

GET CONNECTED



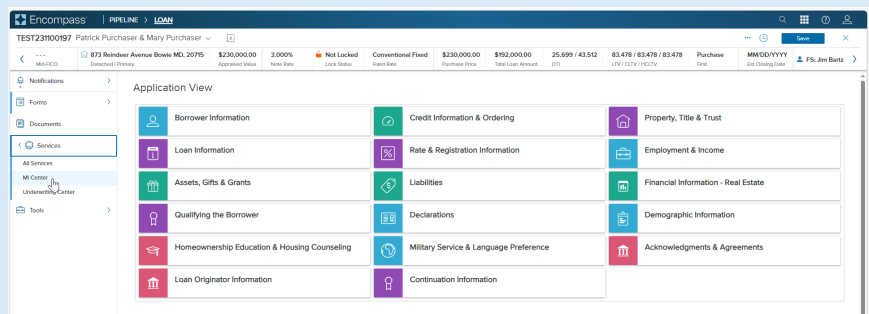
Quick Guides – Order Compare Rate Quotes through Encompass Partner Connect™

Last Revised Date: 08/13/2024

1. Select 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.

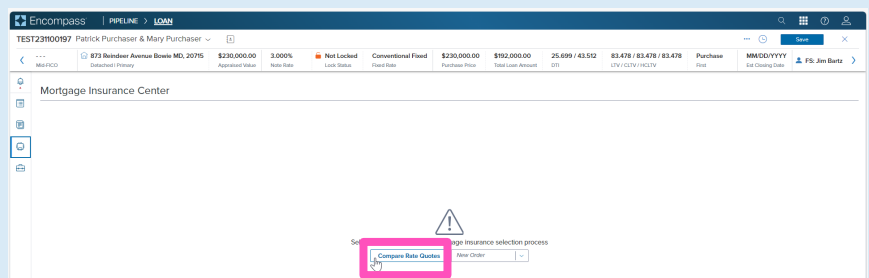


2. Order Compare Rate Quotes

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.

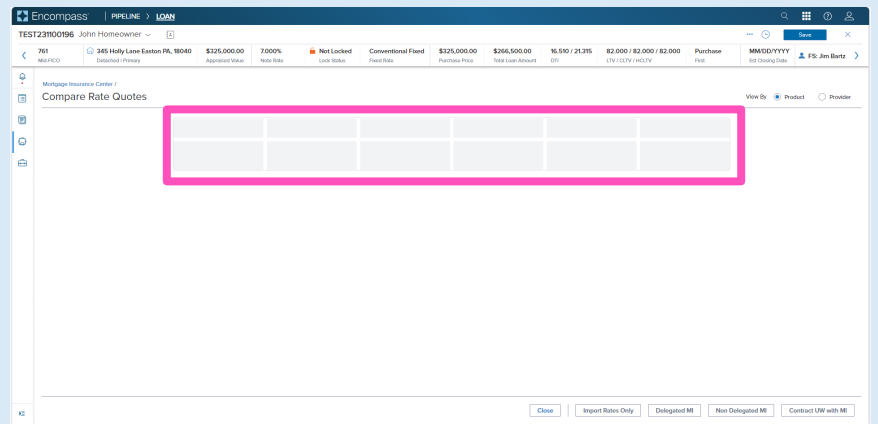


Contacts: MGIC Integration Services
Integration_services@mgic.com 1-888-644-2334

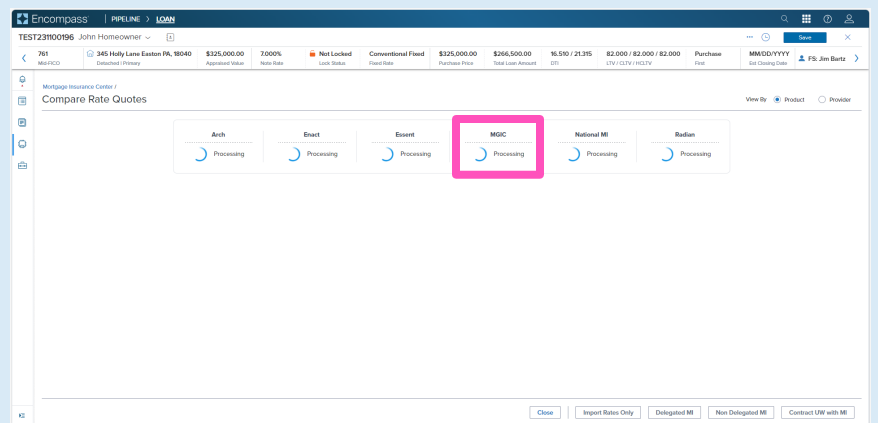
Your MGIC Representative
mgic.com/contact

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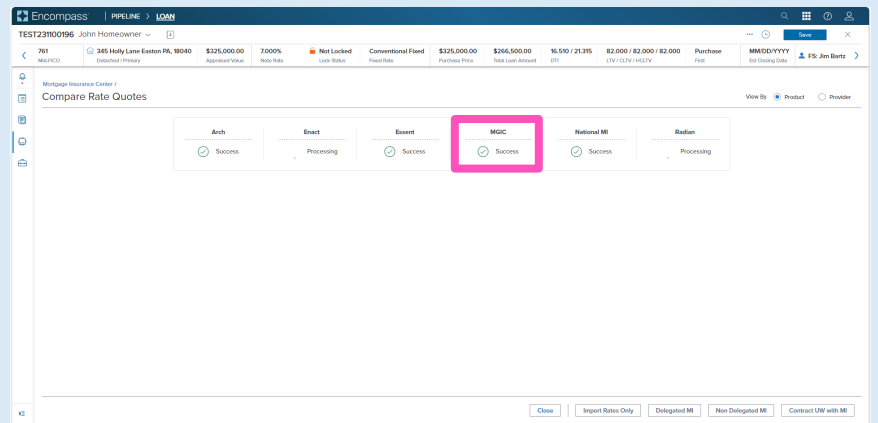
You will be directed to the Compare Rate Quotes screen. A grid will appear that the response statuses will display in.



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



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

PROVIDERS	INITIAL PREMIUM AT CLOSING	PERCENT %	AMOUNT	DURATION	FIRST RENEWAL	PERCENT %	AMOUNT	DURATION	SECOND RENEWAL	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly (P)												
MGIC					0.040000%		\$14.91	120 Months	0.040000%		\$14.91	240 Months
Borrower Paid Single (S)												
MGIC	0.500000%		\$1496.00	360 Months								
Lender Paid Single (L)												
ENACT	1.330000%		\$3076.36	360 Months								
ESSENT	1.330000%		\$3076.36	360 Months								
MGIC	1.330000%		\$3076.36	360 Months								
NATIONAL MI	1.330000%		\$3076.36	360 Months								
Split Premium (P) (S)												
ENACT	1.000000%		\$2992.00	1 Months	0.000000%		\$2.49	120 Months	0.000000%		\$2.49	240 Months
ESSENT	1.000000%		\$2992.00		0.050000%		\$12.47	120 Months	0.050000%		\$12.47	240 Months

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

MGIC messages - Success

Request MGIC mortgage insurance through your normal business channel to obtain an indication of eligibility. Thank you for choosing MGIC. Your reference number is: 18204433 - Quote ID: F1403271.

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

PROVIDERS	INITIAL PREMIUM AT CLOSING	PERCENT %	AMOUNT	DURATION	FIRST RENEWAL	PERCENT %	AMOUNT	DURATION	SECOND RENEWAL	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly (P)												
MGIC					0.040000%		\$14.91	120 Months	0.040000%		\$14.91	240 Months
Borrower Paid Single (S)												
MGIC	0.500000%		\$1496.00	360 Months								
Lender Paid Single (L)												
ENACT	1.330000%		\$3076.36	360 Months								
ESSENT	1.330000%		\$3076.36	360 Months								
MGIC	1.330000%		\$3076.36	360 Months								
NATIONAL MI	1.330000%		\$3076.36	360 Months								
Split Premium (P) (S)												
ENACT	1.000000%		\$2992.00	1 Months	0.000000%		\$2.49	120 Months	0.000000%		\$2.49	240 Months
ESSENT	1.000000%		\$2992.00		0.050000%		\$12.47	120 Months	0.050000%		\$12.47	240 Months

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

Encompass | PIPELINE > LOAN

TEST240300443 Patrick Firstimer & Mary Firstimer

7789 Freely Lane Greensboro NC, 27455 \$550,000.00 4.500% Not Locked Conventional Fixed \$340,000.00 \$299,200.00 16.036 / 24.225 88.000 / 88.000 / 88.000 Purchase Price MMDDYYYY Edit Closing Date F5 Mary K Adler

Mortgage Insurance Center / Compare Rate Quotes

Arch Success Enact Success Essent Success MGIC Success National MI Success Radian Failed

MGIC

Rate Quote Details

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

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

Borrower Paid Single (S)

MGIC

0.500000% \$1696.00 360 Months

Lender Paid Single (S)

ENACT

1.330000% \$3879.36 360 Months

ESSENT

1.330000% \$3879.36 360 Months

MGIC

1.330000% \$3879.36 360 Months

NATIONAL MI

1.330000% \$3879.36 360 Months

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.

Encompass | PIPELINE > LOAN

TEST240300443 Patrick Firstimer & Mary Firstimer

7789 Freely Lane Greensboro NC, 27455 \$550,000.00 4.500% Not Locked Conventional Fixed \$340,000.00 \$299,200.00 16.036 / 24.225 88.000 / 88.000 / 88.000 Purchase Price MMDDYYYY Edit Closing Date F5 Mary K Adler

Mortgage Insurance Center / Compare Rate Quotes

Arch Success Enact Success Essent Success MGIC Success National MI Success Radian Failed

MGIC

Rate Quote Details

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

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

Borrower Paid Single (S)

MGIC

0.500000% \$1696.00 360 Months

Rate Quote Details

Rate Quote ID	Coverage %	Single Life Of Loan Premium Payment Plan	Borrower Paid Single Product Description	Renewal Option	Prepaid Premium at Closing	Borrower Paid By	Not Refundable Refund Option	No Premium Financed
Q005LW	25	Single Life Of Loan	Borrower Paid Single	Renewal Option	Prepaid	Borrower	Not Refundable	No

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

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

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

Encompass | PIPELINE > LOAN

TEST240300443 Patrick Firstimer & Mary Firstimer

7789 Freely Lane Greensboro NC, 27455 \$550,000.00 4.500% Not Locked Conventional Fixed \$340,000.00 \$299,200.00 16.036 / 24.225 88.000 / 88.000 / 88.000 Purchase Price MMDDYYYY Edit Closing Date F5 Mary K Adler

Mortgage Insurance Center / Compare Rate Quotes

Arch Success Enact Success Essent Success MGIC Success National MI Success Radian Failed

View By Product Provider

PREMIUM PAYMENT PLAN

PREMIUM PAYMENT PLAN	INITIAL PREMIUM AT CLOSING PERCENT %	AMOUNT	DURATION	FIRST RENEWAL PERCENT %	AMOUNT	DURATION	SECOND RENEWAL PERCENT %	AMOUNT	DURATION
ENACT (S)									
Lender Paid Single	1.330000%	\$3879.36	360 Months	-	-	-	-	-	-
Split Premium 1%	1.000000%	\$2992.00	1 Months	0.000000%	\$2.49	120 Months	0.000000%	\$2.49	240 Months
ESSENT (S)									
Lender Paid Single	1.330000%	\$3879.36	360 Months	-	-	-	-	-	-
Split Premium 1%	1.000000%	\$2992.00	-	0.050000%	\$12.47	120 Months	0.050000%	\$12.47	240 Months
MGIC (S)									
Borrower Paid Monthly	-	-	-	0.400000%	\$34.01	120 Months	0.400000%	\$34.01	240 Months
Borrower Paid Single	0.500000%	\$1696.00	360 Months	-	-	-	-	-	-
Lender Paid Single	1.330000%	\$3879.36	360 Months	-	-	-	-	-	-
NATIONAL MI (S)									
Lender Paid Single	1.330000%	\$3879.36	360 Months	-	-	-	-	-	-

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

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

Your MGIC Representative
mgic.com/contact

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 the full user guide for instructions for ordering MI or Contract UW.

The screenshot shows the 'Compare Rate Quotes' interface. At the top, there's a header with loan details: TEST240300443, Patrick Firstimer & Mary Firstimer, \$550,000.00, 6.500%, Not Locked, Conventional Fixed, \$340,000.00, \$299,200.00, 15.036 / 24.225, 88.000 / 88.000 / 88.000, Purchase, MMDD/YYYY, F.S. Mary K. Adler. Below this is a table of quotes. The first quote is from MGIC, with a rate of 0.000000%, an amount of \$146.00, and a duration of 360 Months. A pink box highlights this quote. At the bottom right, there are buttons: 'Close', 'Import Rates Only', 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'. A pink arrow points to the 'Import Rates Only' button.

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 screenshot shows the 'Order Summary' screen. At the top, there's a header with loan details: TEST240300443, Patrick Firstimer & Mary Firstimer, \$550,000.00, 6.500%, Not Locked, Conventional Fixed, \$340,000.00, \$299,200.00, 15.036 / 24.225, 88.000 / 88.000 / 88.000, Purchase, MMDD/YYYY, F.S. Mary K. Adler. Below this is a navigation bar with tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. The 'OVERVIEW' tab is selected and highlighted with a pink box. The main content area shows 'Status: Success' and 'Imported Rates'. A pink arrow points to the 'Imported Rates' section. The 'Imported Rates' section shows a table with columns: Initial Premium at Closing, Percent %, Amount, and Duration. The first row shows an initial premium of \$0.00, a rate of 0.000000%, an amount of \$0.00, and a duration of 0 Months. Below this is a table of quotes. The first quote is from MGIC, with a rate of 0.000000%, an amount of \$146.00, and a duration of 360 Months. A pink box highlights this quote.

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 UPLOADS** tab is not relevant for Compare Rate Quotes.

The screenshot shows the 'Order Summary' screen. At the top, there's a header with loan details: TEST240300443, Patrick Firstimer & Mary Firstimer, \$550,000.00, 6.500%, Not Locked, Conventional Fixed, \$340,000.00, \$299,200.00, 15.036 / 24.225, 88.000 / 88.000 / 88.000, Purchase, MMDD/YYYY, F.S. Mary K. Adler. Below this is a navigation bar with tabs: OVERVIEW, DOCUMENTS RECEIVED, DOCUMENTS UPLOADED. The 'DOCUMENTS RECEIVED' tab is selected and highlighted with a pink box. The main content area shows a list of documents. The first document is 'MGIC_RateQuoteAndEligibility.pdf'. A pink arrow points to this document. Below the list of documents is a preview of the 'MGIC_RateQuoteAndEligibility.pdf' document. The preview shows the MGIC logo and the text 'MGIC_RateQuoteAndEligibility.pdf'. Below this is a table with columns: Quote ID, Quote Date, Quote Expiration, and MGIC ID Number. The first row shows a quote ID of FHXS2P3, a quote date of 08/13/2024, a quote expiration of 08/13/2024, and a MGIC ID number of 48-686-4-3873. Below this is a table with columns: Initial Monthly Premium, Initial Rate, Renewal Rate Years 2-10, and Renewal Rate Years 11-Term. The first row shows an initial monthly premium of \$34.91, an initial rate of 0.14%, a renewal rate of 0.14% for years 2-10, and a renewal rate of 0.14% for years 11-term.

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.

Encompass

PIPELINE

LOAN

TEST240300443 Patrick Firstimer & Mary Firstimer

7789 Freely Lane Greensboro NC 27455

\$650,000.00

6.500%

Not Locked

Conventional Fixed

\$340,000.00

\$299,200.00

15.036 / 24.225

88,000 / 88,000 / 88,000

Purchase

MM/DD/YYYY

FS Mary K Adler

Save

Mortgage Insurance Center: Order Summary

Compare Rate Quotes

New Order

Rate Quote ID: FH0X32P3

DOCUMENTS RECEIVED (0)

DOCUMENT UPLOADS (0)

MGIC

Status: Success

ACTIVE ORDER

Type	Multi Quote	Provider	MGIC	Order Date	08/13/2024 05:11 AM	Order Request Method	Manual
Premium Payment Plan	Periodic Monthly	Premium at Closing	Deferred	Paid By	Borrower	Refund Option	Not Refundable
Renewal Option	Constant	Product Description	Borrower Paid Monthly	Premium Financed	No		

Imported Rates

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

Rates Imported On: 08/13/2024 at 05:28 AM by Jim Bartz

Quotes

RATE QUOTE ID	PRODUCT	INITIAL PREMIUM AT CLOSING	FIRST RENEWAL	SECOND RENEWAL						
		PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
FH0X32P3	Borrower Paid Monthly	0.000000%	\$0.00	-	0.140000%	\$34.91	120 Months	0.140000%	\$34.91	240 Months
QU0KSLW	Borrower Paid Single	0.500000%	\$1496.00	360 Months	-	-	-	-	-	-
Z76239P	Lender Paid Single	1.330000%	\$1079.36	360 Months	-	-	-	-	-	-

Disclaimer