

Blue Sage will set up Radian as an MI Provider and facilitate automated or manual ordering and resubmission of MI. Below is a step-by-step guide to ordering MI through Radian via Blue Sage:

1

MI Product

Identify your MI product features by selecting the **Mortgage Insurance** option under the **Product and Pricing** menu.

The screenshot shows a 'Loan Setup' menu with several options. The 'Product and Pricing' option is highlighted with a red box and a red arrow. Below it, the 'Mortgage Insurance' option is also highlighted with a red box and a red arrow.

Identify the MI Product from the **MI Plan**. This one field allows you to indicate the payment frequency, renewal type and refund options.

The screenshot shows the 'Conventional Mortgage Insurance' form. The 'MI Plan' dropdown menu is highlighted with a red box and a red arrow. The selected plan is 'Borrower Paid Declining Balance Monthly Premiums'. Other fields include 'MI Company' (Radian Guaranty Incorporated), 'Coverage Percentage' (12%), 'PMI Required LTV' (80%), 'Cancellation LTV' (80%), and 'Termination LTV' (78%).

2

Automated Ordering

Upon meeting activity milestones, Blue Sage will automatically submit your loan for Mortgage Insurance and populate the pricing and transaction data on screen. Any missing data or eligibility issues will be brought to your attention in the task notes.

The screenshot shows the 'Plan Premiums' and 'MI Certificate Information' sections. The 'Plan Premiums' section includes fields for 'Override Premium Rate(s)', 'Up-Front Premium Rate' (0.00%), 'Payment Amount' (\$0.00), 'Up-Front Premium Financed', and 'Assessment/Tax Rate' (8.300%). Below this is a table for 'Monthly/Annual Premiums'.

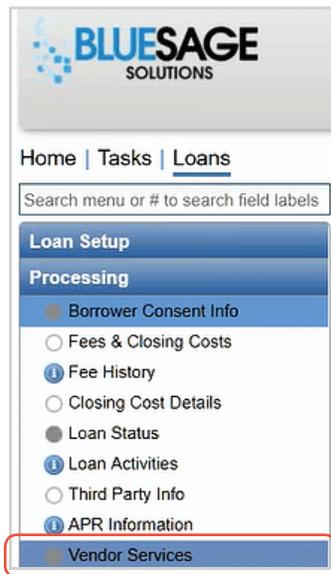
Total Premium Rate	Starting Payment	Ending Payment	Payment Amount
0.303%	1	120	\$156.80
0.217%	121	360	\$112.30

The 'MI Certificate Information' section includes fields for 'Certificate Number', 'Certificate Issued Date', and 'Certificate Expiration Date'.

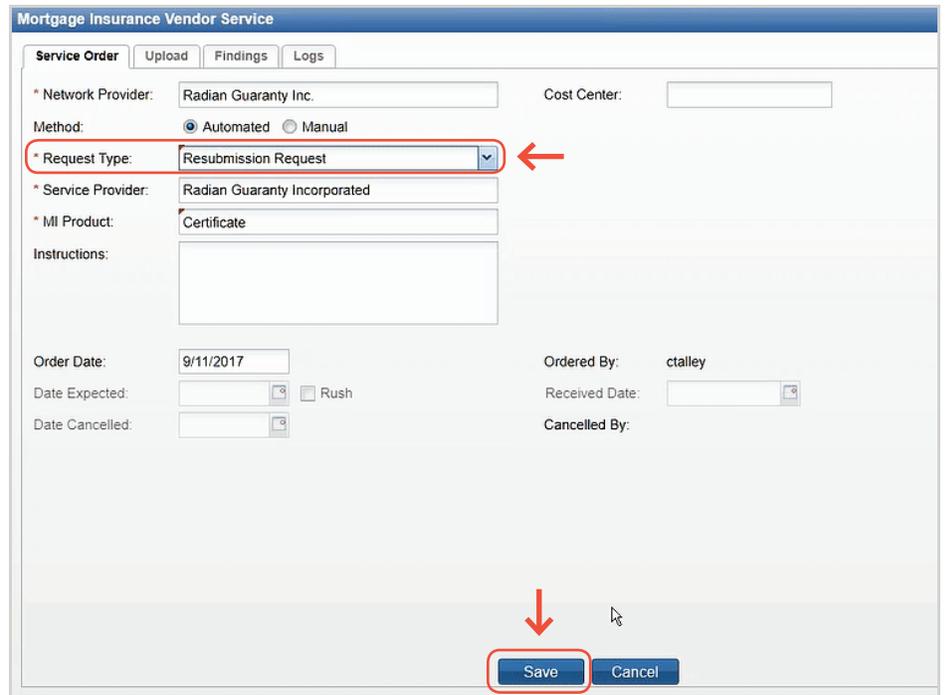
3

Manual Ordering

Complete the MI product information associated with the loan on the MI screen in the Product and Pricing section. Then access the **Vendor Services** menu option and select **Mortgage Insurance** to open the MI Application form.



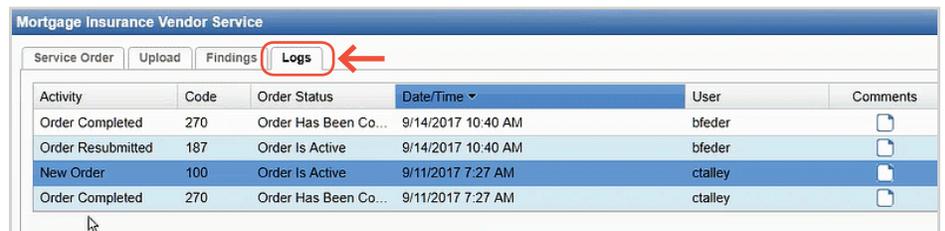
You can manually submit (or resubmit) your MI request by selecting the request type and clicking save. If there is any missing data or Radian determines there to be eligibility issues you will receive a message on screen.



4

History of Submissions

A history of your submissions will be listed on the **Logs** tab as well as in the activities.



5

Certificate Number, MI Rate and Payment

The Mortgage Insurance screen will display your Certificate Number, MI rate and payment information. Please validate loans with property in Kentucky and West Virginia to ensure tax and/or assessments are reflected in the MI premium properly.

Conventional Mortgage Insurance

Insurance Coverage

* MI Plan: Borrower Paid Monthly Premiums

MI Company: Radian Guaranty Incorporated

Coverage Percentage: 25% Override

PMI Required LTV: 80%

Cancellation LTV: 0%

Termination LTV: 0%

Plan Details

Lender Paid Premiums:

Up-Front Premium:

Refundable Premium:

Renewal Type: Constant
 Declining Balance
 N/A

Payments Due at Closing: 0

Plan Premiums

Override Premium Rate(s):

Up-Front Premium Rate: 0.00% Payment Amount: \$0.00

Up-Front Premium Financed: Assessment/Tax Rate: 8.300%

Monthly/Annual Premiums			
Total Premium Rate	Starting Payment	Ending Payment	Payment Amount
0.303%	1	120	\$156.80
0.217%	121	360	\$112.30

MI Certificate Information

Certificate Number: 71271280

Certificate Issued Date:

Certificate Expiration Date: 1/10/2018

6

View Your Commitment

Your **MI Commitment & Certificate of Insurance** will display for you in the Document Center under the **Loan Folders** menu option. Click the paperclip icon to open the certificate.

Home | Tasks | **Loans**

Search menu or # to search field labels

Loan Setup

- Proposed Housing Expense
- Property Flood Certification
- Condo/PUD/Coop Data
- Collateral Review
- Loan User Assignments
- Product and Pricing
- Loan Source
 - Loan Terms
 - ARM Info
 - Mortgage Insurance
 - Temporary Subsidy
 - Loan Pricing
 - Lock Extension
 - ComplianceEase
- Pre-Processing
 - Pre-Processing Conditions
 - 4506T
- Document Center
 - Document Package
 - Loan Folders**

Loan Folders

ALL | Home Loan | Borrower | Condition | Vendor Services | Archived

Vendor Services Documents:

	Edit	Category	Document Type	Description	Uploaded Date
		Mortgage Ins Vendor ...	MI Certificate		Tue Sep 12 2017

Radian Guaranty Inc. RADIANT

Commitment & Certificate of Insurance

Please deliver to: Tim Buskirk
From: RADIANT EDI

Today's Date: 08/29/17
Branch Phone Number: 877.723.4261

Radian, in reliance upon the data set forth below and in the Insurance Application, agrees to insure the subject Loan under the terms and conditions of the Master Policy RAP483, Ed. 12/13 upon payment of the designated Premium. By remitting the Premium for the subject Loan, the Initial Insured represents to Radian that all data contained herein and in the Insurance Application is accurate and true, that the Loan closed in conformity with the conditions set forth below, the Loan is current, and the Initial Insured has no knowledge of material facts relating to Radian's acceptance of the risk that have not been disclosed. Upon satisfaction of terms and conditions of the Commitment and Certificate of Insurance, including timely payment of the initial Premium, coverage shall become effective and in-force with respect to the Loan and this Commitment shall be deemed to be a Certificate.

<p>Initial Insured Lender: 00002-000 Standard Card Rate Lender 1500 Market Street Philadelphia, PA 19102-0000</p>	<p>Mail to Initial Insured Lender at: 00002-000 Standard Card Rate Lender 1500 Market Street Philadelphia, PA 19102-0000</p>
<p>Borrower Name: ND TEST, RADIANT N</p>	<p>Borrower Property: 10655 BIRCH ST BURBANK, CA 91502-1234</p>

Radian Support:

Contact Radian at ClientConnectivitySupportInbox@radian.com for assistance with requesting a Rate Quote or placing an MI Order.

customercare@radian.com
877.723.4261

