

Radian Guaranty Inc. is integrated with Vesta to provide fast and easy delegated MI orders. Below is a step-by-step guide to submitting for delegated MI via Vesta. To set up a new integration with Vesta, please reach out to your administrator.

### 1

## Transaction Screen- Housing Expenses

In the Mortgage insurance section, click the **Quote and order MI** button to get to the Mortgage insurance quote screen.

Mortgage insurance

MI company MI certificate number MI coverage percent MI quote identifier

Premium paid by Is any of the premium refundable on a pro-rata basis? Yes No MI premium plan

MI cancellation type

Quote and order MI

### 2

## Mortgage Insurance Quote

Select the **MI premium plan** desired. MI Coverage percent will auto-populate to standard coverage based on loan criteria. Select the desired **Renewal type, Premium paid by, Will the initial premium be paid at closing?** (non-deferred), and **Is any of the premium refundable on a pro-rata basis?** (refundable).

Click the **View quotes** button.

Mortgage insurance quote

MI premium plan\* Monthly

MI coverage percent\* 25%

Renewal type\* Constant

Premium paid by\* Borrower

Will the initial premium be paid at closing?\* Yes No

Is any of the premium refundable on a pro-rata basis?\* Yes No

View quotes

### 3

## Select the Quote

From the rate quote results on the right, select the desired quote by clicking the **Select quote** button. This will pull the quote details into the Mortgage insurance section of the Housing expenses and allow a subsequent order to be made with these quote details.

Mortgage insurance quote

Quotes pulled 6/21/2023 11:20am

MI premium plan\* Monthly

MI coverage percent\* 25%

Renewal type\* Constant

Premium paid by\* Borrower

Will the initial premium be paid at closing?\* Yes No

Is any of the premium refundable on a pro-rata basis?\* Yes No

View quotes

radian

Valid 09/09/2023

Select quote

Initial monthly payment	Initial rate	Renewal rate (yrs 2-10)	Renewal rate (yrs 11+)
\$95.00	0.3800%	0.3800%	0.2000%

For assistance with technical issues please reach out to [ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com)

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### 4

## Place Order

Click the **Place order** button to bring up the Place order screen. Select the desired **Order type** (Delegated) and click the **Place order** button.

The screenshot shows the 'Mortgage insurance' form with the following fields and values:

- Mi company: Radian
- Mi certificate number: 50203410
- Mi coverage percent: 25%
- Mi quote identifier: GQ3PE4E
- Premium paid by: Borrower
- Is any of the premium refundable on a pro-rata basis?: Yes
- Mi premium plan: Monthly
- Renewal type: Constant
- Will the initial premium be paid at closing?: Yes

The 'Place order' button in the top right corner is highlighted with a red circle.

The screenshot shows the 'Place order' screen with the following details:

- Order type:  Delegated,  Non-delegated
- Mortgage insurance details:
  - Mi premium plan: Monthly
  - Premium paid by: Borrower
  - Mi coverage: 25%
  - Renewal type: Constant
  - Initial monthly payment: \$95.00
  - Initial rate: 0.3800%
  - Renewal rate (year 2-11): 0.3800%
  - Renewal rate (year 11-term): 0.2000%

The 'Place order' button in the bottom right corner is highlighted with a red circle.

### 5

## Review Commitment Details

Once the order is successfully placed, the Mortgage insurance section displays "Commitment received" and a new **View certificate** button – click to view the MI commitment document.

The screenshot shows the 'Mortgage insurance' form with the following fields and values:

- Mi company: Radian
- Mi certificate number: 50203410
- Mi coverage percent: 25%
- Mi quote identifier: GQ3PE4E
- Premium paid by: Borrower
- Is any of the premium refundable on a pro-rata basis?: Yes
- Mi premium plan: Monthly
- Renewal type: Constant
- Will the initial premium be paid at closing?: Yes

The 'Commitment received' status is shown in green, and the 'View certificate' button is highlighted with a red circle.

Payment sequence	Rate duration (months)	Premium rate percent	Premium amount
Initial	120	0.38%	\$95
Renewal	240	0.2%	\$50