

Radian is integrated with Ellie Mae's Encompass to provide fast and easy contract underwriting services for customers with an active Underwriting Review Agreement (URA). If you do not currently have a URA, please contact your Radian Account Manager.

Below is a step-by-step guide to ordering contract underwriting services through Radian Direct via Encompass.

# 1

### Request Radian Contract Underwriting

Choose the Order Mortgage Insurance option from the Encompass Services panel. Select **Radian Direct via Encompass 360** then click **Submit** to access Radian's order form.

The screenshot shows a window titled "Mortgage Insurance" with a close button (X) in the top right corner. Below the title bar are two tabs: "My Providers" (selected) and "All Providers". The main area contains the text "Select a provider and click Submit." and a list of providers. The first provider, "Radian Direct via Encompass 360", is highlighted in blue and has a "More info" link to its right. At the bottom of the window, there are three buttons: "Remove from My List", "Submit" (highlighted with a red box and a red arrow pointing to it), and "Cancel".

**NOTE:** Submitting a request for contract underwriting will result in a fee for service.

## Complete the Order Form

Radian offers the option to order Contract Underwriting with MI or Contract Underwriting (without MI). Select the appropriate option from the **Service Type** field and enter your loan and MI information (if applicable).

MI fields are required when the CUW request includes MI. These fields will default to the most popular values but can be edited.

- Borrower Paid Monthly with Constant Renewals will default.
- Coverage will default to the GSE standard requirements.

Please indicate the **Investor** and **Program Name** in the Contract Underwriting section. If you find that the investor is not listed in the pick list, select the **Other** option and indicate the investor name in the field provided. Required fields are indicated with a red asterisk (\*). Then click **Submit**.

Radian Request
✕



**Branch Login Information**

Master Policy Number:

Branch ID:

Branch Password:

Save Login Information

**Loan Information**

Borrower: Homeowner Jr., H S

CoBorrower: Homeowner, Jane

Loan Number: LM-5052012001710

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Contact [customer@radian.com](mailto:customer@radian.com) or call 877.(723.4261)

Order    Check Status/View Results    Document Upload History    Activate MI    ( \* ) Required field

Service Type:  \*

Rate Quote ID:

**Mortgage Insurance Information**

Coverage Percent:  \*

Premium Source:  \*

Payment Plan:  \*

Refundable:  \*

Deferred:   Financed Premium

Renewal Option:  \*

LP Purchase Eligibility:

LP Credit Risk Class:

DU Recommendation:

Comments:

**Contract Underwriting**

Investor:  \*

Investor Program Name:

Radian Underwriters Only

Add Radian User ID

[State Disclosures](#)

→

**NOTE:** Radian has access to guidelines for all investors listed. You may need to provide the investor guidelines for investors not shown in the listing.

## Uploading Loan Documents

The system will perform an eligibility check and direct you to the **Check Status / View Results** tab.

The message area will indicate any missing data or eligibility issues.

Click on the **Upload UW Docs** button to begin to add documents.

**Radian Request**

**radian**

Branch Login Information  
 Master Policy Number: 12345678  
 Branch ID: TESTING  
 Branch Password: \*\*\*\*\*  
 Save Login Information

Loan Information  
 Borrower: Homeowner Jr., H S  
 CoBorrower: Homeowner, Jane  
 Loan Number: LM-5052012001710  
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 Contact [customer@radian.com](mailto:customer@radian.com) or call 877.(723.4261)

Order | **Check Status/View Results** | Document Upload History | Activate MI | (\*) Required field

Order No.	Order Date	Service Type (RQ ID)	Plan Details	Status
CUW: 186157...	12-21-2020 04:23:45 PM	Contract Underwrite With MI	25% / BP Monthly	Pending Review

The last imported order is identified in **bold**.

Upload Post Close Docs → **Upload UW Docs** | Import MI Fees | Order Details | Check Status

Messages  
 This CUW application may be eligible. Please upload documents using your LOS document interface, via MI Online Document Center or send via secure email to intake@radian.com.

Attachments

[State Disclosures](#) |  |

Click the Plus Sign (+) to begin adding documents. Choose the document location and click **Continue**.

When you have completed your document selection, select **Continue**.

**Attachment List**

Service Type: Contract Underwrite with MI

Attachment Name/Desc	Attachment Path

Comments

I want to work on other loans while my documents are being uploaded  Yes  No

**Attach**

Select a browse location of the document you wish to attach

Browse from Hard Drive  
 Browse from Encompass eFolder

→

## Uploading Loan Documents, continued

Confirm the documents selected and provide any comments for the underwriter. Comments are optional and can be provided via the Request Form or Document Upload screen. This field is applicable for Contract Underwriting submissions and document uploads.

Click **Send** to submit to Radian.

The screenshot shows the 'Attachment List' window. At the top, the 'Service Type' is set to 'Contract Underwrite with MI'. Below this is a table with two columns: 'Attachment Name/Desc' and 'Attachment Path'. The table lists several documents: '1003', 'Credit Report', 'AUS', 'Appraisal', 'Paystubs', and 'W2s', each with its corresponding file path. Below the table is a 'Comments' field with a red arrow pointing to it, containing the text 'This is a sample comment.' At the bottom, there is a checkbox for 'I want to work on other loans while my documents are being uploaded' with 'Yes' selected, and a red arrow pointing to the 'Send' button.

Attachment Name/Desc	Attachment Path
1003	C:\Users\... \1003.pdf
Credit Report	C:\Users\... \Credit Report.pdf
AUS	C:\Users\... \AUS.pdf
Appraisal	C:\Users\... \Appraisal.pdf
Paystubs	C:\Users\... \Paystubs.pdf
W2s	C:\Users\... \W2s.pdf

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## Order Status

A successful submission will indicate a **Pending Review** status.

You will receive an email and an alert when Radian's Underwriter has completed their review.

Click **Check Status** to refresh your status and retrieve your Radian decision document.

The screenshot shows the 'Radian Request' window. It features the Radian logo and two main sections: 'Branch Login Information' and 'Loan Information'. The 'Branch Login Information' section includes fields for 'Master Policy Number' (12345678), 'Branch ID' (TESTING), and 'Branch Password' (masked with dots), along with a 'Save Login Information' checkbox. The 'Loan Information' section includes 'Borrower' (Homeowner Jr., H S), 'CoBorrower' (Homeowner.Jane), and 'Loan Number' (LM-5052012001710). Below these sections are tabs for 'Order', 'Check Status/View Results', 'Document Upload History', and 'Activate MI'. The 'Check Status/View Results' tab is active, showing a table with columns: 'Order No.', 'Order Date', 'Service Type (RQ ID)', 'Plan Details', and 'Status'. The first row is highlighted in blue and shows 'CUW: 186157...', '12-21-2020 04:23:45 PM', 'Contract Underwrite With MI', '25% / BP Monthly', and 'Pending Review'. A red arrow points to the 'Pending Review' status. At the bottom, there are buttons for 'Upload Post Close Docs', 'Upload UW Docs', 'Import MI Fees', 'Order Details', and 'Check Status', with a red arrow pointing to the 'Check Status' button.

Order No.	Order Date	Service Type (RQ ID)	Plan Details	Status
CUW: 186157...	12-21-2020 04:23:45 PM	Contract Underwrite With MI	25% / BP Monthly	Pending Review

**HELPFUL HINT:** A Pending Review status means that documents have not been provided or the file has not yet been underwritten.

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877.723.4261

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mortgage insurance

## Access Your Underwriting Decision

User will be able to access all related decision documents and rate quotes in PDF format on this screen.

Radian Decision Documents will be automatically saved to your eFolder.

Radian Request
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**Branch Login Information**

Master Policy Number:

Branch ID:

Branch Password:

Save Login Information

**Loan Information**

Borrower: Homeowner Jr., H S

CoBorrower: Homeowner, Jane

Loan Number: LM-5052012001710

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Order   Check Status/View Results   Document Upload History   Activate MI   ( \* ) Required field

Order No.	Order Date	Service Type (RQ ID)	Plan Details	Status
CUW: 186157...	12-21-2020 04:23:45 PM	Contract Underwrite With MI	25% / BP Monthly	Cleared to Close
CIFBLBX	12-21-2020 01:54:47 PM	Rate Quote	25% / BP Monthly	Eligible

The last imported order is identified in **bold**.

Upload Post Close Docs
Upload UW Docs
Import MI Fees
**Order Details**
Check Status

**Messages**

Thank you for choosing Radian!

**Attachments**

**CUW Cleared to Close 12/21/20 03:14 PM**

Non Delegated Commitment/Certificate 12/21/20 03:14 PM

CUW Approved with Conditions 12/21/20 01:32 PM

[View](#)

[State Disclosures](#)
[View](#)
[Cancel](#)

## Radian Support

Assistance with Radian Direct via Encompass technical issues should be directed to Client Connectivity at:  
[ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com)

Assistance with the contract underwriting ordering process should be directed to Client Services at:  
[ClientServices@radian.com](mailto:ClientServices@radian.com)

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

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