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

Order Guide

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Access MI Center

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

Alerts & Messages Log	L\$	Borrower Su	mmary - Origin	ation						
File Started	01/24/25	Channel					Apple allo	n Date	01/24/2025	
Send to processing		Country Carbon	Lange Lange				- pproduct	Oute		
Submittal		Current Status	Active Lean				¥	Uase	н	1000
Cond. Approval		Borrower Int	formation			No co-appl	icant		Order F	raud
Resubnittal					00.0		01.01	(interior		
Approval		Borrower			49 10	Co-Borrowe	AR 10.	Cop	ry From Borro	we
Ready for Docs		Vesting Type	[V	Vesting Type				V
Docs Out		First Name	Sumi			Einst Name	-			-
E Funding		The second	59621		-	The St Hearing	-			-
Shipping		Middle			_	Modie			1	_
Purchasing		Last Name	Builder	Suffix		Last Name			Suffix	
Completion		SSN	500-60-6666			SSN				
		008	07/29/1967			008	IJ		1	
		Marital Status	Unmarried	V		Marital Status		Y	í .	
			1							
		Preferred Co	ontact Method -	Select All Tha	t Apply	Preferred Co	ontact Method	1 - Sele	ect All That A	ips
		Home Phone	888-888-8888			Home Phone			20	
		Work Phone				Work Phone	-		-	
		C-1	-			THE PHONE			~	
		Cel				Cell			8	
\frown			Accept Text/SM	5			Accept Text/S	MS	_	
Forms Tools Services		Home E-mail	SuzieBuilder@f	anniemae.	2	Home E-mail				0
Vorkflow Tasks	^	Work E-mail			2	Work E-mail				
le Contacts										
usiness Contects		Social Securi	ity Number ven	ncation						
onversation Log		Borrower				Co-Borrower				
PO Information		The Purpose o	f the Transaction		_	The Purpose of	f the Transacti	on		
orrespondent Loan Status		Seeking a more	rigage from the co	ompany		Seeking a mo	rigage from the	compa	iny	
asks		This consent in	s valid for	60 days		This consent in	s valid for	60	days	
US Tracking		Reason for au	thorizing consent			Reason for au	thorizing conse	int		
tep and Warrant Tracker		Apply for a	a mortgage 🗌	Open retiremen	nt acct	Apply for a	mortgage	Ope	n retirement a	tool
Nsclosure Tracking		Open a ba	nk acct	Apply for a job		Open a ba	nk acct	App	ly for a job	
ee vanance Worksheet		Apply for a	a credit card 🗌	Meet licensing	req.	Apply for a	credit card	Mee	t licensing re-	2
O Compensation		Apply for a	a loan			Apply for a	a loan			
no-steering Safe Harbor Disclosure		C Other				Other				
et Tangible Benefit			a							
companice Review		Company's li	nformation	Lender/Broke	r Data	Company's A	Agent Informa	ation		
No Danistan		Name	1		53	Name	Demo Accou	nt - CS	0#5	D
4 Certer		Address				Address	4155 Hopyan	d Road	Suite 200	-
tabut Online		City	1			City	Pleasanton			
Level indian Schedule	~	Clate	2		-	Cista	CA	70 9	4688	-
		State		P		olate	U.A.	mh a	4000	_

Radian Order Page

1. From the New Order dropdown, select Radian.

						Q			0	2
				Ē	<u> </u>	•		Save		×
Locked Status	Conventional Fix Fixed Rate	ed \$100,000.00 Purchase Price	\$95,000.00 Total Loan Amount	5.401 / 5.401 DTI	95.000 /	95.000	/ 95.0	000	Purcha First	ase
					RADIAN			New	Order	~
									E	
								rac	lian	
ACTIV	EORDER	Imported Rate	S							
rder Reque	est		Percent %	Amo	unt	Du	ration			
anual		Initial Dramium at Clasic	0.000000	ev too	•					



EPC MI Center Order Guide | Radian Order Page

- 2. The Order **Request Type** dropdown will be defaulted to **Rate Quote**. Select your order type:
 - Non-Delegated: Documents required for Radian underwrite.
 - **Delegated**: No documents required; the submitter underwrites.
- 3. If you have already imported rates for a Radian rate quote, the **Rate Quote ID** will populate automatically.

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



69	rch	Rate Quote ID						×
		RATE QUOTE ID	PRODUCT DESCRIPTION	QUOTE TYPE	GUOTE DATE/TIME .	EXPIRATION DATE	INITIAL PREMIUM AT PERCENT %	CLOS ,
0	,	HHO/2N1	Borrower Paid Monthly Deferred, NonRefundable	Multi Quote	02/18/2025, 3:22:57 PM	05/19/2025	0.000000%	\$0.0
2	•	N6J096	Single Premium - Cash	Multi Guote	02/18/2025, 3:22:57 PM	05/19/2025	1.220000%	\$1,151
2	,	IFU/KVJ	Lender Paid Single Premium	Multi Guote	02/18/2025, 3:22:57 PM	05/19/2025	2.840000%	\$2,61
2		IPRSBM	Soft Promium - 1.00 BPS	Multi Quote	02/18/2025. 3:22:57 PM	05/19/2025	1.000000%	\$950

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

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

Premium Payment Plan •		Split Premium Up Front Rate	Premium Paid By •	Refund Option •	
Upfront Monthly	~	· ·	Borrower Paid	Not Refundable	~
Renewal Option •					
Constant	~	Premium Financed	Relocation Loan		
Special Loan Program		Special Pricing			
1) 23.622 II COVERAGE		() 33.356			4
11 COVERAGE MI Coverage % •		① 33.356 Affordable Housing Type			4
11 COVERAGE MI Coverage % • 25	Ð	① 33.356 Affordable Housing Type Select	MI COVERAGE % DETAILS)	4

Al Coverage %		Affordable Housing	Туре			
25	0	Home Ready		~		
NMA's Lending Product		Select				
08 Home Ready						
Amortization Type		HFA Preferred	HFA Preferred		Term or	
AdjustableRate		HFA Preferred Ris	HFA Preferred Risk Sharing		15 years	180 months
	FNMA STANDARD COVERAG			IE PO	DSSIBLE	HFA CHARTER
BASE LTV	TERM > 20 YEARS OR AN	M Home Possible		ARM	TERM <= 20 YRS	ANY TERM
95.01% - 97%	36	HFA Advantage			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



	AUS FINDINGS	ORIGINATOR INFORMATION
	AUS Service Select 🗸 🗸	Originator Type • Lender / Retail ~ 5
5. For non-delegated orders, you may add Underwrit- ing Comments that will display for Radian under- writers	Underwriting Comments	0/250
writers.		Feedback Message
	Documents	
	Comments	0/250
6. Click Order when you are ready to submit.		
For delegated orders, click Order	Document 1.pdf x Document 2.pdf x	Feedback Message
 For non-delegated orders, be sure to <u>attach</u> <u>documents</u> prior to clicking Order 		Cancel

MI Center /

Radian: New Order 🕦

Non-Delegated Documents

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

- 1. Click Attach Documents.
- 2. Browse or drag and drop the files into the file box; or select desired document from the list (if any).
- 1 If selecting existing documents, click the **Upload** button to ensure these are attached to the MI Order.

A Warning — Please attach documents when submitting Non Delegated order									\times
MASTER POLICY	INFORMA	ATION					1	Attach Do	cuments
Master Policy Numbe Test 00002000	r •								
Select Documents an	d Files	Stacking	n Templates			Browse	LOCAL DRIVI	E	2
No document group selecte	ed	✓ No st	acking template	e selected	~		Drop files	here to upload	
ALL DOCUMENTS 0 S	Selected								Upload
□ (i) ▼ REQUIR ▼	DOCUMEN	ATTACHED	DESCRIPTI	FOR BORR	DOCUMEN	STATUS DA	SOURCE	U	LOAD S
	Radian MI Ra	Radian_Rate(Radian MI Ri	All	received	11/15/2023	EFolder		
	Radian Othe	MIRateQuote	Radian Othe	All	received	11/15/2023	EFolder		
	Radian Othe	MIRateQuote	Radian Othe	All	received	11/21/2023	EFolder		

REQUIRED	DOCUMENT FOLD	ATTACHED FILES	DESCRIPTION	FOR BORROWER P	DOCUMENT STAT	STATUS DATE	SOURCE	UPLOAD STATUS
		URLA - Test.pdf					Local Drive	Complete
1		Credit report - Test.pr					Local Drive	Complete
]	Radian MI Rate Quo	Radian_RateQuoteAr	Radian MI Rate Quo	All	received	02/18/2025	EFolder	Complete
1	Radian MI Rate Quo	Radian_RateQuoteAr	Radian MI Rate Quo	All	received	02/18/2025	EFolder	Complete
1	Radian MI Rate Quo	MIRateQuote.pdf	Radian MI Rate Quc	All	received	02/18/2025	EFolder	Complete
]	Radian MI Rate Que	Radian_RateQuoteAr	Radian MI Rate Que	All	received	03/07/2025	EFolder	Complete

- Successful document upload will be reflected in the Upload Status column.
- 3. When you are finished uploading documents, click **Done**.



Settings

X

X

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.

		Approved Certificate #: 50222943 Rate Import in Progress	
TATUS	DESCRIPTION		
TES	1		
Initial Pre	mium at Closing	First Renewal	Second Renewal

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



Pending Review

0	VERVIEW DOCUMEN	NTS RECEIVED (1)	DOCUMENT UPLOADS (1)					radian
	Order Status:	Approved		ACTIVE ORDER	Imported Rates			
	Туре	Provider	Order Date	Order Request		Percent %	Amount	Duration
	Non Delegated	Radian	02/20/2025	Method				
			06:23 PM	Manual	Initial Premium at Closing	0.00000%	\$0.00	0 Months
	Premium Payment Plan	Premium at Closing	Paid By Borrower	Refund Option Not Refundable	First Renewal	0.680000%	\$434.38	120 Months
	Periodic Monthly	Deferred			Second Renewal	0.200000%	\$127.76	240 Months
	Renewal Option	Product	Certificate	Premium				
	Constant	Description	Expiration Date	Financed	Rates Imported On			
		Borrower Paid	08/19/2025	No	04/00/2025 @ 42.24 DM L	Adapta Hann		





() New Order

Resubmission & Trailing Documents

To resubmit, simply click Resubmit Order.	Order #: 50222379		RESUBMIT ORDER CHECK STATUS				
	OVERVIEW DOCUMENTS RECEIVED (1) DO	DCUMENT UPLOADS (1)	radian				
	Mi Center / Radian: Edit Order ①		Settings				
The Edit Order page will load with the option to at-	MASTER POLICY INFORMATION						
	Master Policy Number Test I 00002000						
	ORDER TYPE						
	Request Type Rate Quote Non Delegated	D MI Certificate # 50222379	Order Status Approved				
	RATES		Rates Imported on 4/8/2025, 12:21:27 PM by Admin User				
	Initial Premium at Closing	First Renewal	Second Renewal				
	Percent % Amount Duration 0.000000% \$0 0 Months	Percent % Amount Duration 0.680000% \$434.38 120 Months	Percent % Amount Duration 0.200000% \$127.76 240 Months				
	ORDER STATUS		Show All Messages				
	STATUS DESCRIPTION						
Make any changes to the order and documents and click Resubmit .	Thank you for choosing Radian	Check Status Resubmit Impo	ort MI Rates Cancel Upload Documents				

Mortgage Insurance Center: Active Order

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.



pload Documents			
selected Attachments 3		G From eFo	Ider From Local Drive
NAME		TYPE	FILE SIZE
eFolder Documents (3)			
L Credit report - Test.pdf		PDF	1127.94 KB
Ļ URLA - Test.pdf		PDF	432.06 KB
L Radian_NonDelegated.pdf		PDF	24.49 KB
ortgage Insurance Center: Active Orde	er 🗸		{ŷ} New Order ∨
der #: 50222379		RESUBMIT ORDER	CHECK STATUS
OVERVIEW DOCUMENTS RECEIVED (1) DOCUMENT UPLOA	DS (3)		radian
			Upload Documents
PACKAGE COMMENTS	STATUS -	DOCUMENTS	POST CLOSING



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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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Explore learning resources from Radian:

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- MI Products 101 Video Series
- MI Essentials Video Series
- MI Online Tutorial Videos



