

Radian Direct via Encompass® Administrator Guide



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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.

Service Category Mortgage Insurance Provider Name Radian Direct via Encompass 360 Description	•
Provider Name Radian Direct via Encompass 360 Description	•
Description	
Branch ID	
Branch Password	
Master Policy Number	
Selected Users	

Field	Value
Service Category	"Mortgage Insurance"
Provider Name	"Radian Direct via Encompass "
Branch ID	<radian provided="" username=""></radian>
Password	<radian password="" provided=""></radian>
Master Policy Number	<radian assigned="" master="" number="" policy=""></radian>

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.

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.

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 <u>ClientConnectivitySupportInbox@radian.com</u>.

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 <u>Client</u> <u>Connectivity Team</u>.



Radian at Intake@radian.biz, or upload via MI Online at

OK

https://www.mionline.biz.

Radian
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Admin Guide

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.

y Providers All Providers	
Select the provider you wish to use and click Submit. To le	arn more about a provider, click the More info link next to
Search by Company Name:	Go Rese
Arch MI - Direct	More info
ArchMI - Web	Password Manager More info
Essent Guaranty, Inc.	More info
Genworth - Direct Connect	More info
Genworth - Web Connect	More info
MGIC - Direct	More info
MGIC - Loan Center	More info
National MI	More info
PMI	Password Manager More info
Radian Direct via Encompass 360	More info
Radian via Mi Online	Password Manager More info
RMIC	Password Manager More info
RMIC Streamlined	More info

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	

Data Entry Information

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.
Order Tab		
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: Rate Quotes can be requested at any time. Once documents have been provided for non-delegated and express track options, the delegated option is no longer available.
Mortgage Insurance Information	ation	
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.

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

Order Form Field	Type of input How to Enter				
Mortgage Insurance Information (continued)				
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.			
Third Party Originator Information					
Loan Information					
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.			



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: <u>ClientConnectivitySupportInbox@radian.com</u>

Radian Settlement Services Inc. Appendix



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



Radian
Settlement
Services Inc.
via Encompass
User Guide

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**.

Encompass View Loan For	ms Verifs	Tools Servic	es Help					
Home Pipeline Loan Tra	les Contact	s Dashboard	Reports					
Sorrowers User Guide		- 2						_
55 South Drive Pittsburgh, PA 15213	1" Loa	Luan #. 1610000 n Amount: \$500,0	093 00.00	LTV. / DTI: /		Rate	r. Not Locked	
Alerto & Messages Log	D	Borrower Su	mmary - Origin	ation				
File Started Closing Checklist Complete ex USPS Address Verification ex	10/12/16 10/15/16 10/15/16	Channel Current Status	Active Loan	~			Application Date	10/12/2016
Send to processing	Tarrario	Borrower Inf	ormation			No co-applican	t .	Order Frau
Cond. Approval		Borrower		6	3 @	Co-Borrower	Cop	y From Borrow
Resubmittal Approval Ready for Docs		Type First Name	User		~	Type First Name		
Euroding		Last Name SSN	Guide	Suffix		Middle Last Name SSN		Suffix [
Completion		DOB Home Phone	// 123-123-5648	3		DOB // Home Phone	a	j
Forms Tools Services		Work Phone Cell Mantal Status				Work Phone Cell Marital Status)]
» Order Credit Report	- A	Home E-mail	userguide@gm	ail.com		Home E-mail		
Access Lenders Search Product and Pricing	_	Work E-mail				Work E-mail		
Request Underwriting		Social Securi Borrower	ty Number Veri	ification		Co-Borrower		
» Order Appraisal	_	The Purpose o	The Purpose of the Transaction			The Purpose of the Transaction		
Order Title & Closing Order Doc Preparation		This consent is	i valid for	60 days Banking Service	,	This consent is va	lid for 60 rice Ba	days nking Service
* Register MERS		Background Check License Requirement Background Check License Re Credit Check Other Credit Check Other			ense Requirem			

2. The Order Appraisal Window Appears

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

ppraisal - Partner API Debug Mode		- O X
All Providers		
Select a provider and click Submit		
Radian Settlement Services Inc.		
	Submit	Cancel

3. Appraisal Order Request Form

The **Order** tab opens. Borrower, loan information, loan purpose and property type will be prepopulated 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-XXXXXX 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.



Property	100 Test Ave	Loan Reference	1706000301
ity/St/Zip	Pittsburgh PA 15213	ValuAmerica Order Id:	
\frown			
dor Contacts Pa	yment Check Status		
Borrower		Co-Borrower	
First Name	David	First Name	
Last Name	Ortiz	Last Name	
Home Phone	211-215-4542	Home Phone	
Work Phone	212-124-1512	Work Phone	
Cell Phone		Cell Phone	
Email	test@test.com	Email	
	_		
Seller		Realtor/Other	
First Name		First Name	
Last Name		Last Name	
Home Phone		Home Phone	
Work Phone		Work Phone	
Cell Phone		Cell Phone	
Email		Email	
or enter into property	, contact:	Special Instructions	
	a questions shout this transaction plasses contain	act ValuAmerica at 1 900 646 9259 x 9245 or	clienteralations @uslumerica.c
Should you have an	ly questions about this transaction, please con	dot valu/vilenca at. 1.000.040.0230 X 0243 01	Circi in ciduoris (* valuarienca.

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.

oporty	100 Test Ave	Los	in Reference	1706000301
y/St/Zip	Pittsburgh PA 15213	Val	uAmerica Order Id:	
a Curitacts Paymo	ont Cheuk Status			
Credit Account I	nformation			
orealerteeouner	monnuuon			
Account Holder Fi	rst Name			
A	at Name			
Account Holder La	astiname			
Payment Type:		-		
Credit Card Numb	er			
Card Security Cod	le			
Expiration(MM/YY	YY) -	-		
Billing Address				
City		Str	Tin	
City		516	ite Zip	
hould you have any q	Jestions about this transaction, please	contact ValuAmerica at: I	.800.646.8258 x 8245 or cm	entrelations@valuamenca.
			Submit Orde	Cancel

6. Select the Check Status Tab

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

Property	100 Te	est Ave		Loan Reference	17	06000301
City/St/Zi	P Pittsbu	irgh PA 15213		ValuAmerica Order Id:	22	74098632
	_	_				
Order Cor	ntacts Payment Check :	Status				
Orde	er Status					
	Date	Order No.		Product		Status
P.0	6/14/2017 10.10.29 AM	2274098632		1004 URAR	Order F	Received
_						
Orde	er History		Cu	omments History		
	Description	Date		Comment		Date
+ (Order Received	6/14/2017 10:10:29 AM		Hello ValuAmerica! New Test	Order!	6/14/2017 10:10:29 AM
0.11	a designed and the second second	and the second				
Should ye	ou nave any questions aboi	it this transaction, please contact	vaiuAme	nca at: 1 800 646 8258 x 8245 or	cientrela	tionsigvaluamenca.com
				update (JUCI	Cancer

NOTE: Documents would not be

led to eFolder

into Encompass,

& Closing Order

Update Order

Cancel

ne loan file created,

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.

Borrower Name	Martin Goat	and goes to the <i>Title</i>	& Closing
Property	1 Goat Ave	Request form.	
City/St/Zip	Pittsburgh PA 15213	ValuAmerica Orde	erld: 22740986
Order Contacts Payme	ent Check Status		
Products		Loan Purpose:	Purchase
1004 Single Family I	nvestment with 1007	Property Type:	Detached
V 1004 URAR 1004C Manufacture	d Home Appraisal	Occupancy:	
1004C Manufacture	d Home Appraisal with 1007	Notification Email:	
1025 Sm. Res. Inco	me Appraisal w/form 216	Purchase Amount:	150000.00
1073 Condo Apprais	al	Due Date:	
2095 Exterior Only C	Co-Op Appraisal	FHA Case Number.	
Drive By (2065) FHA - 1004 Single F	amily Investment with 1007	Upload Document	1004 URAR
FHA - 1073 Condo A	Appraisal/Typical	Attachments	
FHA Single Family A	ppraisal		

💀 Appraisal Order Request

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.**

Encompass View Loan For	ms Verifs	Tools Servic	es Help						
Home Pipeline Loan Tra	des Contacts	Dashboard	Reports						
8 Borrowers Tim Thomas		• 8							
655 Atwood St Pittsburgh. PA 15213	1ª Loan	.oan #: 1610000 Amount: \$100.0	00.00 00.00	LIV: / DTR /		Ra Ĉ	ite: Not Locke	d	
Alerte & Meccagee Log	D.	Borrower Su	mmary - Originat	ion					
Closing Checklist Complete ex	10.05/16 10.08/16	Channel Current Status	Active Lean	v			Applicatio	n Date Date	10/05/201
Send to processing Submittel	Televine	Borrowcr Ini	ormation			No co-applica	ant		Order Fr
🥮 Cond. Approval		Borrower			83 3	Co-Borrower	83	Copy	From Borro
Kesubnittal Approval Ready for Doce Docs Out		Typc First Name Middle	Tim			Typc First Name Middle			
 Funding Shipping Purchasing 		Last Name SSN	Thomas	Suffi	x 🛄	Last Name SSN			Suffix
Completion Forms Tools Services	* manit A	Home Phone Work Phone Cell	8 544-512-8486			Nin H Home Phone Work Phone Cell		1 1 1 1 1 1 1]
» Order Credit Report	-	Marital Status Home E-mail	tthomas@qmail.co	om		Marital Status		~	
Search Product and Pricing		Yound Young	tu Kumber Verfe	ation					
» Request Underwriting	=	Borrowor The Purpose of	the iransaction	Lauon		Co-Borrowor	he iransaci	ion	
» Order Flood Certification		Seeking a more	tgage from the con	ipany		Seeking a mortg	age from th	e compa	ny
» Order Title & Closing » Order Doc Preparation	\leftarrow	This consent is	s valid for	60 days Sanking Serv	ice	This consent is v	ralid for	60 Bar	days king Servic

My Title Companies All Title Companies	
Search Title Companies By	
Company Name	Service Area PA 👻
Company Location PA - Allegheny	-
Search Clear	Add to My Title Companies
Company Name	Profile
Town Sauara Titla - Latituda	More Info
TrapStar, National, Title & Latitude	More Info
UCS Closing Services, Inc.	More Info
Radian Settlement Services Inc.	More Info
ValuTrust Title	More Info
Vantage Point Title	More Info
Victory Title - Latitude	More Info
Waco Title- Latitude	More Info
Ward & Taylor - Latitude	More Info
Watson Title Service of N. FL, Inc Latitude	More Info
Watson Title Services, Inc Latitude	More Info

3. My Title Companies Tab Select Radian Settlement Services Inc. Choose Next.

Company Name Pr Chicago Tatle (National Directory) M Tirst American Tatle M Mortgage Connect Tatle M Nortgage Connect Tatle M Nortgaging Tatle Latitude M Statlan Settlement Services Inc. M ValuTrust Tatle M	Profile	
Chicago Tâle (National Directory) M. Tirst American Tâle M. Juberty Tâle - Lotăvde M. Nortgage Connect Tâle M. Professional Tâle - Latăvde M. Nortessional Tâle - Latăvde M. Kadian Settlement Services Inc. M. Valut Trust Tâle M.		Company Name 🔺
Tirst American Title Million American Title Million American Title Million American Title Million American Million American Million American Million Settlement Services Inc. Million Settlement Services Inc. Million American Mil	More Info	Chicago Title (National Directory)
Liberty Title - Latitude M Mortgage Connect Title M Professional Title - Latitude M It is Source M Radian Settlement Services Inc. M ValuTrust Title M	More Info	First American Title
Mortgage Connect Tille M Professional Tille - Latitude M Itile Source M Radian Settlement Services Inc. M ValuTrust Title M	More Info	liberty Title - Latitude
Yrofessional Title - Latitude Mi Title Source Mi Kadian Settlement Services Inc. Mi YaluTrust Title Mi	More Info	Nortgage Connect Title
Itle Source M Radian Settlement Services Inc. M ValuTrust Tale M	More Info	Professional Title - Latitude
kadian Settlement Services Inc. Mi JahuTrust Title Mi	More Info	Title Source
/aluTrust Title M	More Info	tadian Settlement Services Inc.
	More Info	/aluTrust Title

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.

Title & Closing Orde	a Request			
a d	ian			
oan Information				
orrower Name	Title Test 1	Property County	Allegheny	
o-Borrower		Loan Amount	225000.00	
roperty	4598 David Drive	Loan Reference	1811000570	
ty/St/Zip	Pittsburgh PA	File Number		
Upload Document		Occupancy:	Owner	
Property Report		 Property Type: 	Detached	
Anochmonto		Occupancy.	helmlesk@unhamerica	
Allachments		Notification Email:	neipuesk@voluumencu.	com,
		Purchase Amount:		
		Closing Date/Time:		
		Generate Quote:	Click Here	
Order Comment		and the way and		
EST Urder Comment				1
				1.1.4

Property County

Loan Reference

File Number

Co Borrowo

First Name Last Name

Hone Phone

Work Phone

Cell Phone

tealtor/

First Name

Last Name

Home Phone

Work Phone Cell Phone

Email Spec

Email

Loen Amount

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.

Title & Closing Orde	ian	NOT autor unles locat	E: Docu maticall ss the u es and
Borrower Name	Title Test 1	and	joes to
Co-Borrower		Requ	iest forr
Property	4598 David Drive		
City/St/Zip	Pittsburgh PA		File Numb
Property Report		•	Property Type:
Upload Document			Occupancy:
Attachments			Notification Em
			Purchase Amor
			Generate Que

📲 Title & Closing Order

rac

Loan Information

Borrower Name

Co-Borrower

Order Contacts Borrower

First Name Last Name

Home Phon

Work Phone Cell Phone

Email

Seller

First Name

Last Name

Home Phon

Cell Phone Email

For entruisto e

Work Phone

234-234-3243

secure@radian.com

Property City/St/Zip

> NOTE: Documents would not be automatically uploaded to eFolder unless the user logs into Encompass, locates and opens the loan file created, and goes to the *Title & Closing Order Request* form.

> > Owner

46.8258 x 8245 or client relation s Brvalus

Submit Order Close

NoCash-Out Refinance Detached

helpdesk@valuamerica.com,c

Click Here

Submit Order Close

1811000570

Support

Radian Settlement Services Inc. via Encompass User Guide

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 Settlement Services Inc. Support

Assistance with Radian Settlement Services Inc. via Encompass technical issues should be directed to Client Relations at: <u>clientrelationsrss@radian.com</u>. For more information, visit <u>www.radiantitle.com</u>.

"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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Radian Guaranty Inc.

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