

ICE Mortgage Technology®
Encompass Partner Connect (EPC) MI Center
Order Guide

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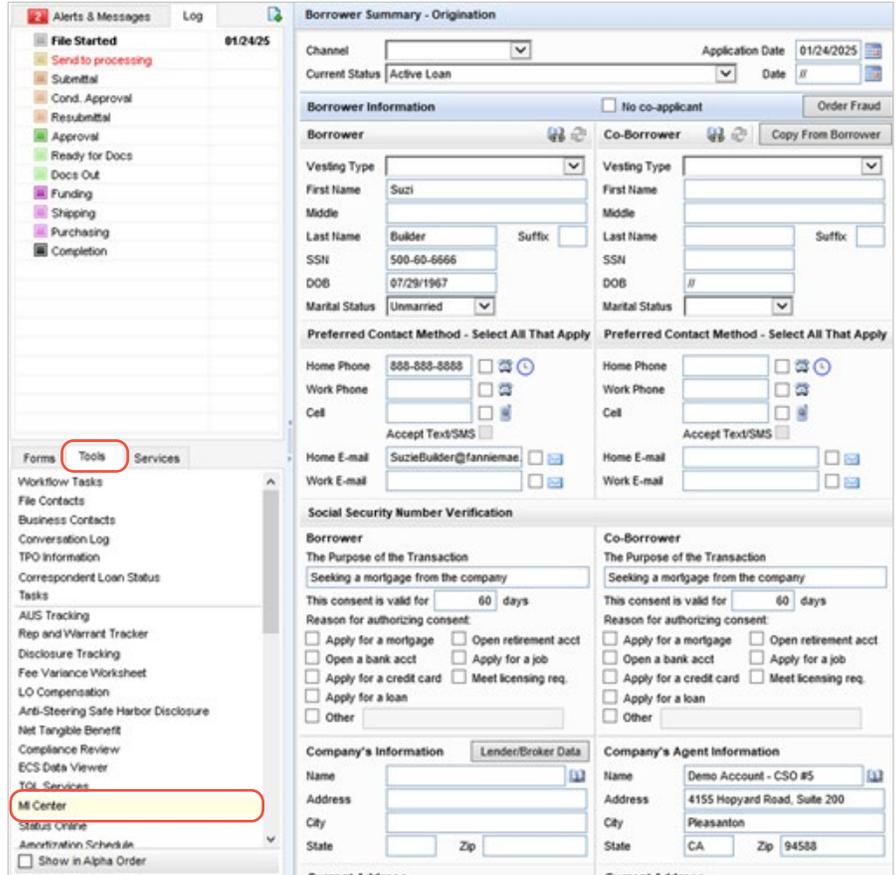
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Radian Guaranty is integrated with Encompass Partner Connect™ (EPC) to provide fast and easy delegated and non-delegated MI ordering. Below is a step-by-step guide to ordering Radian MI through EPC MI Center.

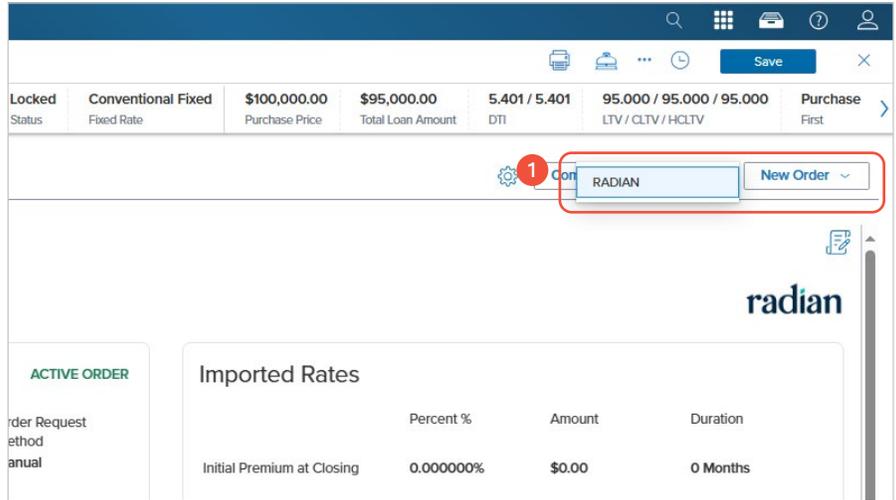
Access MI Center

From the loan record, click **MI Center** in the **Tools** menu.



Radian Order Page

1. From the **New Order** dropdown, select **Radian**.



2. The Order **Request Type** dropdown will be default-ed to **Rate Quote**. Select your order type:

- **Non-Delegated:** Documents required for Radi-an underwrite.
- **Delegated:** No documents required; the submit-ter underwrites.

3. If you have already imported rates for a Radian rate quote, the **Rate Quote ID** will populate automati-cally.

You can also manually enter a **Rate Quote ID**, or use the search feature 🔍 to select an ID from previous quotes on this file.

Search Rate Quote ID

RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	QUOTE DATE/TIME	EXPIRATION DATE	INITIAL PREMIUM AT CLOS	PERCENT %	AMO
IBHY7NI	Borrower Paid Monthly Deferred, NonRefundable	Multi Quote	02/18/2025, 3:22:57 PM	05/19/2025	0.000000%		\$0.0k
IVSJO9G	Single Premium - Cash	Multi Quote	02/18/2025, 3:22:57 PM	05/19/2025	1.220000%		\$159
IFUPKJ	Lender Paid Single Premium	Multi Quote	02/18/2025, 3:22:57 PM	05/19/2025	2.840000%		\$2.6k
IPR5EM	Split Premium - 1.00 BPS	Multi Quote	02/18/2025, 3:22:57 PM	05/19/2025	1.000000%		\$95k

4. Update the **New Order** screen fields as necessary.

Some order fields will default per settings that your Encompass administrator selected.

The **MI Coverage %** value is auto populated. You can update this value if needed.

To review coverage % details, click the **MI Coverage % Details** link

MI Coverage % Details

MI Coverage %: 25

FNMA's Lending Product: 08 Home Ready

Amortization Type: AdjustableRate

Affordable Housing Type: Home Ready

BASE LTV	FNMA STANDARD COVERAG	TERM > 20 YEARS OR ARM	HOME POSSIBLE	TERM <= 20 YRS	HFA CHARTER ANY TERM
95.01% - 97%	35			25	18
90.01% - 95%	30	25	25	25	16
85.01% - 90%	25	12	25	12	12
85% & Under	12	6	12	6	6

- The green highlighted value with the check-mark indicates the system defaulted coverage percent.
- For reduced coverage options, update the value in the **Affordable Housing Type** dropdown.

5. For non-delegated orders, you may add **Underwriting Comments** that will display for Radian underwriters.

6. Click **Order** when you are ready to submit.

- For delegated orders, click **Order**
- For non-delegated orders, be sure to **attach documents** prior to clicking **Order**

AUS FINDINGS

AUS Service: Select (dropdown) AUS Document Waiver

ORIGINATOR INFORMATION

Originator Type: Lender / Retail (dropdown)

Underwriting Comments: 0/250 (text area)

Documents

Comments: 0/250 (text area)

Document 1.pdf x Document 2.pdf x

Cancel Order

Non-Delegated Documents

For non-delegated MI, you must attach documents for underwriting.

1. Click **Attach Documents**.

MI Center / Radian: New Order

Warning — Please attach documents when submitting Non Delegated order

MASTER POLICY INFORMATION

Master Policy Number: Test | 00002000 (dropdown)

Attach Documents

2. Browse or drag and drop the files into the file box; or select desired document from the list (if any).

i If selecting existing documents, click the **Upload** button to ensure these are attached to the MI Order.

Select Documents and Files

Document Groups: No document group selected (dropdown)

Stacking Templates: No stacking template selected (dropdown)

Browse: LOCAL DRIVE

Drop files here to upload

ALL DOCUMENTS | 0 Selected

Upload

	REQUIR...	DOCUMENT...	ATTACHED...	DESCRIPTI...	FOR BORR...	DOCUMENT...	STATUS DA...	SOURCE	UPLOAD S...
<input type="checkbox"/>		Radian MI R...	Radian_RateI	Radian MI R...	All	received	11/15/2023	EFolder	
<input type="checkbox"/>		Radian Othe	MIRateQuote	Radian Othe	All	received	11/15/2023	EFolder	
<input type="checkbox"/>		Radian Othe	MIRateQuote	Radian Othe	All	received	11/21/2023	EFolder	

✓ Successful document upload will be reflected in the Upload Status column.

3. When you are finished uploading documents, click **Done**.

ALL DOCUMENTS | 0 Selected

Upload

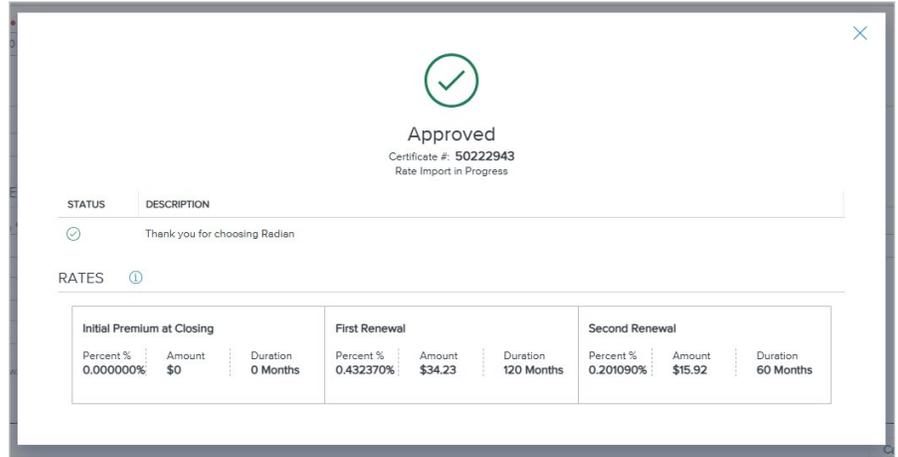
	REQUIRED	DOCUMENT FOLD...	ATTACHED FILES	DESCRIPTION	FOR BORROWER P...	DOCUMENT STAT...	STATUS DATE	SOURCE	UPLOAD STATUS
<input type="checkbox"/>		URLA - Test.pdf						Local Drive	Complete
<input type="checkbox"/>		Credit report - Test.px						Local Drive	Complete
<input type="checkbox"/>		Radian MI Rate Qu...	Radian_RateQuoteAu	Radian MI Rate Qu...	All	received	02/18/2025	EFolder	Complete
<input type="checkbox"/>		Radian MI Rate Qu...	MIRateQuote.pdf	Radian MI Rate Qu...	All	received	02/18/2025	EFolder	Complete
<input type="checkbox"/>		Radian MI Rate Qu...	Radian_RateQuoteAu	Radian MI Rate Qu...	All	received	03/07/2025	EFolder	Complete

Done

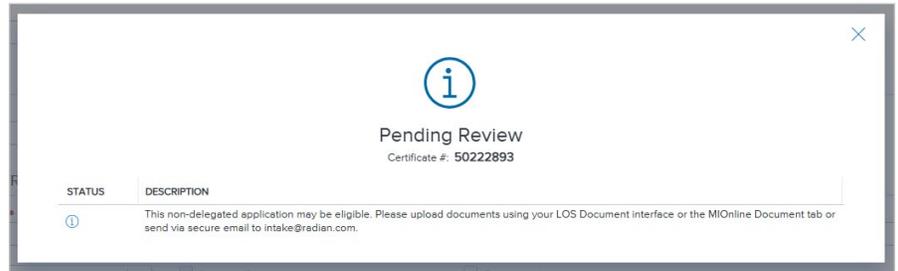
MI Decision

Once the order is submitted, you will be taken to the Active Order overview page.

For **delegated** submissions, the decision displays immediately in the Status, and the Decision Document will upload to the e-folder.

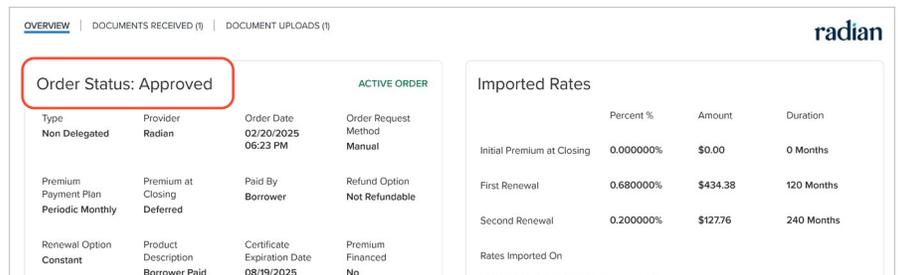
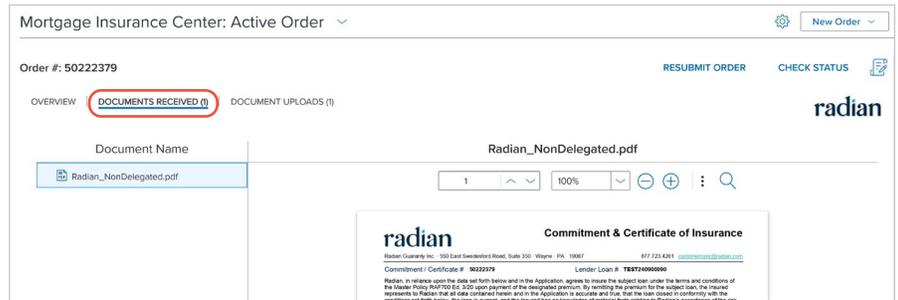


For **non-delegated** submissions, the order status will display Pending Review.



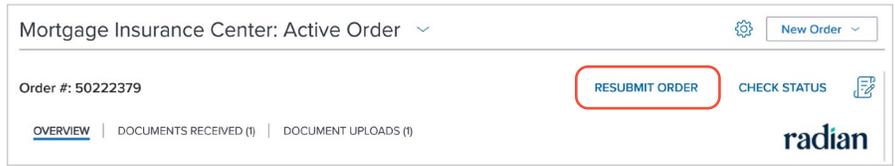
Once Radian Underwriting has reviewed the file:

- A decision will be sent via email
- The decision will automatically upload to the eFolder
- The Order Status will update in the MI Center

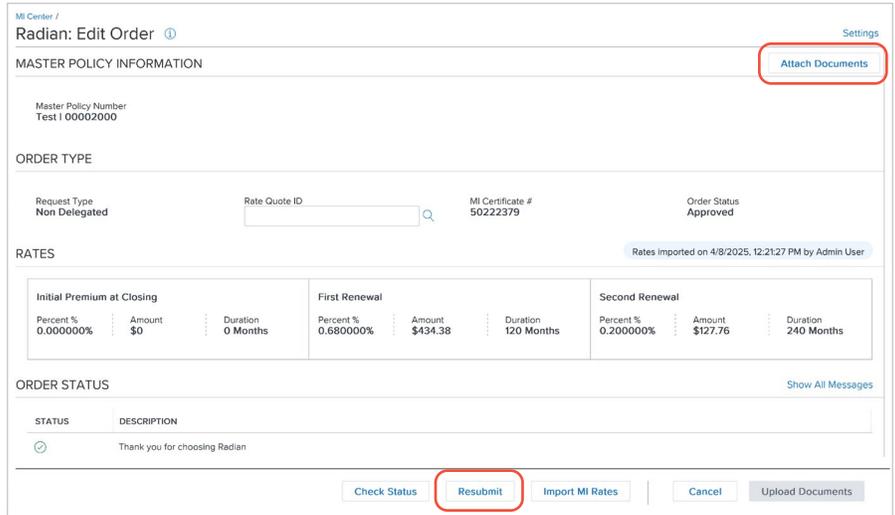


Resubmission & Trailing Documents

To resubmit, simply click **Resubmit Order**.



The **Edit Order** page will load with the option to attach documents for non-delegated.

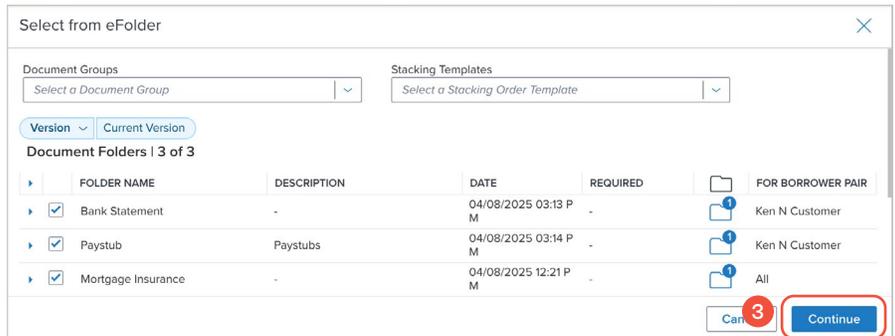
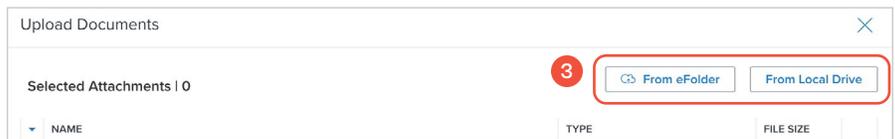
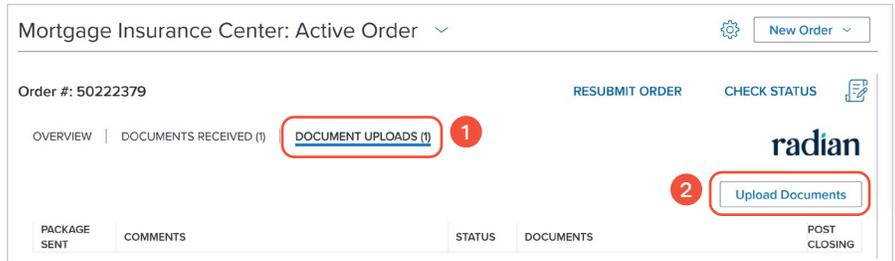


Make any changes to the order and documents and click **Resubmit**.

Trailing Documents

To upload trailing documents on non-delegated orders:

1. Select **Document Uploads** from the Active Order screen
2. Click **Upload Documents**
3. Select the document(s) from the eFolder or your local drive and press **Continue**.



4. Click **Upload** to send to Radian. The **Document Uploads** section will list the submitted documents with their current status.

Upload Documents ✕

From eFolder From Local Drive

Selected Attachments | 3

	NAME	TYPE	FILE SIZE	
▼	eFolder Documents (3)			
📄	Credit report - Test.pdf	PDF	1127.94 KB	🗑️
📄	URLA - Test.pdf	PDF	432.06 KB	🗑️
📄	Radian_NonDelegated.pdf	PDF	24.49 KB	🗑️

Cancel 4
Upload

Mortgage Insurance Center: Active Order ⚙️ New Order

Order #: 50222379 RESUBMIT ORDER CHECK STATUS 📄

OVERVIEW | DOCUMENTS RECEIVED (1) | DOCUMENT UPLOADS (3)

Upload Documents

PACKAGE SENT	COMMENTS	STATUS	DOCUMENTS	POST CLOSING
04/17/2025 01:46 PM	-	In Progress		

Additional Resources

EPC Support Materials

[Radian.com/EPC](#)

To find additional resources, visit the EPC support materials section of our [Technology Partners](#) page.

Radian Guaranty Account Manager

[Find Your Radian Guaranty Account Manager](#)

If you have any questions, don't hesitate to reach out to your Radian Guaranty Account Manager.

Radian Guaranty Corporate Website

[Radian.com](#)

The Radian Guaranty corporate website has guidelines and information on our products and services.

The corporate website offers:

- [Radian Master Policy](#)
- [MI Rate Finder](#)
- [MI Product Info](#)
- [Underwriting Guidelines](#)
- [Servicer Guides](#)
- [Notification of Mortgage Insurance Modification Form](#)
- [Find Your Radian Account Manager-Sales Rep Finder](#)

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- [MI Products 101 Video Series](#)
- [MI Essentials Video Series](#)
- [MI Online Tutorial Videos](#)

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