

Radian offers single and multi-product rate quotes from Path to provide fast and easy MI rate quotes.

Below is a step-by-step guide to ordering Radian MI rate quotes through Path:

1

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 either **Single Product Rate Quote** or **Multi-Product Rate Quote** option from the **Request Type** field.

Use the **Premium Plan** field to select the preferred MI product option and complete the remaining required fields (indicated in red).

Click the **Order** button to submit your quote.

PathSoftware
Mortgage Origination Transformed

Loans 118504

Production Lock Compliance Conditions Documents **Interfaces** Messages

Summary Credit AUS Disclosures Appraisal Flood Mortgage Insurance

Order Rate Quote History Messages

Date/Time	MI Provider	MI Certificate	Status	Message
No data				

MI Provider: Radian
Request Type: Multi-Product Rate Quote
Update Password:
Premium Plan: Deferred Monthly
Renewal Type: Constant
MI Coverage: 25%
Paid By: Borrower
MI Program:
Special Program:
Refundable:

Rate Quote Number:
MI Certificate Number:
Copy MI Data to Loan:
Message to MI Provider:

Documents

Document Name

Delete **Order** Save

2

Rate Quote Results

Successful submissions will indicate individual rate quotes on the **Rate Quote** tab. Premium amounts displayed will contain any applicable tax or assessments.

The **History** tab will indicate unsuccessful submissions.

Order **Rate Quote** History Messages

Date/Time	MI Provider	Status	Premium Plan	Paid By	Upfront Amount	Initial Amount	Renewal Amount	Ordered By	Rate Quote #
08/12/2016 11:28:31 AM	Radian	Success	Split Premiu...	Borrower	\$1922.40	\$57.67	\$57.67	Radian Support	
08/12/2016 11:11:17 AM	Radian	Success	Deferred Mo...	Borrower	\$	\$60.87	\$60.87	Radian Support	

MI Rate Quote Details

Click anywhere in the row to open a detailed view of the quote. Here you will find details about the rates, premiums, terms and any tax/assessments that apply for Kentucky and West Virginia properties. A pdf copy of your rate quote is also available and will automatically be stored in your Documents folder. You may open this pdf by clicking the **paperclip icon**.

To import the MI Rate Quote terms to your application, click the **Copy to Loan** button. Your MI Premium will save to the **Application Product** and **Housing Expense** screens. Unsuccessful submissions with indicate an explanation in the **Comments from MI Provider** field.

Rate Quote Details

<p>MI Provider: Radian</p> <p>Premium Plan: Split Premium 1.0% Upfront</p> <p>Renewal Type: Constant</p> <p>MI Coverage: 12%</p> <p>Paid By: Borrower</p> <p>MI Program: </p> <p>Refundable: No</p> <p>Without Tax</p> <p>Upfront Premium %: 1.000000%</p> <p>Upfront Premium Amount: \$ 3,800.00</p> <p>Upfront Premium Term: 0</p> <p>Renewal 1 Rate: 0.050000%</p> <p>Renewal 1 Amount: \$ 15.00</p> <p>Renewal 1 Term: 120</p> <p>Renewal 2 Rate: 0.050000%</p> <p>Renewal 2 Amount: \$ 15.00</p> <p>Renewal 2 Term: 240</p> <p>Prepaid Premium Amount: \$</p> <p>Prepaid Premium Term: 0</p> <p>Comments from MI Provider</p> <p>Thank you for choosing Radian</p> <p>Documents Received</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Description</th> </tr> </thead> <tbody> <tr> <td>MIRateQuote</td> </tr> </tbody> </table>	Description	MIRateQuote	<p>Product Description: Split Premium - 1.00 BPS</p> <p>Rate Quote Number: </p> <p>MI Taxing Authority: </p> <p>MI Tax Type: </p> <p>MI Tax Percent: </p> <p>MI Tax Amount: \$</p> <p>With Tax</p> <p>Upfront Premium %: 1.000000%</p> <p>Upfront Premium Amount: \$ 3,800.00</p> <p>Upfront Premium Term: </p> <p>Renewal 1 Rate: 0.050000%</p> <p>Renewal 1 Amount: \$ 15.00</p> <p>Renewal 1 Term: </p> <p>Renewal 2 Rate: 0.050000%</p> <p>Renewal 2 Amount: \$ 15.00</p> <p>Renewal 2 Term: </p> <p>Prepaid Premium Amount: \$</p> <p>Prepaid Premium Term: </p> <p>Message to MI Provider</p> <p>Documents Sent</p> <p>No Data.</p>
Description			
MIRateQuote			

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.

MI Rate Quote

Quote Date: 02/25/2019 [Quote is valid until 05/26/2019]

MI Base Rate:	0.75%
MI Rate:	0.75%
Premium:	\$120.33
Renewal Yr 2-10:	0.75%
Renewal Yr 11-Term:	0.2%

This initial premium rate quote ("Quote") is only an estimate and does not constitute an application for or offer of insurance. Radian will honor this Quote for 90 days based on the data you provided. This Quote is for Full Documentation loans only. If you did not provide an Automated Underwriting System (AUS) response, this quote is based on an assumed AUS Approval/Digital response. If you did not provide a credit score, this Quote is based on non-retail credit scores. Actual rates may vary if any changes to the data are made. Additional costs, assessment, or fees may be required. By using this rate calculator, you agree that Radian is not responsible for, and shall have no liability with respect to, any discrepancy between this Quote and the actual premium rate shown charged after final review of an application. If you requested a Lender Paid Mortgage Insurance (LPMI) comparison through your loan origination system (LOS) or pricing engine, the Rate Year Cost Comparison was calculated using the following percentages to the loan interest rate: 0.25% (97% - 95.01% LTV), 0.0% (95% - 90.01% LTV), 3.75% (90% - 85.01% LTV) or 25% (85% LTV). Housing costs used in the payment comparison are based on the estimated actual interest rate for LPMI shown above. Please consult your rate sheet for exact interest rates.

Radian Support

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

customer@radian.com
877.723.4261

