

Radian is integrated with LendingQB to provide fast and easy rate quotes and MI ordering.

Below is a step-by-step guide to ordering a Radian rate quote or non-delegated MI through LendingQB:

# 1

## Requesting a Rate Quote

Beneath the **Export** menu, select **Order MI Policy**.

Once a successful Rate Quote has been received from Radian, Mortgage Insurance can be ordered.



# 2

## Completing the Application Form

- Select **Radian** as the **MI Provider**
- The Master Policy Number defaults
- Select **MI Premium Type**
- Enter **MI Coverage %**
- Select **Premium Refundability**
- Select **Renewal Option**
- Select **Premium at Closing**
  - If applicable,
    - Indicate whether UFMIP is financed
    - Indicate if it is a Relocation Loan
- Click the **Get MI Quote** button

The image shows the 'Order MI Policy' form in LendingQB. It is divided into two main sections: 'Mortgage Insurance Order Options' and 'Mortgage Insurance Policy Information'. The 'Get MI Quote' button at the bottom of the 'Order Options' section is highlighted with a red box and a red arrow pointing to it.

Mortgage Insurance Order Options		Mortgage Insurance Policy Information	
MI Provider	Radian	MI Provider	Radian
Master Policy Number	0000000000	MI Certificate ID	
MI Premium Type	Borrower Paid - Monthly Premium	Conv Loan PMI Type	Borrower Paid - Monthly P
MI Coverage %	12%	MI Coverage %	12.0000%
Premium Refundability	Non-Refundable	Loan Type	Conventional
Renewal Option	Constant	LTV / CLTV	85.000% / 85.000%
Premium at Closing		Employee Loan	<input type="checkbox"/> Yes
UFMIP Financed	<input type="checkbox"/> Yes	UFMIP Financed	<input type="checkbox"/> Yes
Relocation Loan	<input type="checkbox"/> Yes		
<b>Get MI Quote</b>			

# 3

## Refresh Browser to View the Rate Quote Results

You can do this easily by clicking the **Order MI Policy** menu option again.

Rate Quote responses will be available to you from the hyperlinks in the **MI Quotes on File** portion of the screen.

Select **view quote** to see the **Rate Quote** information.

If a **view error** hyperlink displays, click it to see details about why the quote was unsuccessful.

You can select the **Apply Quote to Loan File** to import the Radian rate quote response.

The screenshot shows the 'Order MI Policy' form with fields for MI Provider (Radian), Master Policy Number (000000000000), MI Premium Type (Borrower Paid - Monthly Premium), MI Coverage % (12%), and Premium Refundability (Non-Refundable). Below the form is a table titled 'MI Quotes on File' with columns for Provider, MI Premium Type, MI Coverage %, Premium Refundability, and Renewal Option. A red arrow points to the 'view quote' link in the table.

MI Quotes on File	Provider	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option
<a href="#">view quote</a>	Radian	Borrower Paid - Split Premium	12.0000%	Non-Refundable	Declining
<a href="#">view quote</a>	Radian	Borrower Paid - Single Premium	12.0000%	Non-Refundable	No Renewals

The screenshot shows the 'MI Quote' summary page with fields for Quote Date (1/11/2017 8:49:00 AM), Quote ID, Quote Expiration (1/11/2017), and Quote Status (COMPLETE - Thank you for choosing Radian Successful). Two buttons are visible: 'Apply Quote to Loan File' and 'Apply Quote and Order Policy'. A red arrow points to the 'Apply Quote to Loan File' button.

# 4

## Ordering Non-Delegated Mortgage Insurance

From a successful Rate Quote, select **Apply Quote and Order Policy** to order Mortgage Insurance.

The screenshot shows the 'MI Quote' summary page with fields for Quote Date (1/11/2017 8:49:00 AM), Quote ID, Quote Expiration (1/11/2017), and Quote Status (COMPLETE - Thank you for choosing Radian Successful). Two buttons are visible: 'Apply Quote to Loan File' and 'Apply Quote and Order Policy'. A red arrow points to the 'Apply Quote and Order Policy' button.

Policy Information: Radian, Borrower Paid - Monthly Premium, 25.0000% Coverage, Non-Refundable, Constant

Premium/Tax	Factor	Amount
Initial Premium (deferred)	0.5000%	\$37.50
Monthly Premium	0.5000%	\$37.50
Renewal Monthly Premium	0.2000%	\$15.00

Initial Premium Term: 1 month  
 Monthly Premium Term: 119 months  
 Renewal Premium Term: 240 months

When viewing the MI Order information, your Decision Type will indicate Suspended until Radian has reviewed your file and issued an underwriting decision.

The screenshot shows a table with columns for Provider, Master Policy Number, MI Premium Type, MI Coverage %, Premium Refundability, and Renewal Option. A red arrow points to the 'Suspended' status in the Renewal Option column.

Provider	Master Policy Number	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option
Radian	00002000	71257812	10/19/2016 10:13 AM		Suspended

# 5

## Submit Your Loan Documentation to Radian

Radian will send an email which will contain an **MI Online URL** specific to the application submitted, where you may upload underwriting documents.

The screenshot shows an email from Radian with the following content:

Dear Sue,

MI Application Number 99999999 was recently submitted to Radian via LendingQB.

To submit documentation to initiate underwriting, please use any of the following methods:

- Upload documents via MI Online [www.mionline.biz](http://www.mionline.biz)
- Email: [intake@radian.biz](mailto:intake@radian.biz)
- Fax: 866.496.8764

If you have any questions regarding this transaction, please contact us.

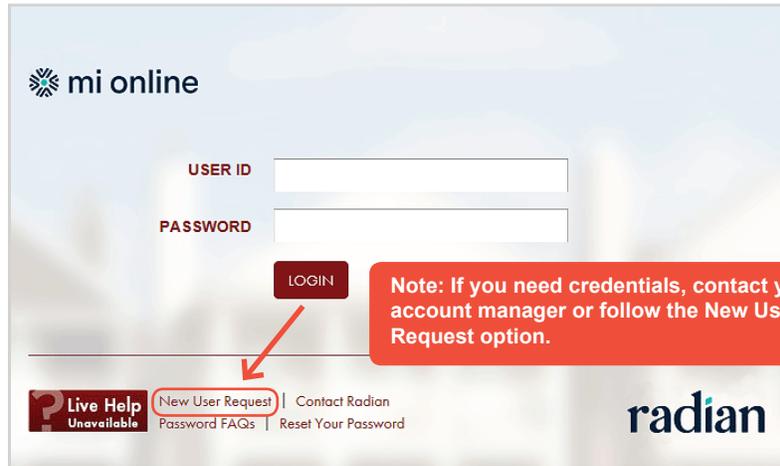
customer@radian.com  
877.723.4261



## Submit Your Loan Documentation to Radian, continued

When you click the link, **MI Online** will open. Enter your credentials to log in. You may also copy the URL displayed on the order and paste it into a web browser. Be careful not to select the status at the end of the url. The URL ends with the word "LendingQB."

Users should refrain from creating a bookmark because this link is application specific.



The image shows the MI Online login page. At the top left is the "mi online" logo. Below it are two input fields: "USER ID" and "PASSWORD". A red "LOGIN" button is positioned below the password field. A red arrow points from the "LOGIN" button to a red callout box on the right that says: "Note: If you need credentials, contact your account manager or follow the New User Request option." Below the login fields is a navigation bar with links: "Live Help Unavailable", "New User Request", "Contact Radian", "Password FAQs", and "Reset Your Password". The "New User Request" link is circled in red. At the bottom right is the "radian" logo.

6

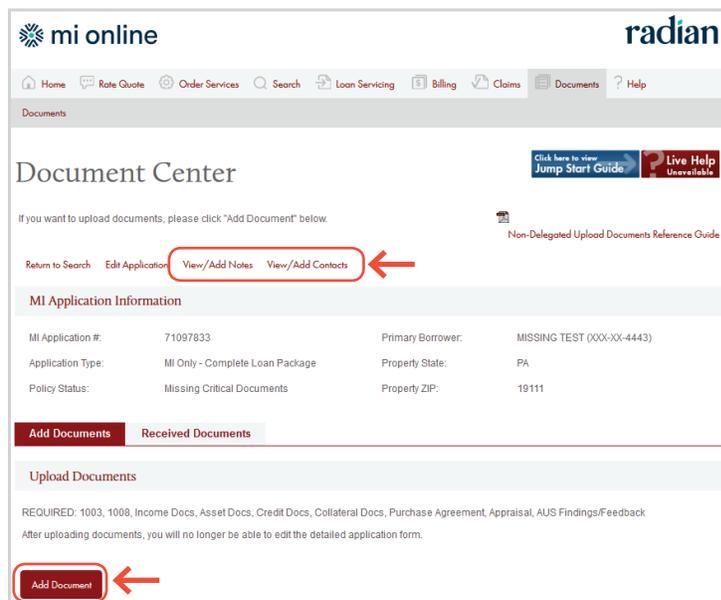
## Document Center

Upon successful login, you'll be taken to the document center for your application where you can upload your documents, add notes to your submission and manage contacts.

Click the **Add Document** button to begin selecting your underwriting documents.

Click the **View/Add Notes** link to provide notes to the underwriter about your submission.

Provide additional contacts by selecting the **View/Add Contacts** link. All contacts will be notified of status updates.

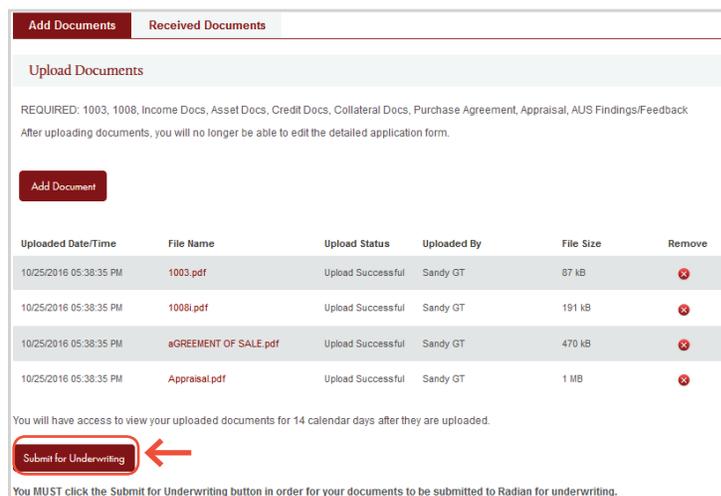


The image shows the MI Online Document Center. At the top is the "mi online" logo and the "radian" logo. Below the logo is a navigation bar with links: "Home", "Rate Quote", "Order Services", "Search", "Loan Servicing", "Billing", "Claims", "Documents", and "Help". The "Documents" link is highlighted. Below the navigation bar is the "Document Center" heading. A red callout box points to the "View/Add Notes" link in the navigation bar. Below the heading is a section for "MI Application Information" with fields for "MI Application #", "Application Type", "Policy Status", "Primary Borrower", "Property State", and "Property ZIP". Below this is a section for "Add Documents" and "Received Documents". A red callout box points to the "Add Document" button. Below this is a section for "Upload Documents" with a "REQUIRED" list of documents and a note: "After uploading documents, you will no longer be able to edit the detailed application form." A red callout box points to the "Add Document" button.

Uploaded documents will display for your review. Confirm your selection is complete and click **Submit for Underwriting**.

An onscreen message will confirm your document upload.

Radian will notify you via email when underwriting is complete and provide you an underwriting decision document.



The image shows the MI Online Document Center - Upload Documents. At the top is the "mi online" logo and the "radian" logo. Below the logo is a navigation bar with links: "Home", "Rate Quote", "Order Services", "Search", "Loan Servicing", "Billing", "Claims", "Documents", and "Help". The "Documents" link is highlighted. Below the navigation bar is the "Document Center" heading. A red callout box points to the "View/Add Notes" link in the navigation bar. Below the heading is a section for "MI Application Information" with fields for "MI Application #", "Application Type", "Policy Status", "Primary Borrower", "Property State", and "Property ZIP". Below this is a section for "Add Documents" and "Received Documents". A red callout box points to the "Add Document" button. Below this is a section for "Upload Documents" with a "REQUIRED" list of documents and a note: "After uploading documents, you will no longer be able to edit the detailed application form." A red callout box points to the "Add Document" button. Below this is a table of uploaded documents:

Uploaded Date/Time	File Name	Upload Status	Uploaded By	File Size	Remove
10/25/2016 05:38:35 PM	1003.pdf	Upload Successful	Sandy GT	87 kB	✖
10/25/2016 05:38:35 PM	1008.pdf	Upload Successful	Sandy GT	191 kB	✖
10/25/2016 05:38:35 PM	aGREEMENT OF SALE.pdf	Upload Successful	Sandy GT	470 kB	✖
10/25/2016 05:38:35 PM	Appraisal.pdf	Upload Successful	Sandy GT	1 MB	✖

Below the table is a note: "You will have access to view your uploaded documents for 14 calendar days after they are uploaded." A red callout box points to the "Submit for Underwriting" button. Below this is a note: "You MUST click the Submit for Underwriting button in order for your documents to be submitted to Radian for underwriting."

customer@radian.com  
877.723.4261

**radian**  
mortgage insurance

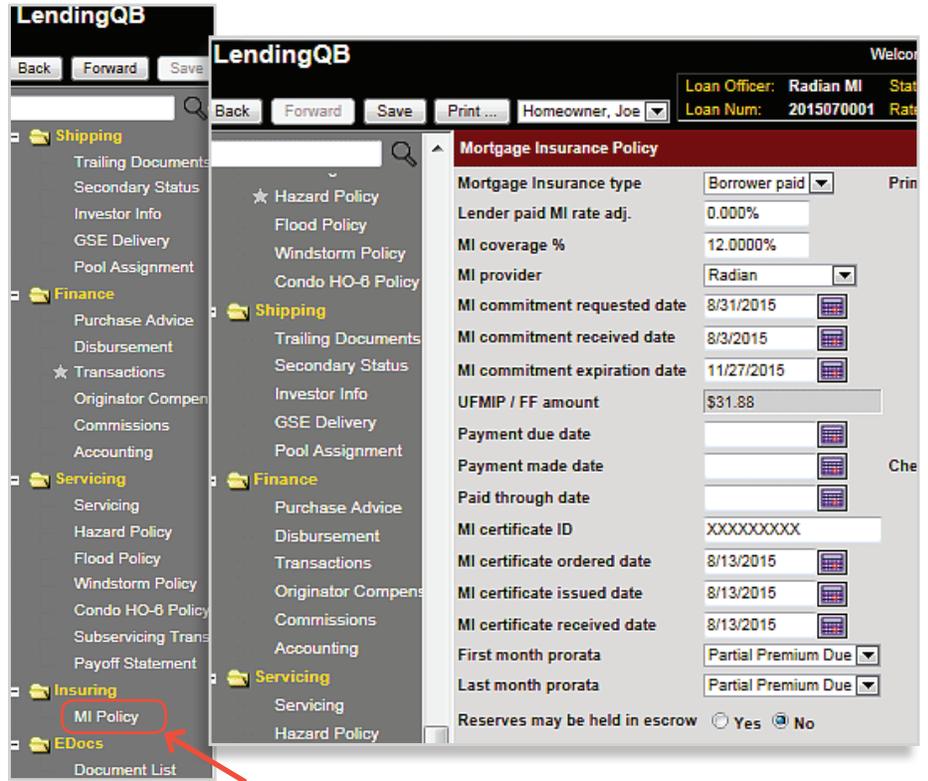
# 7

## Insuring / MI Policy

View the Mortgage Policy Information on the **Insuring MI Policy** screen.

Details about the MI Policy coverage and payments display.

Please note that Lending QB does not display tax or assessments that apply to MI premiums in the states of Kentucky and West Virginia. Please consult your Radian commitment or underwriting decision document for detailed MI payment information including all applicable taxes and assessments.



# 8

## MI Underwriting Decision Document

To access your MI underwriting decision document within LendingQB, select **EDocs** and then **Document List**.

Find the document under the **Active Docs** tab. Select **action...**, then **view pdf** to open the document.

The image shows the 'Active Docs' tab in LendingQB. A table lists documents with columns for Status, Folder, Doc Type, Borrower, Description, Internal Comments, Associated Conditions, Pages, and Last Modified. A red arrow points to the 'action...' link in the first row.

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modified
action...	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE DOCUMENT	Radian TEST1	Mortgage Insurance Document			1	10/6/2016 12:08:37 PM

## LendingQB Support:

Contact LendingQB at [support@lendingqb.com](mailto:support@lendingqb.com) for assistance with the LendingQB Loan Origination System.

## Radian Support:

Contact Radian at [ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com) for assistance with requesting a Rate Quote or placing an MI Order.

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

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