

Radian is integrated with Blend to provide fast and easy MI rate quotes. Below is a step-by-step guide to running and reviewing rate quotes via Blend. To set up a new integration with Blend, please reach out to your administrator.

# 1

## Input Loan Scenario

Input fields matching the loan scenario.

Blend automatically recognizes if **Borrower Pays MI** and inputs “Yes” in the field.

Click **Submit** to run the loan scenario, including MI Rate Quote.

**Note:** Blend uses round-robin logic to select MI provider based on providers enabled during set-up. To make changes to provider selection, contact your administrator.

The screenshot shows a form with various input fields for a loan scenario. The 'Borrower Pays MI' field is highlighted with a red box and an arrow pointing to it from the note. Other fields include Loan Purpose (Purchase), Mortgage Type (Conforming), Property Usage Type (Primary Residence), FICO Score (710), Waive Escrows? (No), Fees In (No), First Time Home Buyer? (Yes), Property County/Municipality (DeKalb County), Property State (GA), Debt to Income Ratio (16.74), Second Lien Amount (\$), Reduced MI (Yes), Automated U/W System (DU), Purchase Price (\$ 300,000), Citizenship Status (U.S. Citizen), Number of Units (1), Appraisal Value (\$ 300,000), Self Employed (No), Desired Price, Loan Amount (\$ 270,000), Property Type (Single Family), Number of Stories (1), Rate Lock Period (45 days), Product Types (Standard Products, Affordable Products), and Coborrower Intent to Occupy (Yes).

# 2

## Select Pricing Result

Eligible Products display, including **Est. Mortgage Insurance** cost and which **Private MI Provider** the system selected.

Select the desired row and click **Select Product** to apply this result.

**Note:** Only borrower paid monthly MI is quoted via Blend at this time.

The screenshot shows a table of eligible products. The 'PRIVATE MI PROVIDER: RADIAN' and 'EST. MORTGAGE INSURANCE' columns are highlighted with red boxes and arrows. The table has columns for Product Name, Interest Rate, APR, Price, Credit/Costs (%), Credit/Costs (\$), Monthly Payment, Est. Closing Cost, and Est. Mortgage Insurance. There are four rows of data.

Product Name	Interest Rate	APR	Price	Credit/Costs (%)	Credit/Costs (\$)	Monthly Payment	Est. Closing Cost	Est. Mortgage Insurance
Integration Test Investor - Correspondent - FNMA Conforming 30 Yr Fixed	6.75%	7.126%	100	0	\$0	\$2,312.46	\$0	\$123.75
Integration Test Investor - Correspondent - FNMA Single-Close Construction to Perm 30 Yr Fixed	6.75%	7.126%	100	0	\$0	\$2,312.46	\$0	\$123.75
Wells Fargo - Conforming 30 Yr Fixed	7.625%	8.29%	97,652	2,348	\$6,340	\$2,472.29	\$6,340	\$123.75
U.S. Bank National Association - Retail - FNMA Conforming 30 Yr Fixed	8.125%	8.548%	100	0	\$0	\$2,565.99	\$0	\$123.75

## Optional – Changing MI Provider

To run a quote from a provider other than the system-selected provider, go to the **Monthly Debt** section.

Click Pull Quote in the **Mortgage Insurance** section and select “Radian” and click **Refresh**.

### Support

For assistance with technical issues please reach out to

[ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com)

**Monthly Debt for Alice Firstimer** 14.64/15.64%

**Liabilities** \$167.00/mo

CREDITOR NAME	LIABILITY TYPE	MONTHLY PAYMENT ↑	MONTHS LEFT	UNPAID BALANCE	LINK TO PROPERTY	OMIT/PAID	RESET/REMOVE
Mountain bank Alice F	Installment -	\$ 123	21	\$ 2,600	∞	<input type="checkbox"/>	↻
Hemlocks Alice F	Revolving -	\$ 44	10	\$ 437	∞	<input type="checkbox"/>	↻
Bay company Alice F	Revolving -	\$ 0		\$ 0	∞	<input type="checkbox"/>	↻

[+ Add additional liability](#) [↻ Reset all](#)

**Proposed Housing Expenses** \$2,440.09/mo

TYPE	DEFAULTS	MONTHLY COST
First Mortgage (P&I)	Calculated from loan	
Other financing (P&I)		
Homeowners / Hazard insurance		
Property / Real estate taxes	1.5%	
Mortgage insurance RADIAN	<a href="#">Pull quote</a>	0.55% x \$270,000 / 12 \$ 123.75

**New mortgage** Select a provider **Quote**

- National
- MGIC
- ✓ Radian
- Arch
- Essent
- Enact