

# MI Rate Quote Comparison

Radian Guaranty is integrated with Encompass Partner Connect™ (EPC) to provide fast and easy MI rate quotes. Below is a step-by-step guide to ordering a rate quote comparison via EPC MI Center.

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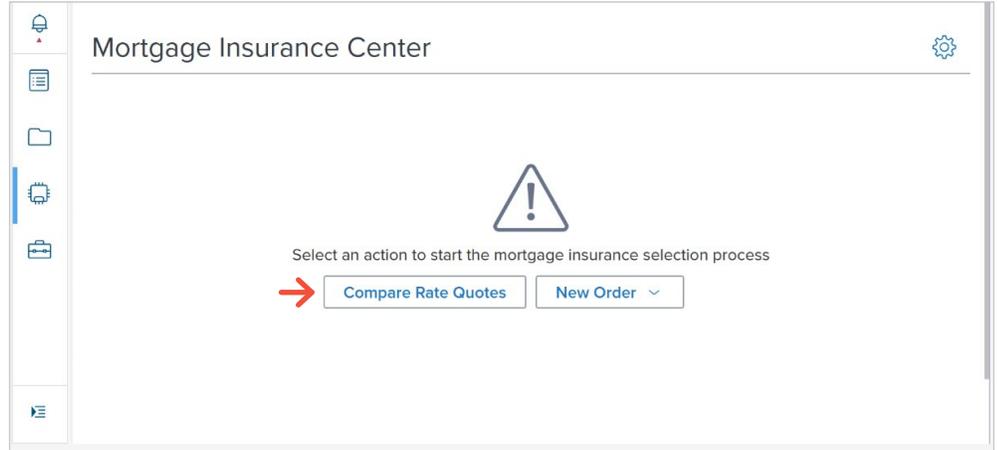
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## Request Quotes

From the MI Center, click the **Compare Rate Quotes** button.



## Review Quotes

1. Review the results in the table sorted by product, then rates. In the case of rate ties, results will sort alphabetically.
2. Click the arrow next to the product or provider's name to expand and view the details such as Rate Quote ID and Coverage %.

Mortgage Insurance Center / Compare Rate Quotes

View By  Product  Provider

Arch	Enact	Essent	MGIC	National MI	Radian				
<input checked="" type="radio"/> Success	<input checked="" type="radio"/> Success	<input checked="" type="radio"/> Success	<input checked="" type="radio"/> Success	<input checked="" type="radio"/> Success	<input checked="" type="radio"/> Success				
<b>PROVIDERS</b>									
Borrower Paid Monthly (6)									
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>				
▶ NATIONAL MI	-	-	-	0.260000%	\$20.58	120 Months	0.200000%	\$15.83	240 Months
▶ ARCH	-	-	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
▶ ENACT	-	-	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
▶ ESSENT	-	-	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
▶ MGIC	-	-	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
▶ RADIAN	-	-	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
<b>Rate Quote Details</b>									
IKWEGGU		30	Periodic Monthly	Borrower Paid Monthly Deferred, NonRefundable		Constant	Borrower	Not Refundable	No
Rate Quote ID		Coverage %	Premium Payment Plan	Product Description		Renewal Option	Paid By	Refund Option	Premium Financed
<b>Disclaimer</b>									
This rate quote ("Quote") is only an estimate and does not constitute an application for or offer of insurance. Additional taxes, assessments, or fees may be required. The Quote is based on the information and loan attributes you provided and may make assumptions about information or attributes you did not provide or that you were not able to provide. If you did not provide a credit score, this Quote is based on non-traditional credit sources. For loans in compliance with Radian's Underwriting Guidelines, Radian will honor this Quote for 90 days based on the loan attributes and Master Policy number you provided. However, if the information you provided or loan attributes change, or if Radian receives additional information when you apply for mortgage insurance coverage, the premium rate may change. To obtain a final rate, please complete and submit an Application to Radian through a Radian-supported submission channel. By using this rate calculator, you agree that Radian is not responsible, and has no liability, for any discrepancy between this Quote and the final premium rate after final review of an Application.									
▶ Borrower Paid Single (6)									
▶ Lender Paid Single (6)									
<input type="button" value="Close"/> <input type="button" value="Import Rates Only"/> <input type="button" value="Delegated MI"/> <input type="button" value="Non Delegated MI"/> <input type="button" value="Contract UW with MI"/>									

## Select & Import Rates

To select a quote to apply to your loan data, select the radio button next to the desired quote and click **Import Rates Only**.

Mortgage Insurance Center / Compare Rate Quotes

View By  Product  Provider

Arch  Success Enact  Success Essent  Success MGIC  Success National MI  Success Radian  Success

PROVIDERS	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
<input type="radio"/> Borrower Paid Monthly (6)				0.260000%	\$20.58	120 Months	0.200000%	\$15.83	240 Months
<input type="radio"/> NATIONAL MI				0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
<input type="radio"/> ARCH				0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
<input type="radio"/> ENACT				0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
<input type="radio"/> ESSENT				0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
<input type="radio"/> MGIC				0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
<input checked="" type="radio"/> RADIAN				0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months

Rate Quote Details

IKWEGGU 30 Periodic Monthly Borrower Paid Monthly Deferred, NonRefundable Constant Borrower Not Refundable No

Rate Quote ID Coverage % Premium Payment Plan Product Description Renewal Option Paid By Refund Option Premium Financed

Disclaimer

This rate quote ("Quote") is only an estimate and does not constitute an application for or offer of insurance. Additional taxes, assessments, or fees may be required. The Quote is based on the information and loan attributes you provided and may make assumptions about information or attributes you did not provide or that you were not able to provide. If you did not provide a credit score, this Quote is based on non-traditional credit sources. For loans in compliance with Radian's Underwriting Guidelines, Radian will honor this Quote for 90 days based on the loan attributes and Master Policy number you provided. However, if the information you provided or loan attributes change, or if Radian receives additional information when you apply for mortgage insurance coverage, the premium rate may change. To obtain a final rate, please complete and submit an Application to Radian through a Radian-supported submission channel. By using this rate calculator, you agree that Radian is not responsible, and has no liability, for any discrepancy between this Quote and the final premium rate after final review of an Application.

Borrower Paid Single (6)  
Lender Paid Single (6)

Close Import Rates Only Delegated MI Non Delegated MI Contract UW with MI

## Active Order Page

Once imported, the Active Order Overview displays. From here, you can review quote details as well as proceed to order MI.

Mortgage Insurance Center: Active Order

Compare Rate Quotes New Order

Rate Quote ID: IHHY7N1

OVERVIEW DOCUMENTS RECEIVED (2) DOCUMENT UPLOADS (0)

Status: Eligible ACTIVE ORDER

Type	Provider	Order Date	Order Request Method
Multi Quote	Radian	02/18/2025 03:22 PM	Manual

Premium Payment Plan	Paid By	Refund Option	Renewal Option
Periodic Monthly	Borrower	Not Refundable	Constant

Product Description: Borrower Paid Monthly Deferred, NonRefundable  
Premium Financed: No

Imported Rates	Percent %	Amount	Duration
	Initial Premium at Closing	0.000000%	\$0.00
First Renewal	0.380000%	\$30.08	120 Months
Second Renewal	0.200000%	\$15.83	240 Months

Rates Imported On: 02/19/2025 @ 08:34 AM by Admin User

Quotes	RATE QUOTE ID	PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
			PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
<input checked="" type="radio"/>	IHHY7N1	Borrower Paid Monthly	0.000000%	\$0.00	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months

## Order History

If you need to view or import a previous quote, select **Order History** from the Active Order dropdown.

Continued on the next page

Mortgage Insurance Center: Active Order

Compare Rate Quotes New Order

Rate Quote ID: IHHY7N1

OVERVIEW DOCUMENTS RECEIVED (2) DOCUMENT UPLOADS (0)

Status: Eligible ACTIVE ORDER

Type	Provider	Order Date	Order Request Method
Multi Quote	Radian	02/18/2025 03:22 PM	Manual

Premium Payment Plan	Paid By	Refund Option	Renewal Option
Periodic Monthly	Borrower	Not Refundable	Constant

Product Description: Borrower Paid Monthly Deferred, NonRefundable  
Premium Financed: No

Imported Rates	Percent %	Amount	Duration
	Initial Premium at Closing	0.000000%	\$0.00
First Renewal	0.380000%	\$30.08	120 Months
Second Renewal	0.200000%	\$15.83	240 Months

Rates Imported On: 02/19/2025 @ 08:34 AM by Admin User

## Order History (Continued)

In the **Details** section, select **View Order Summary**.

Once the **Order Summary** loads, you may import rates on a different quote by using the vertical ellipsis and selecting **Import Rates Only**.

Mortgage Insurance Center: Order History

MI Orders

Group By:  None  Provider  Order Date  Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	ORDER REQUEST METHOD	EXPIRATION DATE	STATUS
02/18/2025 03:22 PM	IHHY7N1	Radian	Multi Quote	Manual	05/19/2025	Eligible

Details

Periodic Monthly <small>Premium Payment Plan</small>	Borrower <small>Paid By</small>	Not Refundable <small>Refund Option</small>	Constant <small>Renewal Option</small>	Borrower Paid Monthly Deferred, NonRefundable <small>Product Description</small>	No <small>Premium Financed</small>
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View Order Summary

Mortgage Insurance Center: Order Summary

Rate Quote ID: IHHY7N1

OVERVIEW | DOCUMENTS RECEIVED (2) | DOCUMENT UPLOADS (0)

Status: Eligible ACTIVE ORDER

Type Multi Quote	Provider Radian	Order Date 02/18/2025 03:22 PM	Order Request Method Manual
Premium Payment Plan Periodic Monthly	Paid By Borrower	Refund Option Not Refundable	Renewal Option Constant
Product Description Borrower Paid Monthly Deferred, NonRefundable	Premium Financed No		

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.380000%	\$30.08	120 Months
Second Renewal	0.200000%	\$15.83	240 Months

Rates Imported On  
02/19/2025 @ 08:34 AM by Admin User

Quotes

	RATE QUOTE ID	PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
			PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
	IHHY7N1	Borrower Paid Monthly	0.000000%	\$0.00	-	0.380000%	\$30.08	120 Months	0.200000%	\$15.83	240 Months
	IV6JO9G	Borrower Paid Single	1.220000%	\$159.00	360 Months	-	-	-	-	-	-

Details

Single Life Of Loan <small>Premium Payment Plan</small>	Borrower <small>Paid By</small>	Not Refundable <small>Refund Option</small>	- <small>Renewal Option</small>	Single Premium - Cash <small>Product Description</small>
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Import Rates Only

- Order Delegated MI
- Order Non Delegated MI