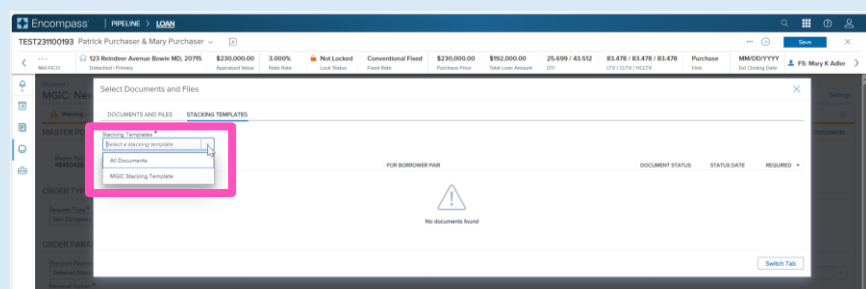
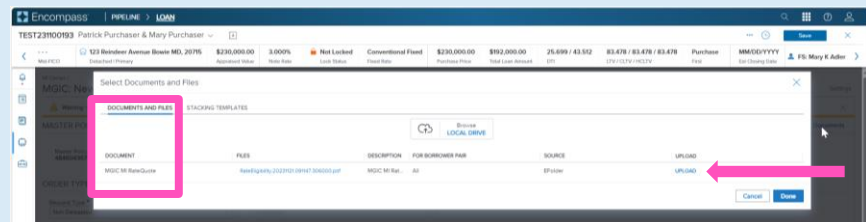
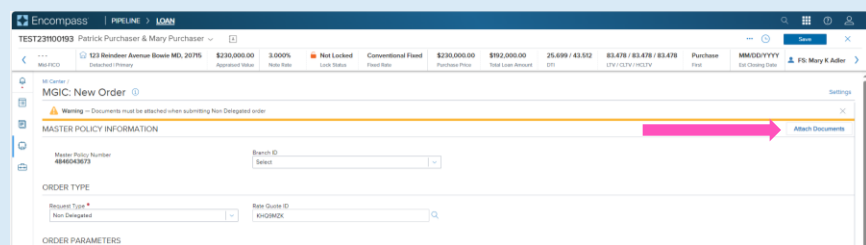
Contents of the eFolder will display on the **DOCUMENTS AND FILES** tab. Click the **UPLOAD** link to attach any of these files.

Click the drop-down list on the **STACKING TEMPLATES** tab to view and select a stacking template created by your system administrator.

You may also attach documents saved locally by clicking the **Browse LOCAL DRIVE** link on the **DOCUMENTS AND FILES** tab.

Use your file explorer to navigate to the appropriate drive, select the document(s) you wish to attach, and click the **Open** button.

The **UPLOAD** status bar will show you the progress of the upload. Make sure all files have completed the upload process, and click the **Done** button when finished.



Once you attached the necessary documents, verify all required fields are completed and all data is accurate.

Enter any pertinent Underwriting and/or Document comments in the appropriate fields.

Click the **Order** button at the bottom of the screen.

A spinner will appear to let you know the request is being submitted.

A status message will appear when the request has processed. The message will include the reference and certificate numbers.

Close this message to return to the **Order Summary**.

If your loan is Suspended upon submission, an MGIC underwriter will be in contact with questions or status updates.

Once they advise you that your loan is approved, the order status will update:

- If you are active in the loan file, click the **CHECK STATUS** button.
- If you are not active in the loan file, the status will be updated with the decision and imported rates with no manual intervention required.

Note – You may also **Check Status** from the **Order History** screen by clicking the elypsis on the far right of the row with the order.

A completion message will appear in the upper right corner and the **Order Status** will update.

You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab also provides rate details and messaging returned by MGIC with the Certificate Number and new Quote ID.

The screenshot shows the 'Mortgage Insurance Center: Order Summary' screen. The 'Overview' tab is active, displaying 'Order Status: Approved'. A pink arrow points to the 'Active Order' link in the top right. The screen displays loan details, rates, and a table of imported rates.

PRODUCT	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly	0.000000%	\$0.00		0.000000%	\$0.00	120 Months	0.000000%	\$0.00	60 Months

You may use the **RESUBMIT ORDER** link at the top left of the **Order Summary** screen to resubmit your request.

Note – The **RESUBMIT ORDER** link will only appear if this is the active order. Select the desired order from the **Order History** screen in the **MI Center** to make it the active order.

The screenshot shows the 'Mortgage Insurance Center: Order Summary' screen. The 'Overview' tab is active, displaying 'Order Status: Approved'. A pink box highlights the 'RESUBMIT ORDER' link in the top right.

The **DOCUMENTS RECEIVED** tab allows you to view the commitment certificate.

The Commitment/Certificate PDF will have already auto-saved to the document folder. This is just a method to view it.

The screenshot shows the 'Mortgage Insurance Center: Order Summary' screen. The 'Documents Received' tab is active, displaying a list of documents. A pink box highlights the 'Documents Received' tab.

The **DOCUMENT UPLOADED** tab displays details of documents uploaded:

- PACKAGE SENT (date/time)
- COMMENTS
- STATUS
- DOCUMENTS (list)
- POST CLOSING (indicator)

The screenshot shows the 'Mortgage Insurance Center: Order Summary' screen. The 'Document Uploads' tab is active, displaying a table of uploaded documents.

PACKAGE SENT	COMMENTS	STATUS	DOCUMENTS
10/25/2024 14:35 PM		Completed	Approved 3.pdf
10/25/2024 16:52 AM	Place document comments here	Completed	RateCdnly 20231019 075803 688000.pdf

6. Order Contract Underwriting

Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen.

Select the appropriate **Contract Underwriting** option (with MI or without MI) from the Request Type drop-down.

The quote ID of your most recently imported quote should be populated in the **Rate Quote ID** field.

Click the **magnifying glass icon** to select a different quote ID.

Note – See the appropriate section of this guide for instructions to submit a Rate Quote, Multi Quote, or Compare Rate Quotes request.

The **Search Rate Quote ID** window will open. A list of prior quotes will appear.

Use the toggle button next to a quote to view additional details, or use the toggle all button at the top to open details on all quotes.

Click the radio button next to the preferred quote and click the **Select** button (this button will be disabled until a quote is selected).

You may also manually enter a quote ID on the **MGIC: New Order** screen if the preferred quote does not appear.

RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOSING	PERCENT %	AMOUNT	DURATION	FIRST RENEWAL	PERCENT %	AMOUNT	DURATION
401298T	SPM Monthly	Multi Quote	12/12/2023, 8:40:38 AM	03/31/2024	0.000000%	\$0.00	0 Months	0.180000%	\$42.20	120 Months		
4212150	LPM Single	Multi Quote	12/12/2023, 8:40:38 AM	03/31/2024	0.700000%	\$1,892.16	360 Months	--	--	--		
4212150	SPM Single	Multi Quote	12/12/2023, 8:40:38 AM	03/31/2024	0.470000%	\$1,252.55	360 Months	--	--	--		
FW0828B	SPM Monthly	Multi Quote	12/10/2023, 7:47:30 AM	03/08/2024	0.000000%	\$0.00	0 Months	0.180000%	\$42.20	120 Months		

You will be prompted to include documents with your order. Click the **Attach Documents** link to select the appropriate documents for your order.

The **Select Documents and Files** window will open.

Contents of the eFolder will display on the **DOCUMENTS AND FILES** tab. Click the **UPLOAD** link to attach any of these files.

Click the drop-down list on the **STACKING TEMPLATES** tab to view and select a stacking template created by your system administrator.

You may also attach documents saved locally by clicking the **Browse LOCAL DRIVE** link on the **DOCUMENTS AND FILES** tab.

Use your file explorer to navigate to the appropriate drive, select the document(s) you wish to attach, and click the **Open** button.

The **UPLOAD** status bar will show you the progress of the upload. Make sure all files have completed the upload process, and click the **Done** button when finished.

The screenshots illustrate the following steps:

- Attach Documents:** In the Encompass interface, navigate to the 'MASTER POLICY INFORMATION' section and click the 'Attach Documents' link.
- Select Documents and Files:** The 'Select Documents and Files' window opens. The 'DOCUMENTS AND FILES' tab is selected, showing a list of documents and files.
- Stacking Templates:** The 'STACKING TEMPLATES' tab is selected, and a dropdown menu is shown to select a stacking template.
- Browse Local Drive:** A Windows File Explorer window is shown, navigating to a folder and selecting a file. The 'Open' button is clicked.
- Upload Status:** The 'Select Documents and Files' window is shown again, with the 'DOCUMENTS AND FILES' tab selected. The 'UPLOAD' status bar is visible, showing the progress of the upload.

Once you attached the necessary documents, verify all required fields are completed and all data is accurate.

Enter any pertinent Underwriting and/or Document comments in the appropriate fields.

Click the **Order** button at the bottom of the screen.

A spinner will appear to let you know the request is being submitted.

The screenshot shows the Encompass loan screen for a loan with ID TEST23H00995. The loan is in the 'LOAN' stage. The 'MI COVERAGE' section is active, showing details for MI Coverage % (12) and Affirmative Housing Type (Select). The 'AUS FINDINGS' section shows AUS Score (Excellent Underwriter (MS)) and AUS Document Waiver (AUS Document Waiver). The 'ORIGINATOR INFORMATION' section shows Originator Type (Lender - Retail). The 'Underwriting Comments' and 'Documents' sections are visible. The 'Order' button is highlighted with a red arrow at the bottom right of the screen.

A status message will appear when the request has processed. The message will include the reference and certificate numbers.

Close this message to return to the **Order Summary**.

The screenshot shows the Encompass loan screen with a 'Suspended' status message. The message box is titled 'Suspended' and contains the text: 'Thanks for your order! One of our underwriters is reviewing the loan and will contact you when it's complete. Feel free to contact Underwriting Operations at 800-255-4122 for assistance. Your reference number is 12148805. Certificate Number: 60635629'. The message box is highlighted with a red box.

If your loan is Suspended upon submission, an MGIC underwriter will be in contact with questions or status updates.

Once they advise you that your loan is approved, the order status will update:

- If you are active in the loan file, click the **CHECK STATUS** button. **OR**
- If you are not active in the loan file, the status will be updated with the decision and imported rates with no manual intervention required.

Note – You may also **Check Status** from the **Order History** screen by clicking the elipsis on the far right of the row with the order.

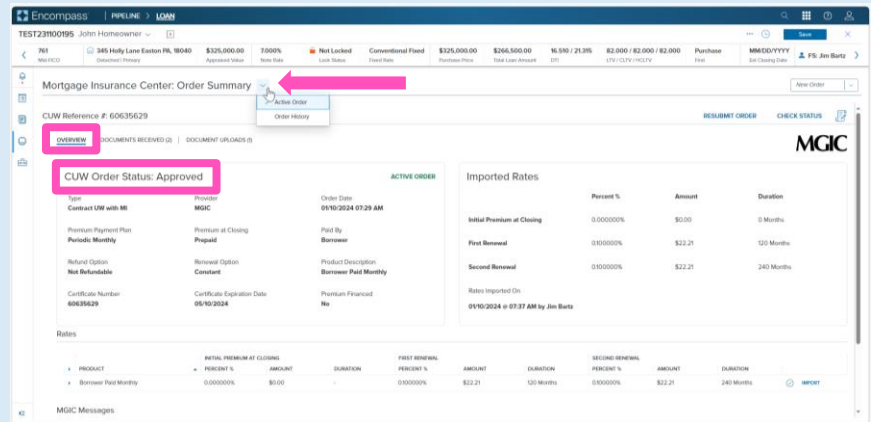
The screenshot shows the 'Mortgage Insurance Center: Order Summary' screen. The screen displays the 'CUW Order Status: Suspended' and 'Imported Rates' section. The 'CUW Order Status: Suspended' section shows the order date (09/10/2024 07:29 AM) and the order type (Contract URM with MI). The 'Imported Rates' section shows the initial premium at closing, first renewal, and second renewal. The 'CHECK STATUS' button is highlighted with a red arrow.

The screenshot shows the 'Mortgage Insurance Center: Order History' screen. The screen displays a table of orders with columns for Order Date, Order Number, Provider Name, Order Type, Expiration Date, and Status. The 'CHECK STATUS' button is highlighted with a red box.

A completion message will appear in the upper right corner and the **Order Status** will update.

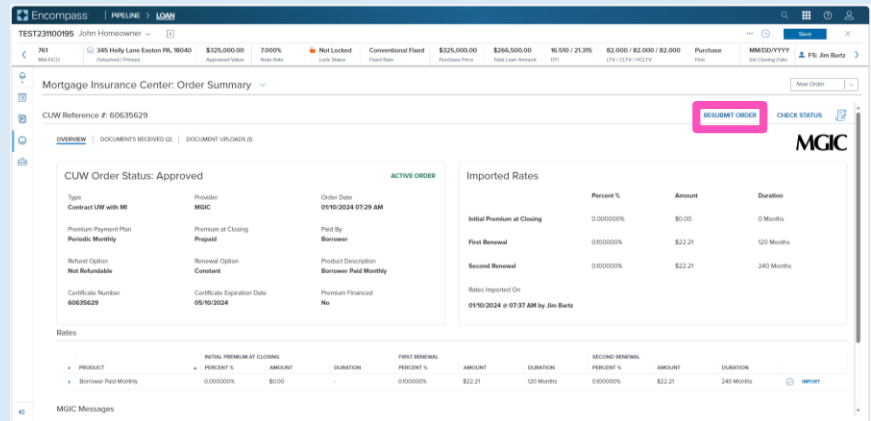
You will notice the following navigation tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. You will also notice the **toggle arrow** next to **Order Summary** which will navigate you back to the **Order History** screen.

The **OVERVIEW** tab also provides rate details and messaging returned by MGIC with the Certificate Number and new Quote ID.



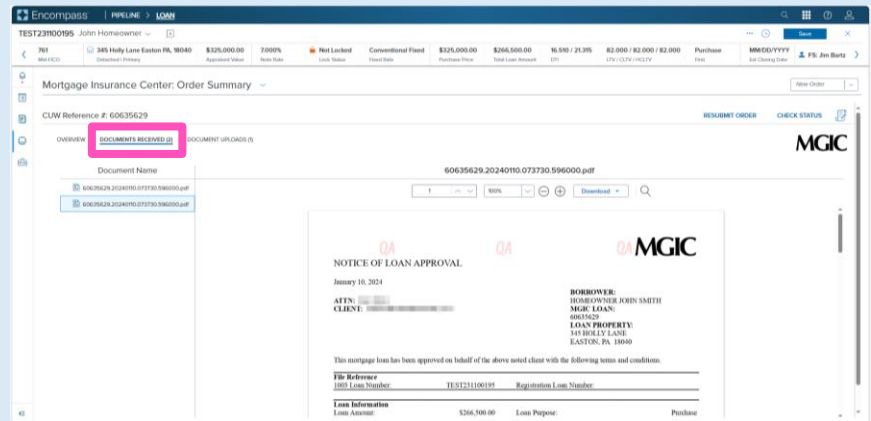
You may use the **RESUBMIT ORDER** link at the top left of the **Order Summary** screen to resubmit your request.

Note – The **RESUBMIT ORDER** link will only appear if this is the active order. Select the desired order from the **Order History** screen in the **MI Center** to make it the active order.



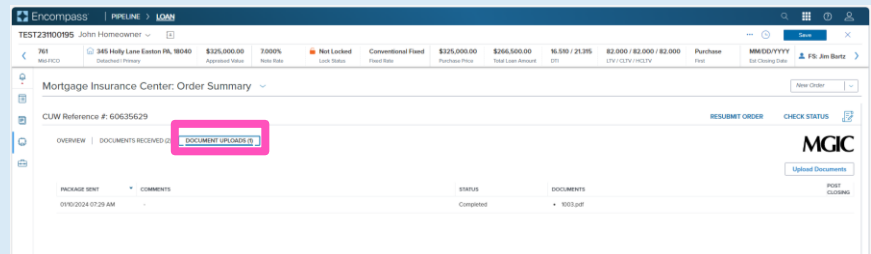
The **DOCUMENTS RECEIVED** tab allows you to view the Notice Of Loan Approval PDF.

The Notice Of Loan Approval (NOLA) PDF will have already auto-saved to the document folder. This is just a method to view it.



The **DOCUMENT UPLOADED** tab displays details of documents uploaded:

- PACKAGE SENT (date/time)
- COMMENTS
- STATUS
- DOCUMENTS (list)
- POST CLOSING (indicator)

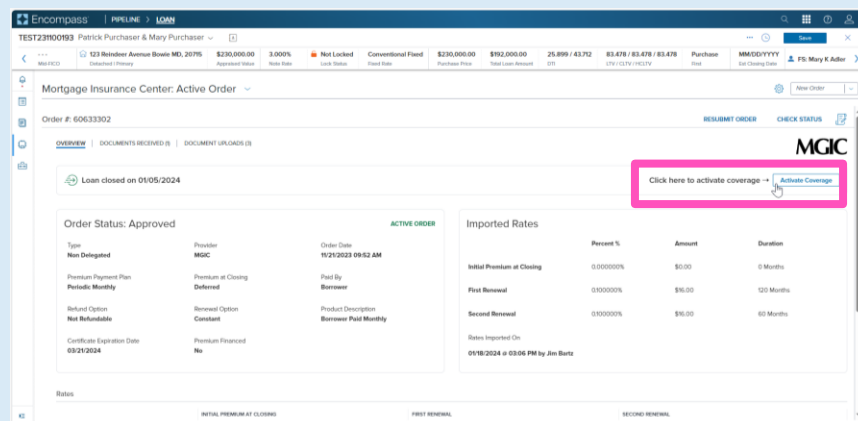


7. Mortgage Insurance Activation

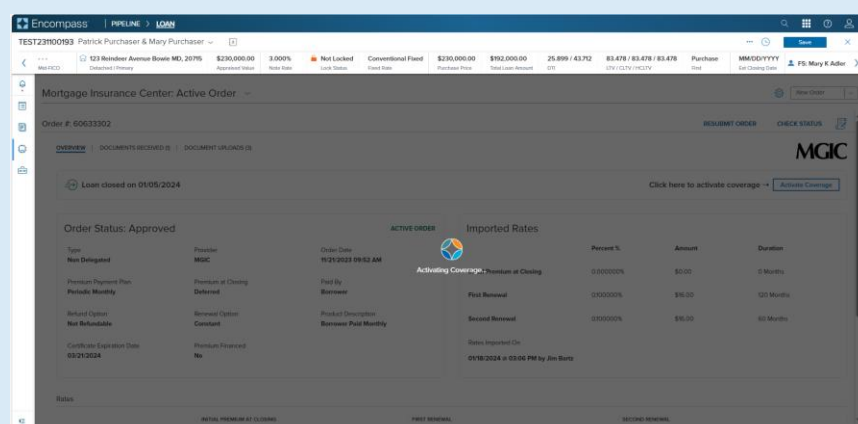
Navigate to the **Order Summary** screen for the order you wish to activate.

Click the **Activate Coverage** button.

Note – The order must be in an Approved status and the loan closing date must be on or before the date you wish to activate for the **Activate Coverage** button to be enabled.

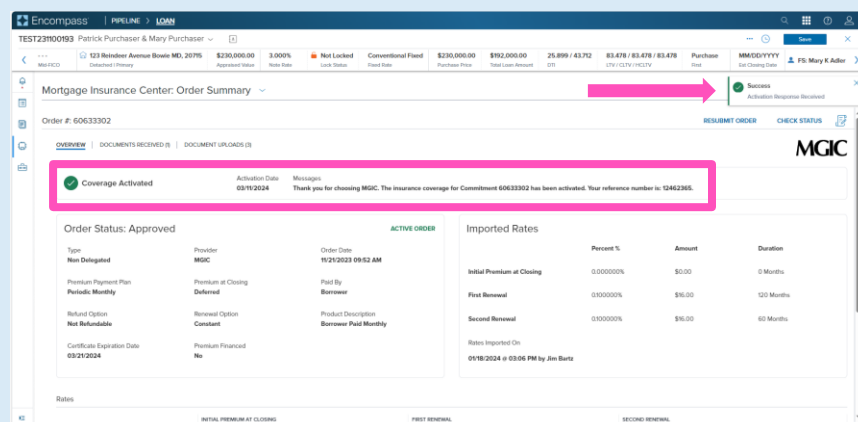


A spinner will appear showing that coverage is being activated.



A window will appear indicating the activation response has been received.

The page will also be updated to indicate Coverage Activated, date of activation, and a message with commitment and reference numbers.

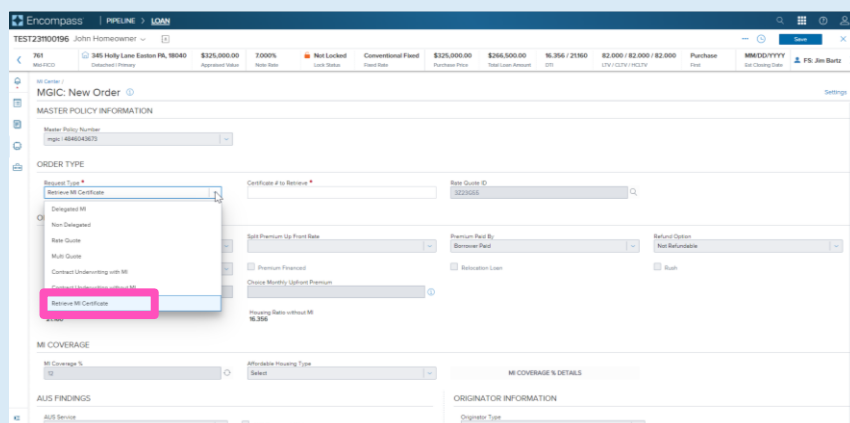


8. Retrieve MI Certificate

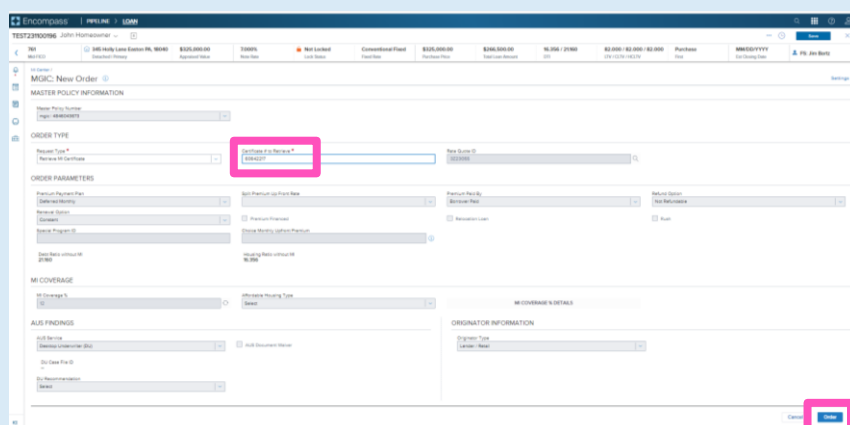
Follow steps 1.a or 1.b to navigate to the **MGIC: New Order** screen.

Select the **Retrieve MI Certificate** from the **Request Type** drop-down.

Note – This feature is intended for use **ONLY** when a Commitment Certificate could not be initially ordered from Encompass due to a technical or system issue.



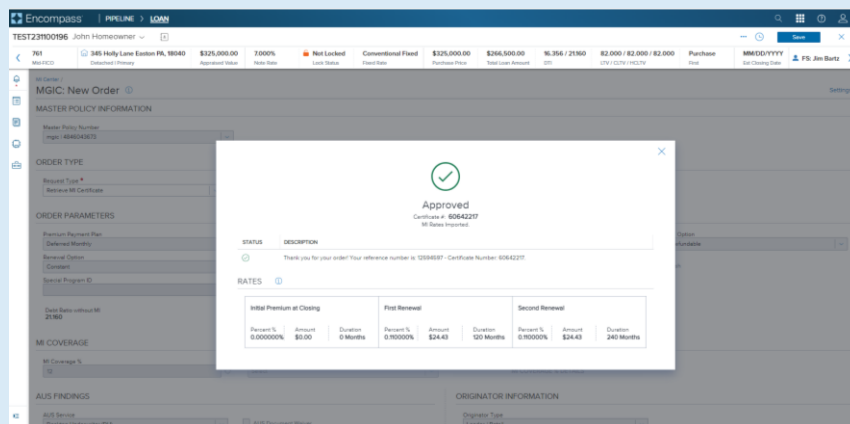
Enter the appropriate Commitment Certificate Number in the **Certificate # to Retrieve** field and click the **Order** button.



A spinner will appear letting you know the request is in process.

You will then receive a message indicating the loan status and that the rates imported successfully.

Close the message when you are finished.

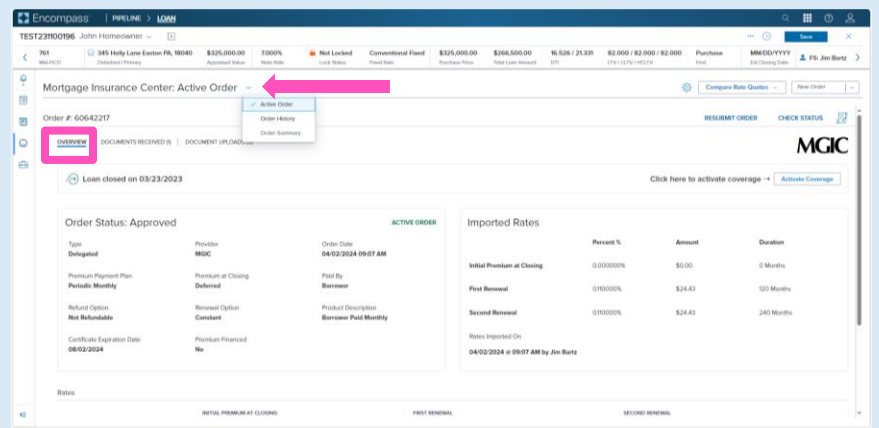


Initial Premium at Closing		First Renewal		Second Renewal	
Percent %	Amount	Percent %	Amount	Percent %	Amount
0.000000%	\$0.00	0.100000%	\$24.43	0.100000%	\$24.43
		Duration	120 Months	Duration	240 Months

You will be directed back to the **Active Order** screen.

You will notice the following navigation tabs: **OVERVIEW**, **DOCUMENTS RECEIVED**, **DOCUMENTS UPLOADED**. You will also notice the **toggle arrow** next to **Active Order** which will navigate you back to the **Order History** screen.

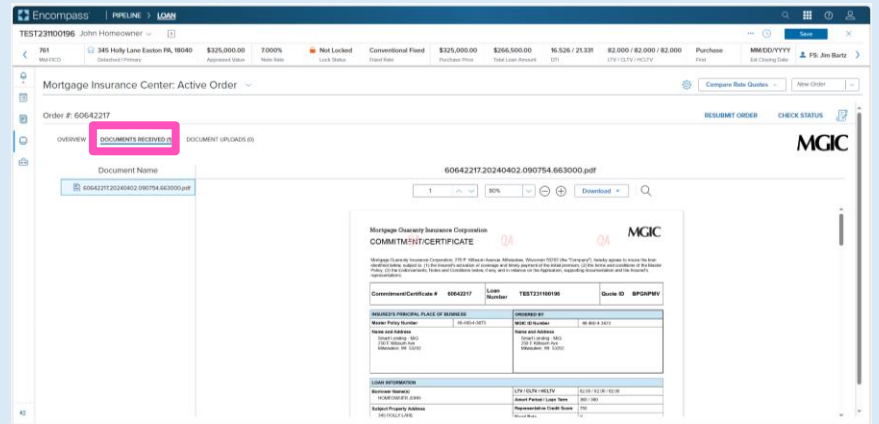
The **OVERVIEW** tab provides status and rates details, the order date, and messaging returned by MGIC with a reference number and the Certificate Number.



The **DOCUMENTS RECEIVED** tab allows you to view the Commitment Certificate PDF.

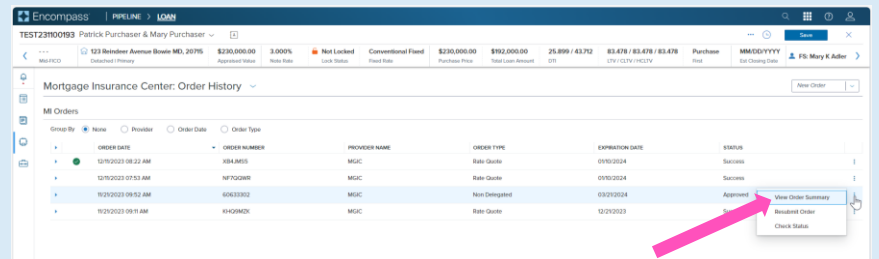
The Commitment Certificate PDF will have already auto-saved to the document folder. This is just a method to view it.

The **DOCUMENTS UPLOADED** tab is not relevant for Retrieve MI Certificate.

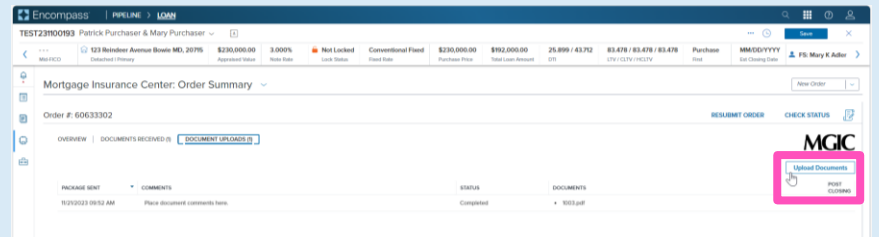


9. Submit Post-Close Documents

Navigate to the Mortgage Insurance Center. Open the **Order Summary** screen of the order you would like to submit documents for.

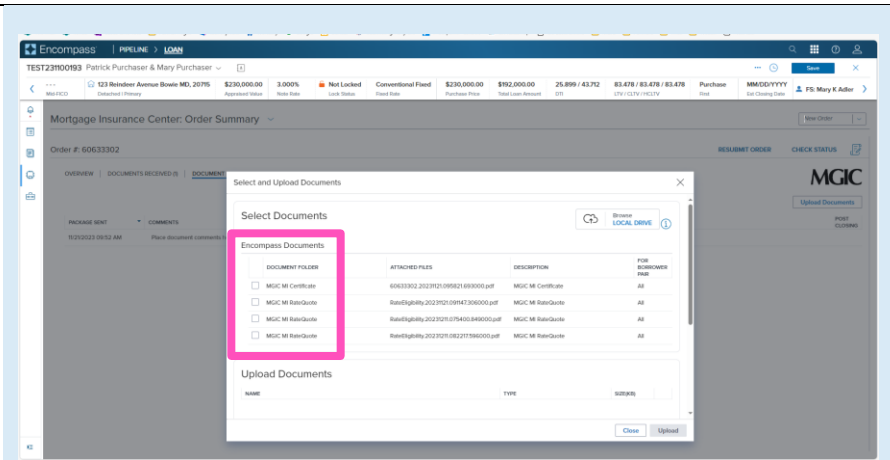


On the **DOCUMENT UPLOADED** tab, click the **Upload Documents** button.



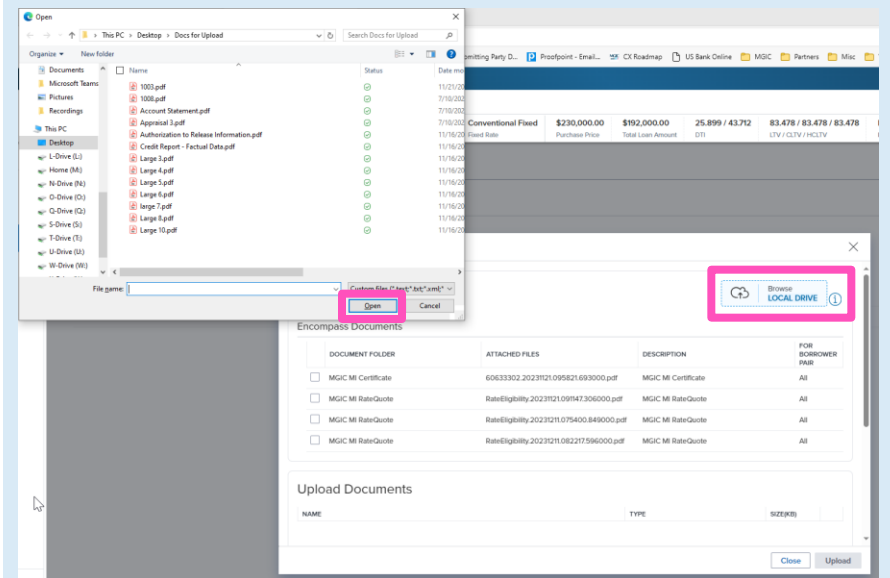
The **Select and Upload Documents** window will open.

If the document(s) you would like to submit are in the eFolder, select them from the **Encompass Documents** section.



You may also attach documents saved locally by clicking the **Browse LOCAL DRIVE** link.

Use your file explorer to navigate to the appropriate drive, select the document(s) you wish to attach, and click the **Open** button.

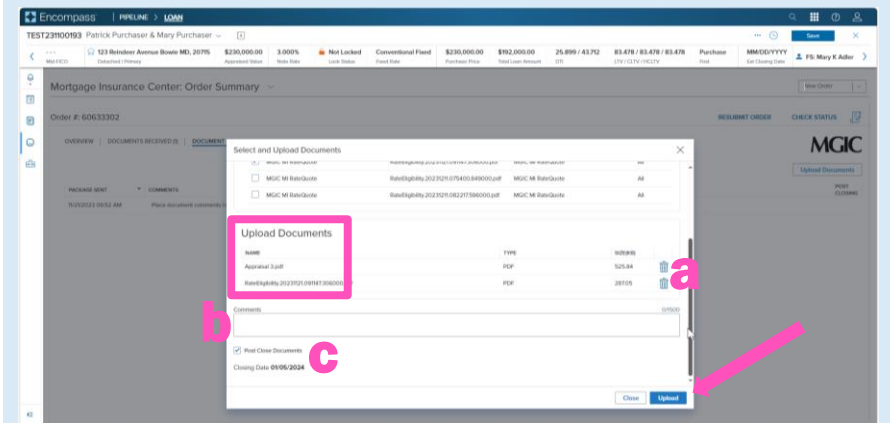


All selected documents will display in the **Upload Documents** section.

- Click the **trash can** icon for any documents you do not want to submit.
- Add any additional information you'd like noted within the **Comments** section.
- Ensure the **Post Close Documents** checkbox is checked.

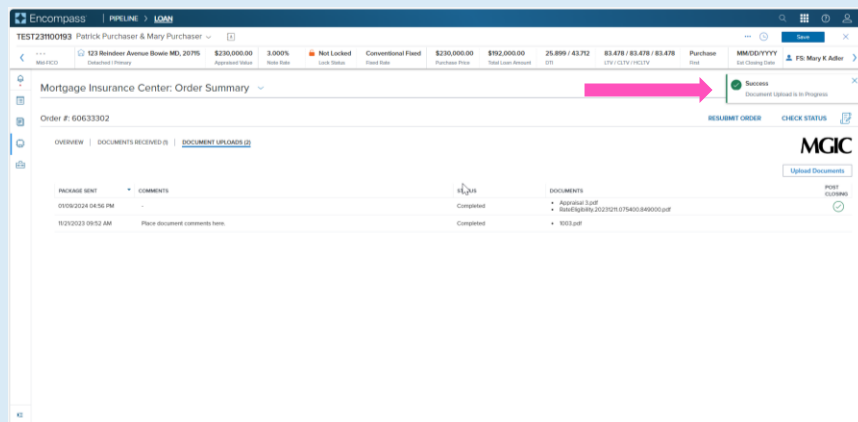
Click the **Upload** button to submit the document(s).

Note – The **Closing Date** is displayed, and should be on/before the date of submission. The **Post Close Documents** checkbox should default to checked as long as the date is not in the future.



A spinner will appear letting you know the request has initialized.

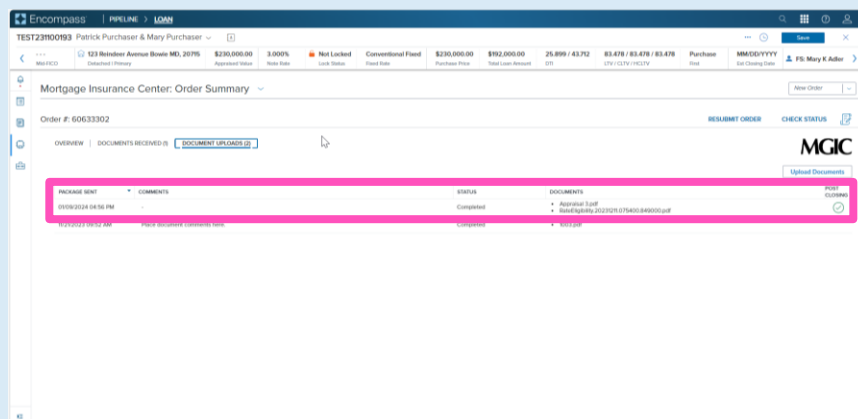
Upon completion you will be redirected to the **Order Summary** Screen and a status message will then appear letting you know the upload is in progress.



The **DOCUMENT UPLOADS** tab displays details of documents uploaded:

- PACKAGE SENT (date/time)
- COMMENTS
- STATUS
- DOCUMENTS (list)
- POST CLOSING (indicator)

Note – You may have to refresh the page to see the completed document upload.



Loan Document List

It's NOT required to place your documents in this order. This list is for informational purposes.

- Appraisal
- Assets
- Borrower Authorization Signed
- Closing Disclosure
- Condo Questionnaire
- Cover sheet for Return Doc Delivery
- Credit
- Disclosure
- Divorce Decree
- DU Findings
- Flood Certification
- Home Inspection Report
- Income
- Lease Agreement
- Lender Decision Document
- Lender Notes
- Loan Application (1003)
- Loan Application (1003) Signed
- Loan Estimate
- LP Feedback
- Miscellaneous
- Mortgage/DOT
- Note
- Other AU Results
- Pay History/Collection Notes
- Program Guidelines
- Purchase Agreement
- Registration/Rate Lock Confirmation
- Returned NOLA
- Tax Returns
- Title
- Transmittal Summary (1008)
- Vendor Report

Admin Setup

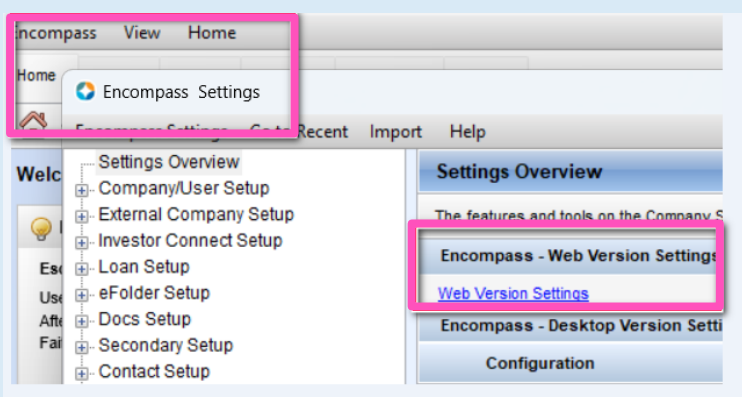
1. Access Web Settings

There are two ways to access Web Settings.

In EPC, select **Admin** from the waffle menu in the upper right corner.

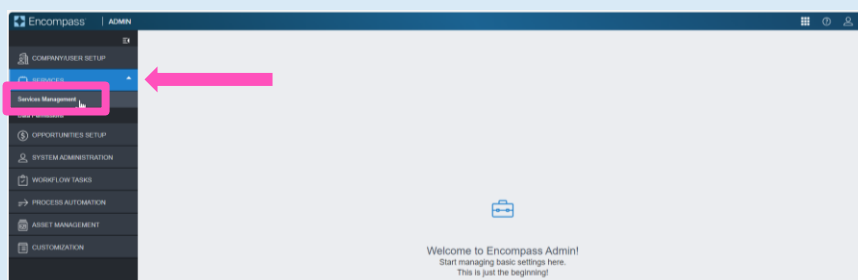


In EMN, navigate to **Encompass Settings**. Click **Web Version Settings**.

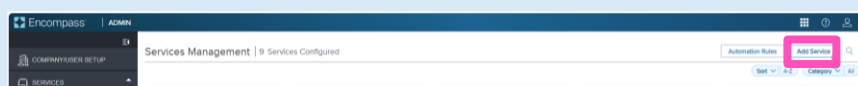


2. Setup Steps

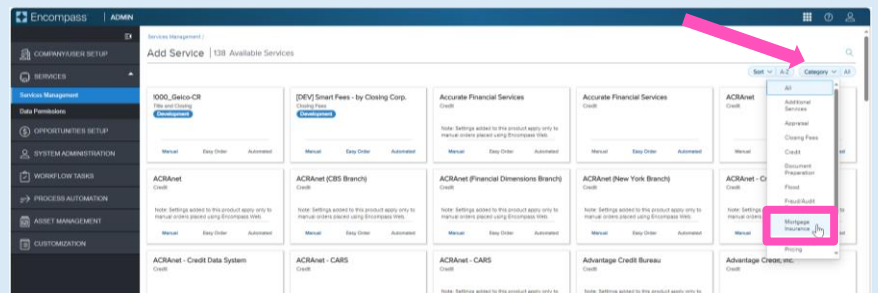
On the **Admin** screen, open the **Services** menu and select **Services Management**.



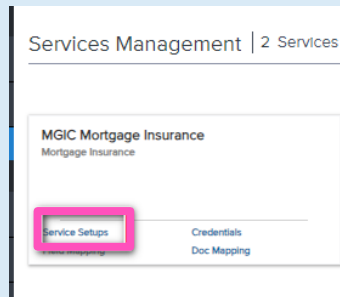
Select **Add Service**.



Select **Mortgage Insurance** from the **Category** drop-down list.

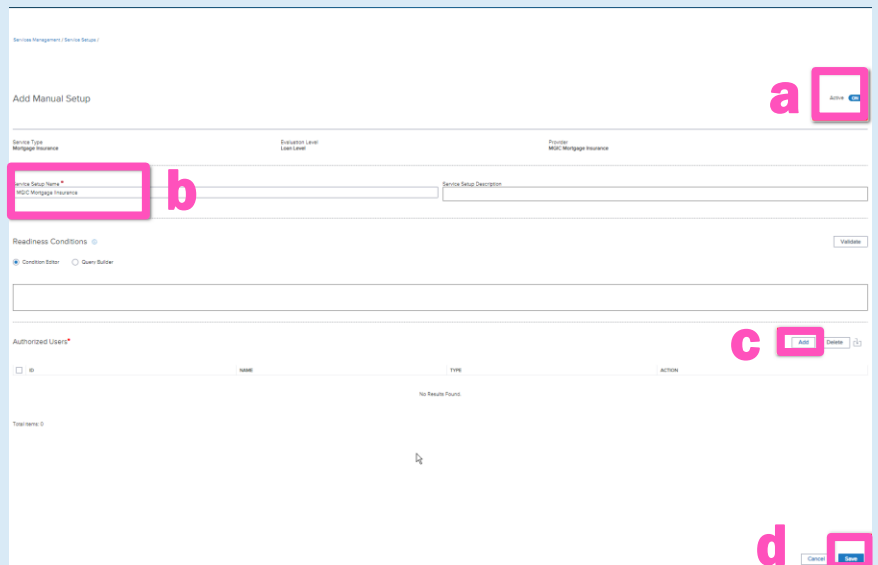


Select **MGIC Mortgage Insurance**, click **Service Setups** and click **Add**.



You will be directed to the **Add Manual Setup** screen.

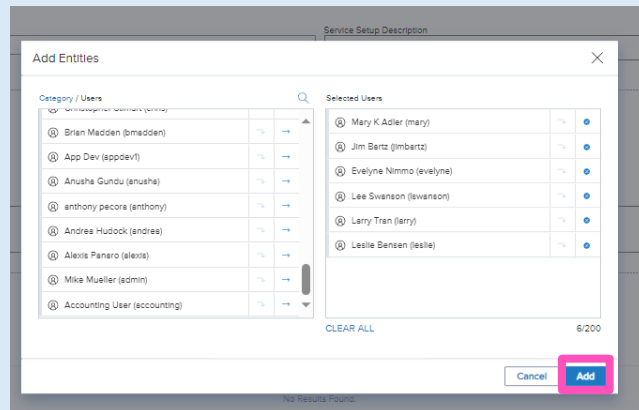
- Click the **Active** button to turn the service on.
- Enter a **Service Setup Name**.
- Click the **Add** button to open the **Add Entities** window.
- Once you've mapped users and closed the Add Entities window you will be returned to this screen. Click **Save**.



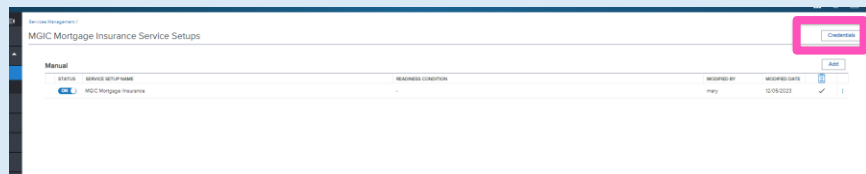
In the **Add Entities** window, select the user(s) you want to map from the **Category / Users** column and move them to the **Selected Users** column by clicking the **Arrow** icon. Click **Add**.

You will be returned to the **Add Manual Setup** screen. As stated in the previous step, you will need to click the **Save** button on that screen.

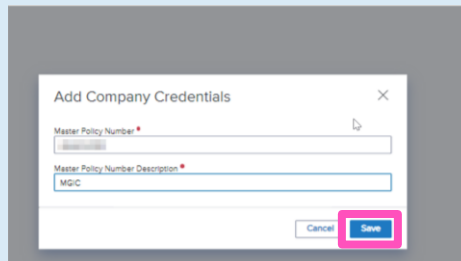
Note – If you need to remove a user from the **Selected Users** column, click the **X** button next to their name and they will be moved back to the **Category / Users** column.



On the MGIC Mortgage Insurance Service Setups screen, click the **Credentials** button.

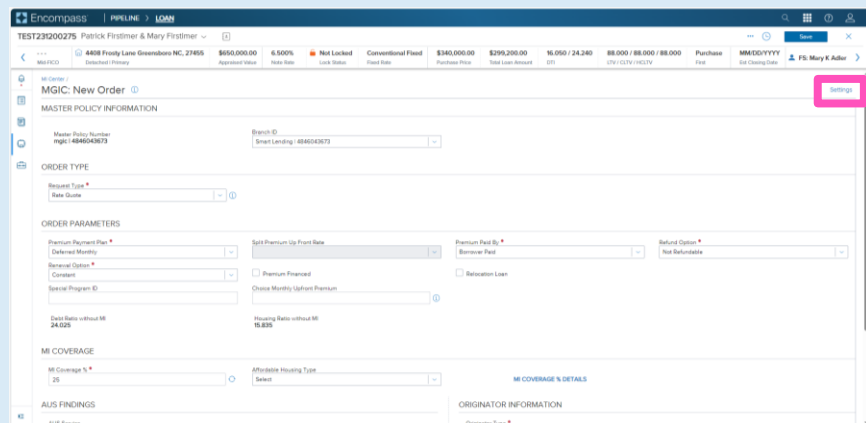


The Add Company Credentials window will open. Enter your MGIC **Master Policy Number** and a **Master Policy Number Description**. Click **Save**.



3. Admin Settings

From within a loan, go to the **MGIC: New Order** or **MGIC: Edit Order** screen. Click the **Settings** link in the upper right corner.



The **Admin Settings** window will open. Setting options are available for the following categories:

- **Branches**
- **Premium, Refund and Renewal Options**
- **Premium Payment Plan**
- **Persona Ordering Permissions**
- **MI Coverage Percentage**

Adjust the settings as applicable to add/edit/remove options as well as set default values.

Once you have adjusted the settings, click **Save**.

Note – Though these settings are accessed within a loan, they are global settings.

4. Rate Quote Comparison Settings

From within a loan, click the **MI Center Settings** link in the upper right corner.

Status: Success		Imported Rates	
Type	Provider	Percent %	Amount
Rate Quote	MGIC		
Premium Payment Plan	Premium at Closing		
Periodic Monthly	Deferred		
Refund Option	Renewal Option		
Not Refundable	Constant		
Premium Financed	Product Description		
No	Borrower Paid Monthly		

The **MI Center Rate Quote Comparison Settings** screen will open.

The **Default Sort Preference** will control the Rate Quote Comparison display order. You may choose to sort by **Rate** or **Provider Name**.

To sort by rate, click the radio button next to the **Rate** field. You may select to sort by **Lowest on top** or **Highest on top**.

Note – When sorting by rate, quotes will display in order by Initial Premium Rate. In the event of an Initial Premium Rate tie, the next sort will be by First Renewal Rate. In the event of a First Renewal Rate tie, the final sort will be by Provider Name.

To sort by provider, click the radio button next to the **Provider Name** field. You may select to sort by **A to Z** or **Z to A**.

Note – When sorting by provider, no secondary sort is necessary as ties are not possible.

The **Products to Display** setting will control the products displayed for a Rate Quote Comparison order. Click the appropriate check box for the products you would like to add to, or remove from, the Rate Quote Comparison.

Note – The **Order Summary** screen will also only include the products configured to display.

Encompass | PIPELINE | LOAN

TEST23RD0098 Patrick Purchaser & Mary Purchaser

123 Reindeer Avenue Bowie MD 20715 \$230,000.00 3.000% Not Locked Conventional Fixed \$230,000.00 \$192,000.00 25.899 / 43.712 83.478 / 83.478 / 83.478 Purchase PMMS/YYY Ed Closing Date PS Mary E Adair

MI Center Rate Quote Comparison Settings

Default Sort Preference

Select Rate or Provider Name to determine the default sort order of rate quotes on the MI Center Rate Quote Comparison page.

FIELD SORT OPTION

☒ Rate Lowest on top

☐ Provider Name

Quotes will be sorted by Initial Premium Rate, followed by First Renewal Rate (if less for Initial Premium Rate), followed by Provider Name (if less for First Renewal Rate).

Products to Display

- ☒ Borrower Paid Monthly Premium
- ☒ Borrower Paid Single Premium
- ☒ Lender Paid Single Premium
- ☒ Split Premium P/L Backroom

At least one product must be selected.

Cancel Save

Once you have adjusted the settings, click **Save**.

Note – Though these settings are accessed within a loan, they are global settings.

Encompass | PIPELINE | LOAN

TEST23RD0098 Patrick Purchaser & Mary Purchaser

123 Reindeer Avenue Bowie MD 20715 \$230,000.00 3.000% Not Locked Conventional Fixed \$230,000.00 \$192,000.00 25.899 / 43.712 83.478 / 83.478 / 83.478 Purchase PMMS/YYY Ed Closing Date PS Mary E Adair

MI Center Rate Quote Comparison Settings

Default Sort Preference

Select Rate or Provider Name to determine the default sort order of rate quotes on the MI Center Rate Quote Comparison page.

FIELD SORT OPTION

☒ Rate Lowest on top

☐ Provider Name

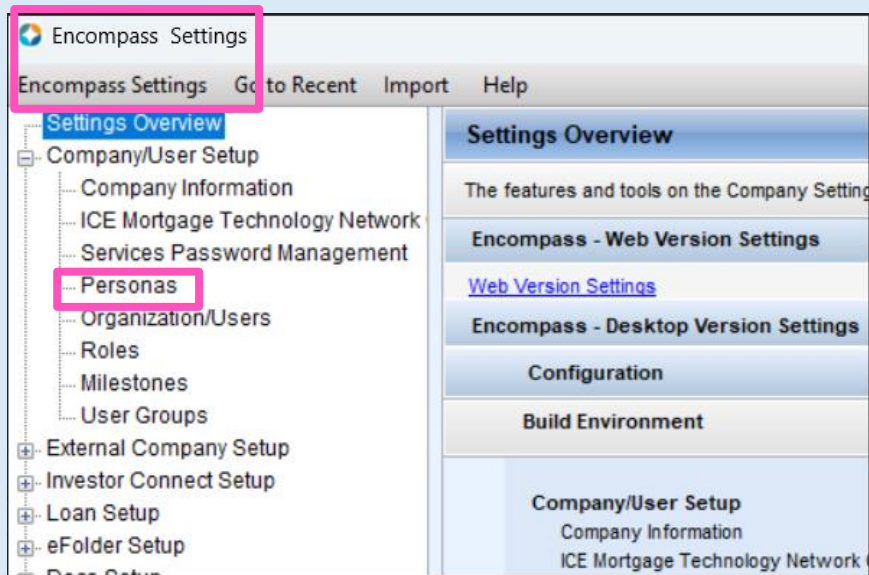
Quotes will be sorted by Provider Name. Secondary sort is not necessary since ties are not possible.

Cancel Save

5. Setting MI Center Persona Permissions in EMN

In EMN, navigate to **Encompass Settings**. Click **Personas**.

Note, Personas created as 'All Access' persona will have the boxes all checked by default. Personas created as 'No Access' will be unchecked by default, and you will need to select the permissions.



In **Create a persona**, select your persona. Click **Web Version**.



In **Standard Features**, select **MI Center**. Select the appropriate permissions for the persona

Click **Save**.

Note, you will need to update MI Center permissions by Persona.

