

# Radian Direct via Encompass<sup>®</sup> Administrator Guide

Revised January 2021

**radian**

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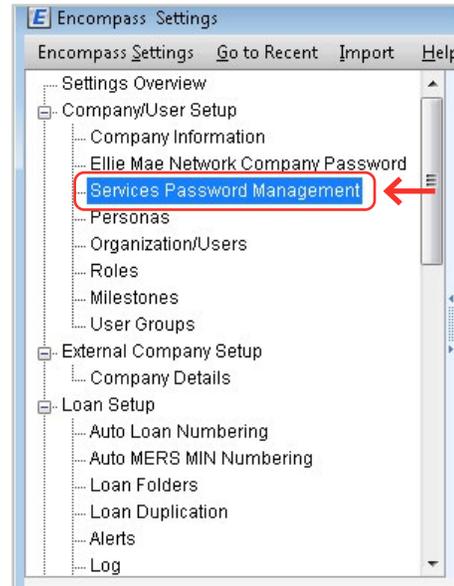
# Administrator's Initial Set Up

## Password Management

The Services Password Management within the Company User Set Up allows the Admin to pre-populate the Master Policy Number and assigned credentials for users when selecting Radian as their MI provider.

Select **Settings** from the Encompass Menu option.

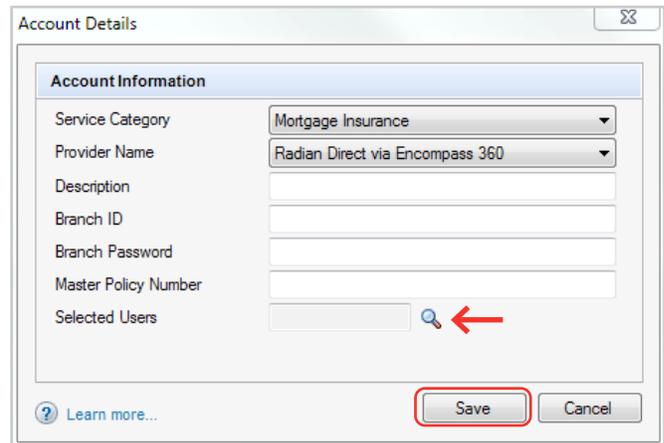
Select **Services Password Management** from the Company/User Setup area of the Settings overview.



Activate Radian by completing the Account Details.

Contact your **Radian Account Manager** to obtain Master Policy or Branch information.

Click the magnifying glass  to Select the Users that will order Rate Quotes and MI Requests through Radian Direct.



Field	Value
Service Category	"Mortgage Insurance"
Provider Name	"Radian Direct via Encompass "
Branch ID	<Radian Provided Username>
Password	<Radian Provided Password>
Master Policy Number	<Radian Assigned Master Policy Number>

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## Rate Quote Only Credentials

Radian offers a separate set of “Rate quote only” credentials that can be used with the Radian Assigned Master Policy Number. These credentials will permit the user to order rate quotes, but will prohibit the user from placing an MI order.

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## Leveraging Org Codes

When the Encompass Organization Code is used to identify the lender’s branch location, this data can be used by Radian to track origination activity by branch location.

Customers who leverage the Encompass Org code to identify the branch location can provide their data to Radian. This information will allow us to provide you activity by branch location. Without the Org Code, all activity will be associated to the home office location.

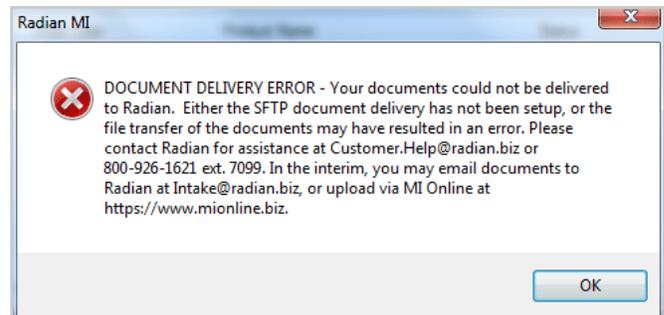
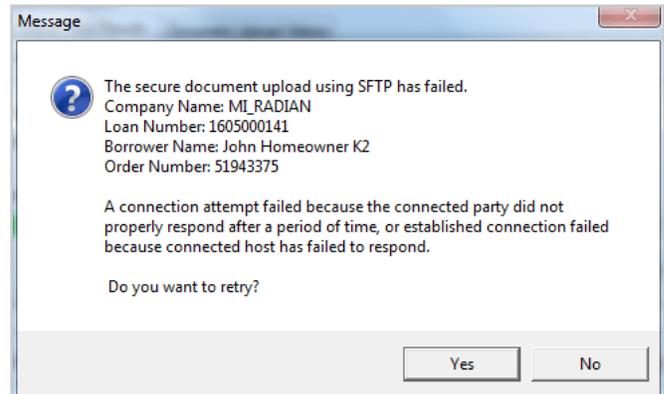
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## Document Delivery

Customers who plan to submit non-delegated loans via Radian Direct via Encompass will need to establish a secure FTP (SFTP) connection. Administrators should provide their source IP address. The source IP address needed is the IP where delivery of documents will originate. Some lenders may need to provide multiple IP addresses because their offices all have different IP addresses. Additionally, the IP address must be static (dynamic IP addresses cannot be supported). Please provide these IP addresses to [ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com).

Customers who are not known to Radian’s whitelist may encounter the following messaging.

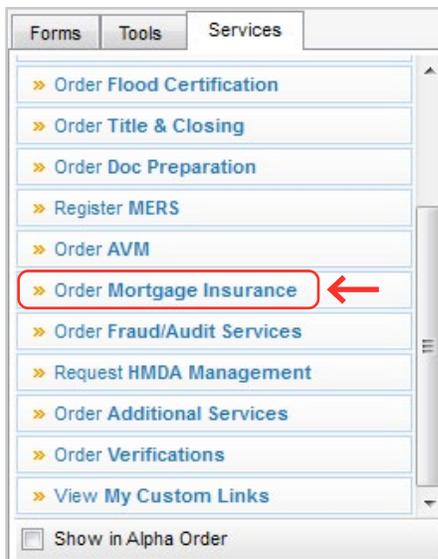
To ensure you can submit documents, please provide the IP addresses of where documents originate to Radian’s [Client Connectivity Team](#).



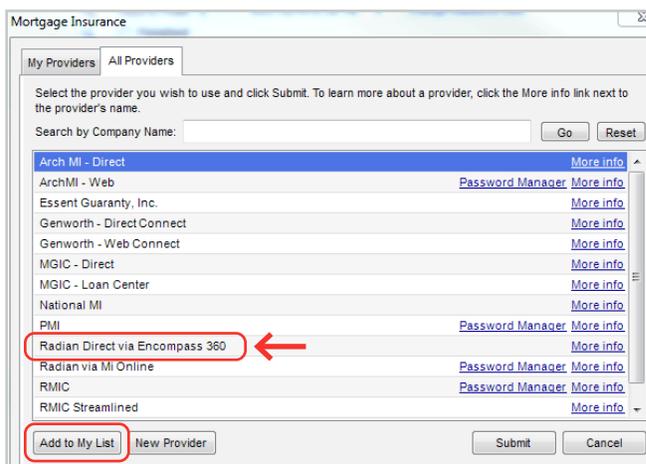
# Adding Radian to the My Provider's List

It's quick and easy to add Radian to your list of MI Providers.

Access your list of Available MI Companies by selecting **Order Mortgage Insurance** from the **Services** tab.



To add Radian Direct via Encompass to the My Providers tab select **Radian Direct via Encompass** from the All Providers tab, then click the **Add to My List** button.



A pop up box message confirms that the Radian Direct via Encompass has been added to the My Providers tab. Click **OK**.



Radian Direct via Encompass will now appear on the My Providers tab.

# Field Import Mappings

Radian	Encompass	Field ID populated
Initial Premium Rate	MIP Funding/ Guarantee	1107
First Renewal Rate	Periodic factors %	1199
First Renewal Duration Months	Months of adjustment	1198
Second Renewal Rate	Periodic factors %	1201
Second Renewal Duration Months	Months of adjustment	1200
Upfront Premium Amount	Amount paid in cash	1760
MI Certificate Number	File #	VEND.X167
Radian	MI Company Name Type	L248, ULDD.X134
Non-deferred Monthly Initial Premium	Prepaid Amount	1209
Deferred Indicator	Prepaid	2978
Premium Paid By	Lender Paid Mortgage Insurance	3533
Payment Plan – MI Duration Type	Payment Frequency	CASASRN.X154
Renewal Option – MI Renewal Calculation Type	Renewal Option	CASASRN.X150
Premium Source – MI Premium Payment Type	Premium Source	CASASRN.X158; ULDD.X49
Refundable – MI Premium Refundable Type	MI Refundable Option	CASASRN.X146
Date imported order sent to Radian	MI Ordered Date	2308
Date order imported into Encompass	MI Received Date	2309
Coverage % MI Coverage Percent	MI Coverage PMI Coverage	430; ULDD.FNM.430

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# Data Entry Information

Required fields are identified with a red asterisk (\*).

Order Form Field	Type of input	How to Enter
Master Policy Number	Open text	Provided by Radian. See Initial Interface Set Up.
Branch ID	Open text	Provided by Radian. See Initial Interface Set Up.
Branch Password	Open text	Provided by Radian. See Initial Interface Set Up.
Save Login Information	Open text	Save credentials for pre-population on future orders.
User Support Materials		Link to Radian's Encompass User Guides.
New to Radian		Link to Radian.com website.
<b>Order Tab</b>		
Request Type *	Rate Quote Delegated Non-Delegated Express Track Contract Underwrite with MI Contract Underwrite	Selected by the User. The request type options will update after key milestones: <ul style="list-style-type: none"> <li>Rate Quotes can be requested at any time.</li> <li>Once documents have been provided for non-delegated and express track options, the delegated option is no longer available.</li> </ul>
<b>Mortgage Insurance Information</b>		
Coverage % *	Numeric value: Range 6–35	Defaulted to GSE Standard Coverage but may be edited.
Premium Source *	Borrower Paid Lender Paid	Defaulted to Borrower Paid but may be edited.
Payment Plan *	Monthly Annual Single Split 0.25% upfront Split 0.50% upfront Split 0.75% upfront Split 1.00% upfront Split 1.25% upfront Split 1.50% upfront Split 1.75% upfront	Defaulted to Monthly but may be edited.
Refundable *	Refundable NonRefundable	Defaulted to NonRefundable, but may be edited.
Deferred	Yes/No	Defaulted to Yes.
Financed Premium	Yes/No	Defaulted to No but may be edited on Single or SplitEdge.

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Order Form Field	Type of input	How to Enter
<b>Mortgage Insurance Information (continued)</b>		
Renewal Option *	Constant(Level) Declining/Amortizing) No Renewals	Defaulted to Constant but may be edited.
LP Purchase Eligibility	Eligible Ineligible Eligible A Plus	Selected by the User.
LP Credit Risk Class	Accept Caution	Selected by the User.
DU Recommendation	Approve/Eligible Approve/Ineligible Refer with Caution Out of Scope	Selected by the User.
<b>Third Party Originator Information</b>		
<b>Loan Information</b>		
Rate Quote ID		May be selected from the drop down or a quote ID may be entered by the User.
Non Traditional Credit		Selected by the User.
Relocation loan		Selected by the User.
Special Program		Input by the User.
Special Pricing		Input by the User.
LCA Risk Score		Input by the User
Investor		Contract Underwriting Only. Input by the User.
Investor Program Name		Contract Underwriting Only. Input by the User.
Comments		Input by the User.

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# Support

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## Encompass Support

Detailed information about Encompass functionality is available to the Admin from the Encompass Help menu, the Encompass Resource Center and Encompass Customer Support at 800.777.1718.

## Radian Support

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

# Radian Settlement Services Inc. Appendix

**Radian Settlement Services Inc.  
Appraisal, Title and Closing Services  
via Encompass User Guide**

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# Setup Requirements

In order to use the Encompass Radian Settlement Services Inc. integration, your company must be configured with Radian Settlement Services Inc. Provide Radian Settlement Services Inc. with your Encompass Client ID and contact email address to complete the setup process.

## Create New Appraisal Order

Login to Encompass and create a new loan. Once you are working in a loan file, follow these instructions:

### 1. Create New Appraisal Order

Login to Encompass and create a new loan.

Once you are working in a loan file, on the panel at bottom left, select the **Services** tab, then click **Order Appraisal**.

The screenshot shows the Encompass software interface. The 'Loan' tab is selected in the top navigation bar. The 'Services' tab is selected in the bottom-left navigation pane, and the 'Order Appraisal' option is highlighted with a red circle and an arrow. The main window displays loan details for '55 South Drive, Pittsburgh, PA 15213' with a loan amount of \$500,000.00. The 'Borrower Information' section is visible, showing fields for borrower details and social security number verification.

### 2. The Order Appraisal Window Appears

Select the **All Providers** tab and choose **Radian Settlement Services Inc.**

The screenshot shows the 'Appraisal - Partner API Debug Mode' window. The 'All Providers' tab is selected, and 'Radian Settlement Services Inc.' is highlighted in the list of providers. A red arrow points to the provider name. The window includes a 'Submit' button and a 'Cancel' button.

### 3. Appraisal Order Request Form

The **Order** tab opens. Borrower, loan information, loan purpose and property type will be pre-populated into this screen. You can edit and enter information on this screen, as well.

To edit and enter information, select the desired **Product(s)**; stipulate **Occupancy** information; supply a **Due Date** if needed within a specific time period; enter an **FHA Case Number** (in XXX-XXXXXXX number format), write an **Order Comment**, if any additional requirements are needed and upload a document, if required.

Choose the **Submit Order** button to place the order.

### 4. Select the Contacts Tab

Borrower and loan information will be pre-populated into this screen. You can enter information on this screen as well.

To enter information, type into the desired text fields under the highlighted categories.

### 5. Select the Payment Tab

To enter information, type into the desired text fields under the highlighted category. Credit card payment information is optional while placing orders. Otherwise, you can select **Submit Order** to place your appraisal order.

Payment details can also be entered and submitted later by returning to this form and clicking on the **Update Order** button.

## 6. Select the Check Status Tab

The **Check Status** tab permits the user to view **Order Status**, **Order History** and **Comments History**.

## 7. Confirmation Email

Once the appraisal is completed, an automatic email message is sent to the Client's contact email address.

When you receive this email, you can open Encompass, locate, open the loan file created, and go to the **Appraisal Order Request** form. You will see text displayed near top of screen letting you know that the completed appraisal documents are available in eFolder.

## 8. eFolder

The eFolder is located under the Loan tab within Encompass.

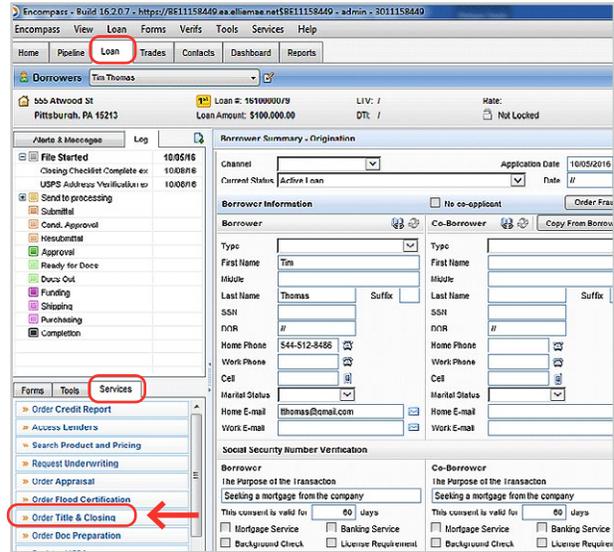
# Title & Closing Services via Encompass®

Login to Encompass and create a new loan. Once you are working in a loan file, follow these instructions:

## 1. Create New Title & Closing Order

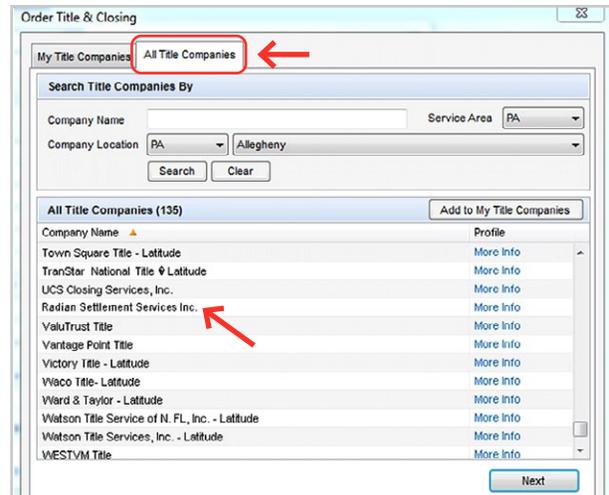
Login to Encompass and either create a new loan or open an existing loan.

Once you are working in a loan file, on the panel at bottom left, select the **Services** tab, then click **Order Title & Closing**.



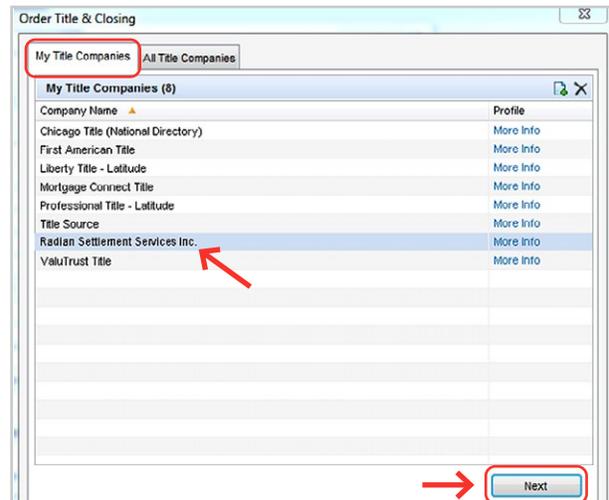
## 2. Order Title & Closing Window Appears

Select the *All Title Companies* tab and choose **Radian Settlement Services Inc.**



## 3. My Title Companies Tab

Select **Radian Settlement Services Inc.** Choose **Next**.



#### 4. Title & Closing Order Request Screen

The **Order** tab opens. Borrower, loan information, loan purpose, property type and purchase amount will be pre-populated into this screen.

To edit and enter information, select the desired **Product(s)**; stipulate **Occupancy** information; write an **Order Comment**, if necessary; and upload a document, if required.

#### 5. Select the Contact Tab

Borrower and loan information will be prepopulated into this screen. You can enter information on this screen, as well.

To enter information, type into the desired text fields, under the highlighted categories.

#### 6. Confirmation Email

Once the applicable title and closing documents are completed, an automatic email message is sent to the Client's contact email address.

When you receive this email, you can open Encompass, locate, open the loan file created, and go to the **Title & Closing Order Request** form. You will see text displayed near top of screen letting you know that the completed appraisal documents are available in eFolder.

# Support

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## Encompass Support

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## Radian Settlement Services Inc. Support

Assistance with Radian Settlement Services Inc. via Encompass technical issues should be directed to Client Relations at: [clientrelationsrss@radian.com](mailto:clientrelationsrss@radian.com). For more information, visit [www.radiantitle.com](http://www.radiantitle.com).

“Radian” is a brand of Radian Group Inc., including its licensed insurance affiliates. Title Services are provided by Radian Settlement Services Inc., with a home office in Pittsburgh, PA, a wholly owned subsidiary of Radian Group Inc. Radian Settlement Services Inc. is a title insurance agency for: EnTitle Insurance Company (a wholly owned subsidiary of Radian Group Inc.), American Guaranty Title Insurance Company, Fidelity National Title Insurance Company, First American Title Insurance Company, Old Republic National Title Insurance Company, Stewart Title Guaranty Company, Westcor Land Title Insurance Company and WFG National Title Insurance Company.

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