

Radian is integrated with Path to provide fast and easy MI ordering.

Below is a step-by-step guide to ordering Radian non-delegated MI through Path:

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## The MI Order Form

Select a loan from your pipeline and click the **Interface** tab, then the **Mortgage Insurance** sub-tab.

Select **Radian** as your **MI Provider** and choose **Standard Order** from the **Request Type** field.

Required fields are indicated in red.

Click the **+** icon above the **Documents** area to select loan documents.

The screenshot shows the 'MI Order Form' interface. The 'Mortgage Insurance' sub-tab is selected. The 'MI Provider' is set to 'Radian' and 'Request Type' is 'Standard Order'. The 'Documents' section has a red box around it with a '+' icon to its right.

Use an MI submission stacking order to attach all relevant documents or select individual documents. The following documents are typically required for a non-delegated full submission: 1003, 1008, Income, Assets, Credit, Collateral, Purchase Agreement, Appraisal and AUS Findings.

After you've chosen your documents, click **Select**.

The screenshot shows the 'Document Management List' interface. The list shows various documents under 'Uncategorized' and 'Mortgage Insurance' categories. The 'Select' button is highlighted with a red box and a red arrow pointing to it.

Type	Description	By	Date & Time	Version
Uncategorized				
<input checked="" type="checkbox"/>	Credit Report	MOCK CREDIT REPORT	06/19/2017 5:44:03 PM	1
<input checked="" type="checkbox"/>	Loan Application	1003	06/19/2017 5:43:00 PM	1
<input checked="" type="checkbox"/>	Purchase Agreement	aGREEMENT OF SALE	06/19/2017 5:43:36 PM	1
<input checked="" type="checkbox"/>	Appraisal	Appraisal	06/19/2017 5:45:04 PM	1
<input checked="" type="checkbox"/>	Transmittal Summary (Fa...	1008i	06/19/2017 5:44:25 PM	1
Mortgage Insurance				
<input type="checkbox"/>	Mortgage Insurance Other	MIRateQuote	06/19/2017 5:42:19 PM	1
<input type="checkbox"/>	Mortgage Insurance Other	MIRateQuote	06/19/2017 5:45:54 PM	1

## The MI Order Form, continued

Review your document selection and order form, then click **Order** to submit to Radian.

The screenshot shows the MI Order Form interface. At the top, there are tabs for 'Order', 'Rate Quote', 'History', and 'Messages'. Below the tabs is a table with columns: Date/Time, MI Provider, MI Certificate, Status, and Message. The form contains several dropdown menus and checkboxes. A red box highlights the 'Order' button at the bottom, with a red arrow pointing to it from above.

Status will indicate on the **Messages** tab.

Unsuccessful submissions will contain information to assist you in resolving data validation issues.

The screenshot shows the 'Messages' tab in the application. At the top, there are tabs for 'Production', 'Lock', 'Compliance', 'Conditions', 'Documents', 'Interfaces', and 'Messages'. The 'Messages' tab is highlighted with a red box and a red arrow pointing to it. Below the tabs is a table with columns: Date/Time, MI Provider, MI Certificate, Status, and Message. The table contains two rows of messages.

Date/Time	MI Provider	MI Certificate	Status	Message
02/07/2017	Radian	71106118	Success	This non-delegated application may be eligible. If you haven't done so, please upload documents using your LOS Document interface, the MIOnline Document tab or send via secure email to Intake@Radian.biz, or fax to 866.4YOURMI.
02/07/2017	Radian		Success	Request received, started processing.

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## The MI History

Your order will be identified on the **History** tab and a pop up will confirm your successful submission. Radian will notify you via email when an underwriting decision has been made. A pdf copy of your commitment will be stored in your document folder. Click the **paperclip icon** to open this pdf.

The screenshot shows the 'History' tab in the application. At the top, there are tabs for 'Production', 'Lock', 'Compliance', 'Conditions', 'Documents', 'Interfaces', and 'Messages'. The 'History' tab is highlighted with a red box and a red arrow pointing to it. Below the tabs is a table with columns: Date/Time, MI Provider, MI Certificate, Status, Request Type, Premium Plan, and Ordered By. The table contains three rows of loan history. A red arrow points to a paperclip icon in the 'Ordered By' column of the first row.

Date/Time	MI Provider	MI Certificate	Status	Request Type	Premium Plan	Ordered By
02/07/2017 2:26:32 PM	Radian	71106118	Success	Standard Order	Deferred Monthly	Radian Support 
02/07/2017 11:07:38 AM	Radian	71106118	Success	Standard Order	Deferred Monthly	Radian Support
02/07/2017 11:07:32 AM	Radian		Success	Standard Order	Deferred Monthly	Radian Support 

customer@radian.com  
877.723.4261

**radian**  
mortgage insurance

## Mortgage Insurance History Details

Click anywhere in the row to open a detailed view of the MI order. Here you will find MI rates, premiums, terms, and any tax/assessments that apply for Kentucky and West Virginia properties.

Select the **Copy to Loan** button to import the MI information to the **Application Product** and **Housing Expense** screens.

**Mortgage Insurance History Details**

Premium Plan	Deferred Monthly	MI Decision	Approved
Renewal Type	Constant	MI Taxing Authority	Combined Tax
MI Coverage	25%	MI Tax Type	AllTaxes
Paid By	Borrower	MI Tax Percent	6.80000%
MI Program		MI Tax Amount	6.80
Without Tax		With Tax	
Upfront Premium %	%	Upfront Premium %	%
Upfront Premium Amount	\$	Upfront Premium Amount	\$
Upfront Premium Term		Upfront Premium Term	
Renewal 1 Rate	0.30000%	Renewal 1 Rate	0.32040%
Renewal 1 Amount	\$ 100.00	Renewal 1 Amount	\$ 108.80
Renewal 1 Term	120	Renewal 1 Term	120
Renewal 2 Rate	0.20000%	Renewal 2 Rate	0.21380%
Renewal 2 Amount	\$ 68.67	Renewal 2 Amount	\$ 71.20
Renewal 2 Term	240	Renewal 2 Term	240
Prepaid Premium Amount	\$	Prepaid Premium Amount	\$ 0.00
Prepaid Premium Term	0	Prepaid Premium Term	

Comments from MI Provider

Thank you for choosing Radian

Documents Received

Description	
MICertificate	✎

Documents Sent

Description	
No Data	

**Copy to Loan**

**NOTE:** The MI screen will only display MI premium payments based on the **initial loan amount** for **declining** premiums. To view future MI premium payments based on a declining principal balance, please consult the LE payment schedule.

**Document Preview**

**Commitment & Certificate of Insurance**

Please deliver to: Radian Support      Today's Date: 09/15/17  
 From: RADIAN EDI      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 (MAP-49), Set 1215 upon payment of the designated Premium. By providing 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.

Initial Insured Lender: 00002-000 Standard Card Rate Lender 1901 Market St Philadelphia, PA 19103-0000	Mail to Initial Insured Lender at: 00002-000 Standard Card Rate Lender 1901 Market St Philadelphia, PA 19103-0000
Borrower Name: HOMEOWNER, RADIAN	Borrower Property: 222 FOUNTAIN ST LEXINGTON, KY 40508-6600
Co-Borrower(s) Name: HOMEOWNER, MARY	

<b>Certificate Number</b> 71267875	Submission Type: Delegated
Base Loan Amount \$ 400,000	Coverage Percentage: 25.6%
Sale Price of Insured Property \$ 450,000	
Financed Premium Amount \$ 0	
Insured Loan Amount \$ 400,000	Renewal Type: CONSTANT      Refundable: NO
Original Valuation \$ 0	Plan Code: S680417      BORROWER PWD
Rate Payment: Fixed Rate, Fixed Payment	Loan Term: 30 Yrs
Base LTV: 88.89%      Total LTV: 88.89%      CLTV: 89.09%	0.36% of loan amt (at 1 yrs); Renewal of 0.30% of loan amt at 2 thru 10; Renewal of 0.20% of 11 thru term of loan.
Commitment Effective Date: 09/15/17	
Commitment Expiration Date: 10/13/17	

	MI Premium	Assessment/Tax	Rate with Assent/Tax	Premium with Assent/Tax	Premium Due		
Initial 1-10 Years	0.30%	\$100.00/mo	6.80%	\$4.80/mo	0.32040%	\$108.80/mo	DEFER
Renewal 11+ Years	0.20%	\$66.67/mo	6.80%	\$4.53/mo	0.21380%	\$71.20/mo	

## Radian Support

Assistance with Radian's interface with Path should be directed to Client Connectivity at: [ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com) or your Path User Support Team.

[customercare@radian.com](mailto:customercare@radian.com)  
877.723.4261

