

Radian LendingQB® Mortgage Insurance User Guide

Revised September 22, 2019

radian

Contents

1	Objective	3
2	Logging into LendingQB®	3
3	Adding Radian as a Mortgage Insurance Provider	4
4	Entering Branch Credentials	5
5	Authorizing Users to Order MI	7
6	Setting EDocs	9
7	Ordering Radian Rate Quote and Delegated Mortgage Insurance in LendingQB	11
	Rate Quote	11
8	Ordering a Delegated MI Policy from Radian	15
	View Mortgage Policy Information on the Insuring MI Policy Screen	15
9	Ordering Radian Rate Quote and Non-Delegated Mortgage Insurance in LendingQB	16
	Rate Quote	16
10	Ordering a Non-Delegated MI Policy from Radian	20
	Submit Your Loan Documentation to Radian	21
	View Mortgage Policy Information on the Insuring MI Policy Screen	24
	Customer Support	24
	Radian	24
	LendingQB®.....	24

1 Objective

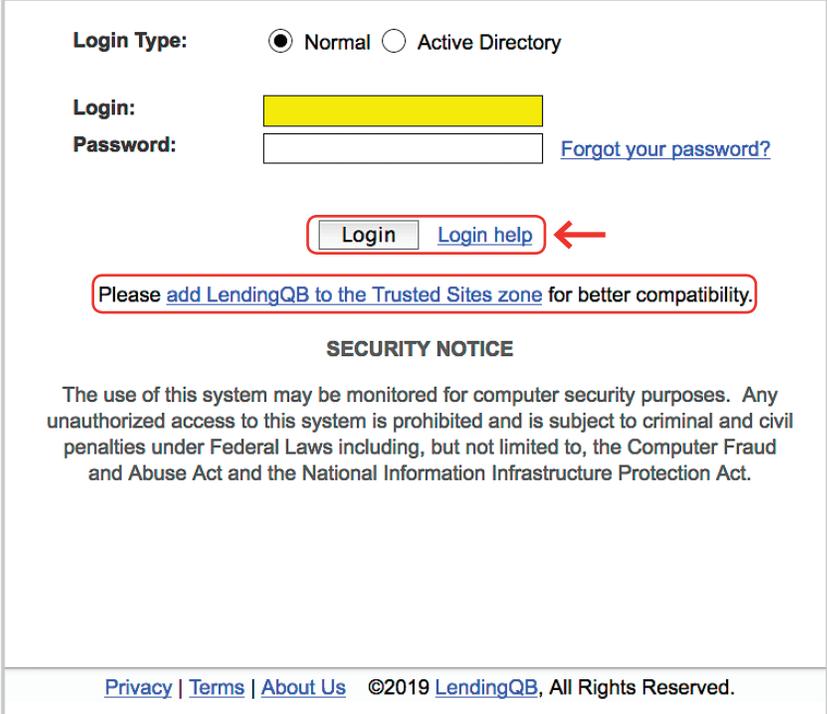
The purpose of this user guide is to detail the steps to request a Rate Quote and order Radian Mortgage Insurance (Radian MI Order) in the LendingQB Loan Origination System (LOS).

2 Logging into LendingQB®

LendingQB LOS production site can be accessed at:

<https://secure.lendingqb.com/website/index.aspx>

On the Login screen enter the LendingQB login and password.



Login Type: Normal Active Directory

Login:

Password: [Forgot your password?](#)

 [Login help](#) ←

Please [add LendingQB to the Trusted Sites zone](#) for better compatibility.

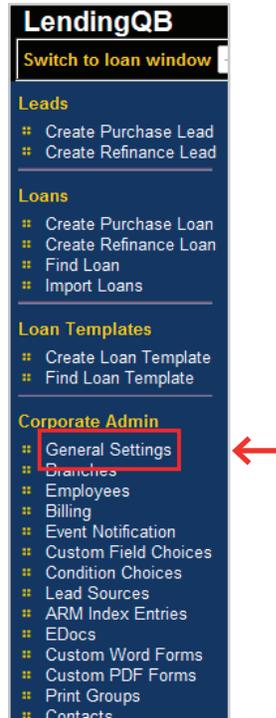
SECURITY NOTICE

The use of this system may be monitored for computer security purposes. Any unauthorized access to this system is prohibited and is subject to criminal and civil penalties under Federal Laws including, but not limited to, the Computer Fraud and Abuse Act and the National Information Infrastructure Protection Act.

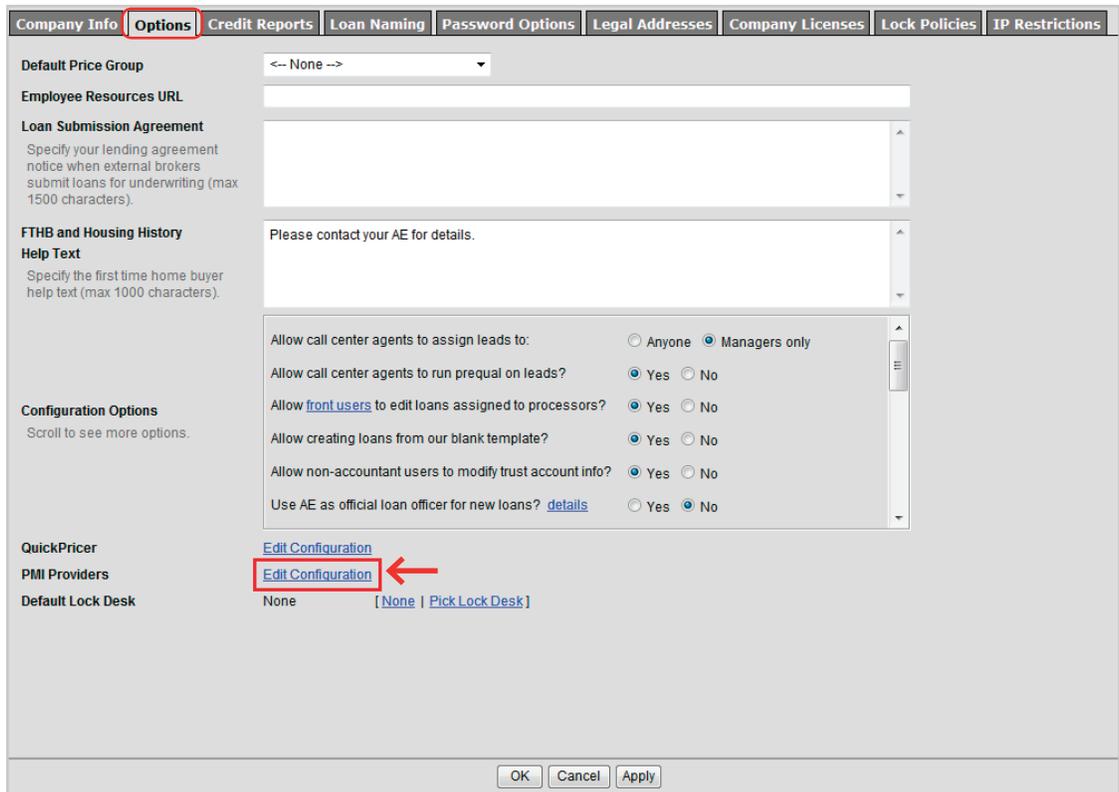
[Privacy](#) | [Terms](#) | [About Us](#) ©2019 [LendingQB](#), All Rights Reserved.

3 Adding Radian as a Mortgage Insurance Provider

Contact your Radian Account Manager to obtain credentials.
Select **General Settings** from **Corporate Admin** on the left navigation menu.

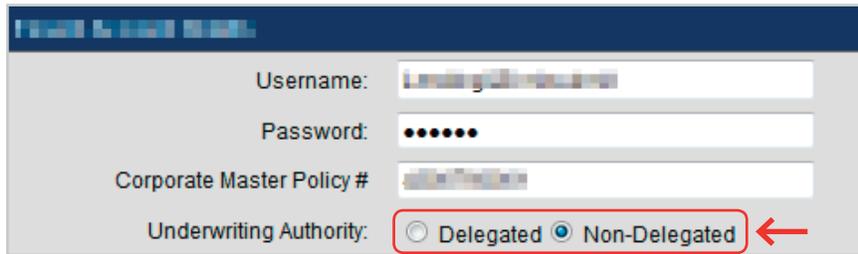


Select the **Options** tab then **Edit Configuration** for Private Mortgage Insurance (PMI) Providers.



Revised:
September 22, 2019

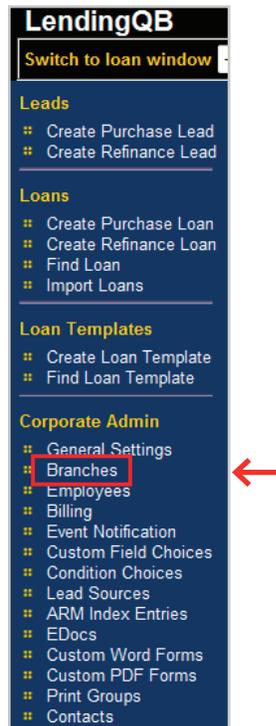
Enter the Radian assigned username, password and master policy number; then select one of the Underwriting Authority options of either **Delegated** or **Non-Delegated**. Lending QB will only permit one underwriting authority type.



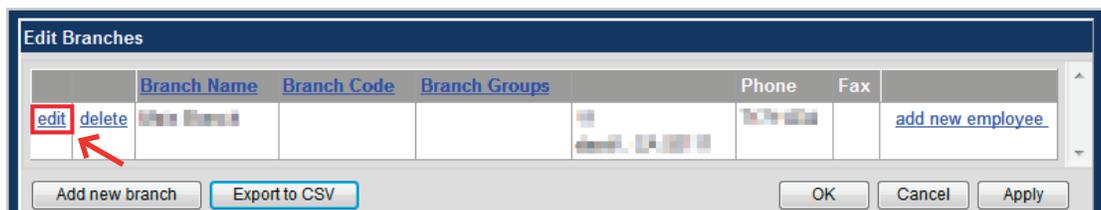
4 Entering Branch Credentials

Lending QB allows the customer to use credentials at a corporate or branch level. The following instructions will apply to customers who wish to manage credentials for each branch. Please indicate if you wish to have separate credentials for branches when requesting your Radian system credentials.

Click on **Branches** under the **Corporate Admin** tab to access the **Edit Branches** panel.



Click the **Edit** link next to the branch.



Revised:
September 22, 2019

Click the **Edit Configuration** link next to the PMI Providers.

The screenshot shows the 'Edit Branches' interface with two tabs: 'Branch Info' and 'Branch Licenses'. The 'Branch Info' tab is active. It contains various input fields for branch details such as Name, Display Name, Branch Code, Division, Channel, Address, Phone, and Fax. A red box highlights the 'Edit Configuration' link next to the 'PMI Providers' field, with a red arrow pointing to it. Below this are fields for Consumer Portal, Default Price Group, and an option for 'All loans within this branch are Third-Party Originated loans'. There is also an 'FHA Lender ID' field and a checkbox for 'Populate boxes 15 and 17 on the FHA Addendum with branch info'. At the bottom, there is a 'Branch Groups' table with columns for Name and Description, and a list of buttons including 'OK', 'Cancel', and 'Apply'.

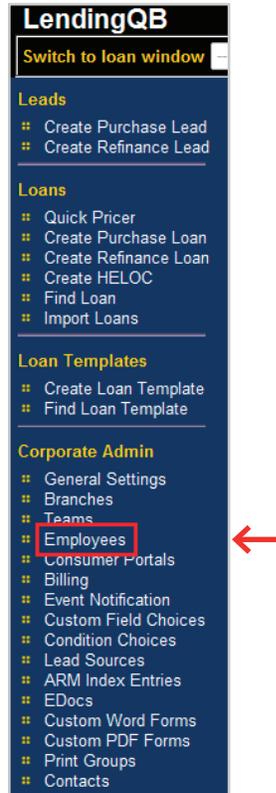
Remove any check from the field labeled **Use Corporate Settings**. Enter your Radian provided branch user name, password and branch master policy #.

The screenshot shows the 'Account Details' form. It features a red arrow pointing to the 'Use Corporate Settings' checkbox, which is currently checked. Below this are three text input fields for 'Username', 'Password', and 'Branch Master Policy #', each with a red error icon to its right. At the bottom, there is a radio button selection for 'Underwriting Authority' with options 'Delegated' and 'Non-Delegated'.

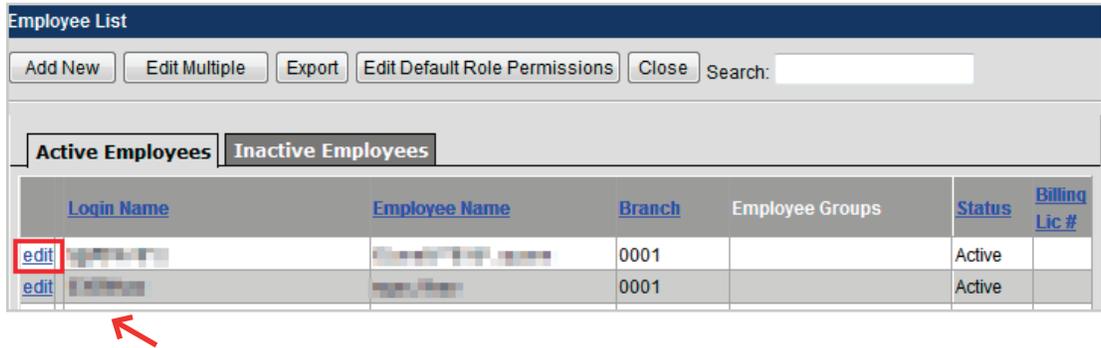
Revised:
September 22, 2019

5 Authorizing Users to Order MI

An Administrative User account possesses the ability to provide access to employees to order Mortgage Insurance (MI). Select the **Employees** folder under the **Corporate Admin** tab:



On the **Active Employees** tab click “[edit](#)” next to the Login Name of the employee.



On the **Edit Employee** page select the **Permissions** tab and check **Allow ordering private mortgage insurance policies** to grant permission to the employee to order mortgage insurance from Radian.

The screenshot shows the 'Edit Employee' interface with the 'Permissions' tab selected. The 'Loans' section is expanded, and the checkbox for 'Allow ordering private mortgage insurance policies' is checked and highlighted with a red box and arrow.

Access Level

- Corporate - originated from any branch
- Branch - originated within own branch
- Team - only if team explicitly assigned
- Individual - only if explicitly assigned

Notifications

- Send e-mail when loan events occur
- Send task-related e-mail

Rate lock requests for possibly expired rates ?

- Never allowed
- Not allowed after investor cut-off time
- Always allowed

Document Printing

- Allow printing all standard documents
- Restrict printing to approved print groups only
[select approved print groups](#)

Access Permissions (scroll to see more options)

Loans

- Allow assigning loans to agents of any branch
- Allow accessing closed loans
- Allow modifying loan numbers
- Allow viewing loans in editor
- Allow exporting loans
- Allow editing non-assigned loans
- Allow creating new loan files
- Allow duplicating loans
- Allow access to lending staff notes
- Allow ordering title services
- Allow viewing and editing pages in the Underwriting folder
- Allow viewing and editing pages in the Quality Control folder
- Allow ordering private mortgage insurance policies

Employee Groups

Company Group	Description
<input type="checkbox"/> 3rd Party Export	Allows employee to access the Submit to 3rd Party Page.
<input checked="" type="checkbox"/> Can run all programs after registering	Allows running all programs in PML after registering.
<input type="checkbox"/> Can write in all statuses	Is granted the write loan privilege regardless of status.
<input type="checkbox"/> Check Eligibility	The employee can access the Check Eligibility page without U/W role.
<input checked="" type="checkbox"/> Delete Loan	Can delete loans.

Buttons:

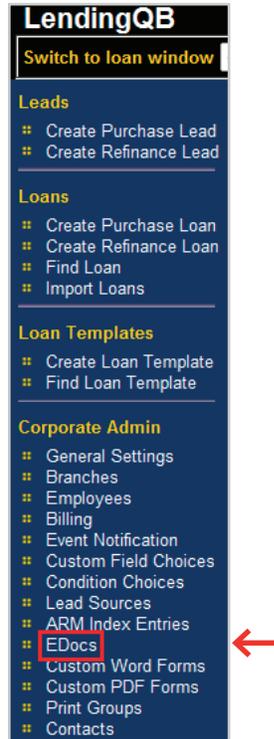
Buttons:

Revised:
September 22, 2019

6 Setting EDocs

An administrative user must set up the ability for documents to be auto saved to generate and store documents.

Access the **EDocs** folder under the **Corporate Admin** tab.



Select the check box next to **Mortgage Insurance Documents**, and then click the link titled **select Doc Type**.

Configure EDoc System				
Folders	Doc Types	Stack Order	Shipping Templates	Document AutoSave Options
LendingQB Document		Default Doc Type		
<input checked="" type="checkbox"/>	PML Summary	LENDINGQB : PML SUMMARY [select Doc Type]		
<input checked="" type="checkbox"/>	LP Feedback	LENDINGQB : LP FEEDBACK [select Doc Type]		
<input checked="" type="checkbox"/>	DO/DU Findings	LENDINGQB : DO/DU FINDINGS [select Doc Type]		
<input checked="" type="checkbox"/>	Approval Certificate	LENDINGQB UNDERWRITING : APPROVAL CERTIFICATE [select Doc Type]		
<input checked="" type="checkbox"/>	Suspense Notice	LENDINGQB UNDERWRITING : SUSPENSE NOTICE [select Doc Type]		
<input checked="" type="checkbox"/>	Cert Submitted	LENDINGQB : CERTIFICATE SUBMITTED [select Doc Type]		
<input checked="" type="checkbox"/>	Lock Confirmation	LENDINGQB LOCKDESK : LOCK CONFIRMATION [select Doc Type]		
<input checked="" type="checkbox"/>	Credit Report	LENDINGQB : CREDIT REPORT [select Doc Type]		
<input checked="" type="checkbox"/>	FHA TOTAL Scorecard	LENDINGQB : TOTAL SCORECARD [select Doc Type]		
<input checked="" type="checkbox"/>	FHA Case Assignment	FHA CONNECTION : CASE ASSIGNMENT [select Doc Type]		
<input checked="" type="checkbox"/>	FHA Case Query	FHA CONNECTION : CASE QUERY [select Doc Type]		
<input checked="" type="checkbox"/>	FHA CAIVRS Authorization	FHA CONNECTION : CAIVRS AUTHORIZATION [select Doc Type]		
<input checked="" type="checkbox"/>	Compliance Report	COMPLIANCEEASE : COMPLIANCEREPORT [select Doc Type]		
<input checked="" type="checkbox"/>	DRIVE Report	DATA VERIFY : DRIVE REPORT [select Doc Type]		
<input checked="" type="checkbox"/>	Fannie Mae EarlyCheck Result	LENDINGQB : FANNIE MAE EARLYCHECK RESULT [select Doc Type]		
<input checked="" type="checkbox"/>	IRS 4506-T Tax Return Transcript	IRS 4506-T : IRS 4506-T TAX RETURN TRANSCRIPT [select Doc Type]		
<input checked="" type="checkbox"/>	Title Documents	TITLE DOCUMENTS : TITLE DOCUMENT [select Doc Type]		
<input checked="" type="checkbox"/>	Mortgage Insurance Documents	MORTGAGE INSURANCE DOCUMENTS : MORTGAGE INSURANCE DOCUMENT [select Doc Type]		

Revised:
September 22, 2019

Select the **Mortgage Insurance Documents** folder.

Select a Doc Type

Search for: Search

Choose a Doc Folder:

Folder

- [DATA VERIFY](#)
- [FHA CONNECTION](#)
- [IRS 4506-T](#)
- [LENDINGQB](#)
- [LENDINGQB LOCKDESK](#)
- [LENDINGQB UNDERWRITING](#)
- [MORTGAGE INSURANCE DOCUMENTS](#)** ←
- [TITLE DOCUMENTS](#)

Select the Document Type of **Mortgage Insurance Document**.

Select a Doc Type

Search for: Search

[Folders](#) > MORTGAGE INSURANCE DOCUMENTS

Doc Type

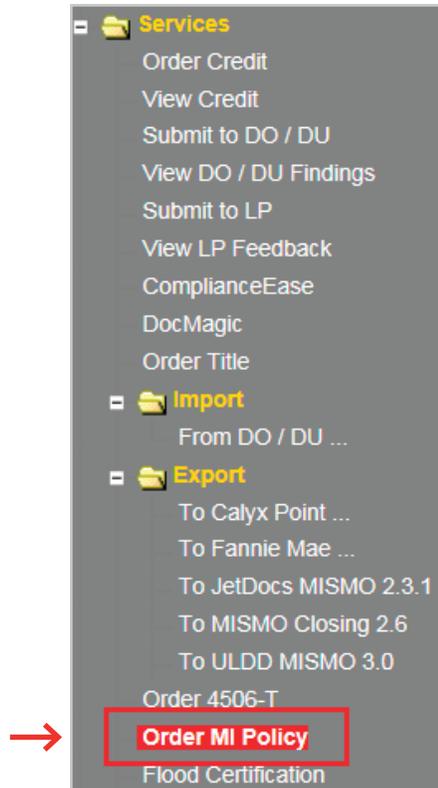
- [MORTGAGE INSURANCE DOCUMENT](#)** ←

7 Ordering Radian Rate Quote and Delegated Mortgage Insurance in LendingQB

When ordering Mortgage Insurance the first step is to request a Rate Quote. Once a successful Rate Quote has been received from Radian, Mortgage Insurance can be ordered.

Rate Quote

Order a Rate Quote by selecting **Order MI Policy** beneath the **Export** menu.



- 1 Select **Radian** from the **MI Provider** drop-down menu.
- 2 The Master Policy Number defaults.
- 3 Select **MI Premium Type** from drop-down menu.
Note: At this time, Lending QB does not support Annual premiums.
- 4 Enter **MI Coverage %**
The following link will provide assistance to select the appropriate coverage and MI payment options:
<https://www.radian.biz/page?name=MIOptions>
- 5 Select **Premium Refundability**
- 6 Select **Renewal Option**
- 7 Select **Premium at Closing**
If applicable,
Indicate whether UFMIP is financed
Indicate whether it is a Relocation Loan
- 8 Click the **Get MI Quote** button.

The screenshot shows the 'Order MI Policy' form, divided into two main sections: 'Mortgage Insurance Order Options' and 'Mortgage Insurance Policy Information'. The form is annotated with numbered callouts (1-8) corresponding to the instructions in the text above.

Mortgage Insurance Order Options		Mortgage Insurance Policy Information	
1	MI Provider: Radian	MI Provider: Radian	
2	Master Policy Number: 0000000000	MI Certificate ID:	
3	MI Premium Type: Borrower Paid - Monthly Premium	Conv Loan PMI Type: Borrower Paid - Monthly Premium	
4	MI Coverage %: 12%	MI Coverage %: 12.0000%	
5	Premium Refundability: Non-Refundable	Loan Type: Conventional	
6	Renewal Option: Constant	LTV / CLTV: 85.000% / 85.000%	
7	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		
8	Get MI Quote		

Revised:
September 22, 2019

Select the “[view quote](#)” hyperlink to view the **Rate Quote** information.

Order MI Policy

Mortgage Insurance Order Options

MI Provider: Radian
 Master Policy Number: 000000000000
 MI Premium Type: Borrower Paid - Monthly Premium
 MI Coverage %: 12%
 Premium Refundability: Non-Refundable
 Renewal Option: No Renewals
 Premium at Closing:
 UFMP Financed: Yes
 Relocation Loan: Yes

Mortgage Insurance Policy Information

MI Provider: Radian
 MI Certificate ID: 61030882
 Conv Loan PMI Type: No MI
 MI Coverage %: 12.0000%
 Loan Type: Conventional
 LTV / CLTV: 77.273% / 77.273%
 Employee Loan: Yes
 UFMP Financed: Yes

MI Quotes on File

	MI Provider	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing
view quote	Radian	Borrower Paid - Split Premium	12.0000%	Non-Refundable	Declining	Deferred
view quote	Radian	Borrower Paid - Single Premium	12.0000%	Non-Refundable	No Renewals	Deferred

The Rate Quote displays.

MI Quote

Quote Date: 8/3/2015 10:16:00 AM
 Quote Expiration: 8/3/2015
 Quote Status: COMPLETE - Thank you for choosing Radian Successful

Policy Information: Radian, Borrower Paid - Split Premium, 12.0000% Coverage, Non-Refundable, Declining

Premium/Tax	Factor	Amount
Upfront Premium	0.1400%	\$958.25
Monthly Premium	0.1400%	\$79.89

Monthly Premium Term: 359 months
 Renewal Premium Term: NA

Rate Quote Disclaimer

This MI Rate Quote provided herein includes eligibility criteria. This quote is for full doc and AU eligible loans only and does not constitute an offer of insurance, a commitment of insurance, a certificate of insurance, or a policy of insurance. Further information may be required in order for a complete quote to be provided. Provision of a quote does not guarantee that an application will be approved or that insurance coverage will be issued. Radian is not responsible for, and shall have no liability with respect to any discrepancy between the rate quote provided herein and the actual rate changed upon submission of an order.

Close

Copyright © 2000-2015 LendingQB. All rights reserved.

Users can generate multiple MI quotes. Each quote will be listed under **MI Quotes on File**.

The user can select the **Apply Quote to Loan File** to archive the Radian rate quote response. The Rate Quote responses will be hyperlinks in the **MI Quotes on File** portion of the screen.

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.

Unsuccessful Rate Quote – Viewing Error Message

If the rate quote is unsuccessful, a “[view error](#)” hyperlink will display in the **MI Quotes on File** portion of the screen.

Order MI Policy

Mortgage Insurance Order Options

MI Provider: Radian
 Master Policy Number: 002000
 MI Premium Type: Borrower Paid - Monthly Premium
 MI Coverage %: 12%
 Premium Refundability: Non-Refundable
 Renewal Option: No Renewals
 Premium at Closing: Deferred
 UFMP Financed: Yes
 Relocation Loan: Yes

Mortgage Insurance Policy Information

MI Provider: Radian
 MI Certificate ID: 61030862
 Conv Loan PMI Type: No MI
 MI Coverage %: 12.0000%
 Loan Type: Conventional
 LTV / CLTV: 77.273% / 77.273%
 Employee Loan: Yes
 UFMP Financed: Yes

MI Quotes on File

	MI Provider	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing	UFMP Financed	Quote Date
view quote	Radian	Borrower Paid - Split Premium	12.0000%	Non-Refundable	Declining	Deferred	No	08/03/2015 10:16 AM
view quote	Radian	Borrower Paid - Single Premium	12.0000%	Non-Refundable	No Renewals	Deferred	No	08/03/2015 10:16 AM
view quote	Radian	Borrower Paid - Monthly Premium	12.0000%	Refundable	Constant	Deferred	No	08/03/2015 10:15 AM
view error	Radian	Borrower Paid - Split Premium	0.0000%	Non-Refundable			No	08/03/2015 10:11 AM

Select the “[view error](#)” hyperlink to detail why the Rate Quote was unsuccessful.

Message from webpage

 First Rate Adjustment Months has not been provided and is required.
 ARM Index Type has not been provided and is required.
 Rate Adjustment Initial Cap Percent has not been provided and is required.
 Rate Adjustment Lifetime Cap Percent has not been provided and is required.
 Service Error [MI Submit]

Transaction ID: f73e7a60-6123-44a0-b172-943676d3337d
 Order Number: 5febef0f4fb9421a98c12a96dae3b90d

OK

8 Ordering a Delegated MI Policy from Radian

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

MI Quote

Quote Date: 8/3/2015 10:16:00 AM
Quote Expiration: 8/3/2015
Quote Status: COMPLETE - Thank you for choosing Radian Successful

Policy Information: Radian, Borrower Paid - Split Premium, 12.0000% Coverage, Non-Refundable, Declining

Premium/Tax	Factor	Amount
Upfront Premium	0.1400%	\$956.25
Monthly Premium	0.1400%	\$79.69

Monthly Premium Term: 359 months
Renewal Premium Term: NA

Rate Quote Disclaimer

This MI Rate Quote provided herein includes eligibility criteria. This quote is for full doc and AU eligible loans only and does not constitute an offer of insurance, a commitment of insurance, a certificate of insurance, or a policy of insurance. Further information may be required in order for a complete quote to be provided. Provision of a quote does not guarantee that an application will be approved or that insurance coverage will be issued. Radian is not responsible for, and shall have no liability with respect to any discrepancy between the rate quote provided herein and the actual rate changed upon submission of an order.

Close

Copyright © 2000-2015 LendingQB. All rights reserved.

View 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 all applicable taxes and assessments.

LendingQB

Back Forward Save

Homeowner, Joe

Loan Officer: Radian MI
Loan Num: 2015070001

Mortgage Insurance Policy

Mortgage Insurance type: Borrower paid
Lender paid MI rate adj: 0.000%
MI coverage %: 12.0000%
MI provider: Radian
MI commitment requested date: 8/31/2015
MI commitment received date: 8/3/2015
MI commitment expiration date: 11/27/2015
UFMIP / FF amount: \$31.88
Payment due date:
Payment made date:
Paid through date:
MI certificate ID: XXXXXXXXXX
MI certificate ordered date: 8/13/2015
MI certificate issued date: 8/13/2015
MI certificate received date: 8/13/2015
First month prorata: Partial Premium Due
Last month prorata: Partial Premium Due
Reserves may be held in escrow: Yes No

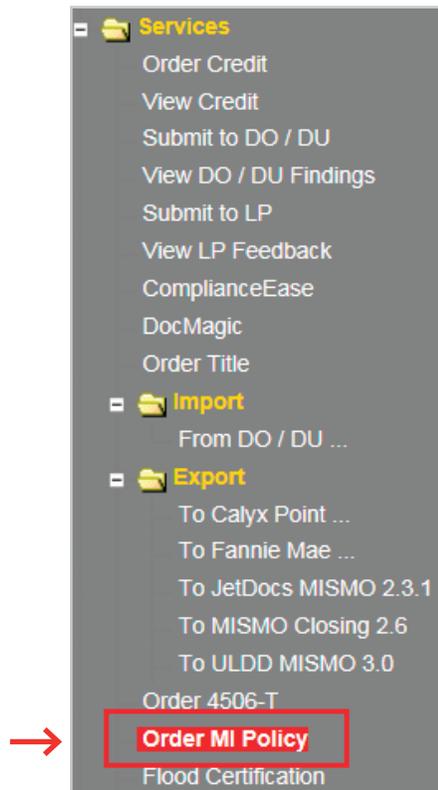
Insuring
MI Policy

9 Ordering Radian Rate Quote and Non-Delegated Mortgage Insurance in LendingQB

When ordering Mortgage Insurance the first step is to request a Rate Quote. Once a successful Rate Quote has been received from Radian, Mortgage Insurance can be ordered.

Rate Quote

Order a Rate Quote by selecting **Order MI Policy** beneath the **Export** menu.



- 1 Select **Radian** from the **MI Provider** drop-down menu.
- 2 The Master Policy Number defaults.
- 3 Select **MI Premium Type** from drop-down menu.
Note: At this time, Lending QB does not support Annual premiums.
- 4 Enter **MI Coverage %**
The following link will provide assistance to select the appropriate coverage and MI payment options:
<https://www.radian.biz/page?name=MIOptions>
- 5 Select **Premium Refundability**
- 6 Select **Renewal Option**
- 7 Select **Premium at Closing**
If applicable,
Indicate whether UFMIP is financed
Indicate whether it is a Relocation Loan
- 8 Click the **Get MI Quote** button.

The screenshot shows the 'Order MI Policy' form, divided into two main sections: 'Mortgage Insurance Order Options' and 'Mortgage Insurance Policy Information'. The form contains various input fields, dropdown menus, and checkboxes. Numbered callouts (1-8) are placed around the form to highlight specific fields:

- 1: MI Provider (Radian)
- 2: Master Policy Number (0000000000)
- 3: MI Premium Type (Borrower Paid - Monthly Premium)
- 4: MI Coverage % (12%)
- 5: Premium Refundability (Non-Refundable)
- 6: Renewal Option (Constant)
- 7: Premium at Closing (dropdown menu)
- 8: Get MI Quote button

The 'Mortgage Insurance Policy Information' section includes fields for MI Provider (Radian), MI Certificate ID, Conv Loan PMI Type (Borrower Paid - Monthly Premium), MI Coverage % (12.0000%), Loan Type (Conventional), LTV / CLTV (85.000% / 85.000%), Employee Loan (checkbox Yes), and UFMIP Financed (checkbox Yes).

Revised:
September 22, 2019

Users can generate multiple MI quotes. Each quote will be listed under **MI Quotes on File**. Select the “[view quote](#)” hyperlink to view the Rate Quote information.

The screenshot shows the 'Order MI Policy' interface. At the top, there's a header with 'Welcome, Radian MI' and loan details: Loan Officer: Radian MI, Status: Loan Open, Top: N/A, LTV: 77.273%, Rate: 3.500%, Loan Type: Conventional, Loan Num: 2015070001, Rate Lock Status: Not Locked, Bottom: N/A, CLTV: 77.273%, HCLTV: 77.273, Total Loan Amt: \$127,500.00. Below this are two main panels: 'Mortgage Insurance Order Options' and 'Mortgage Insurance Policy Information'. The 'MI Quotes on File' table is located at the bottom of the 'Order Options' panel, with a red box around it and a red arrow pointing to the 'view quote' link in the first row.

MI Quotes on File	MI Provider	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing
view quote	Radian	Borrower Paid - Split Premium	12.0000%	Non-Refundable	Declining	Deferred
view quote	Radian	Borrower Paid - Single Premium	12.0000%	Non-Refundable	No Renewals	Deferred

The Rate Quote displays.

The screenshot shows the 'MI Quote' details page. It includes 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). There are two buttons: 'Apply Quote to Loan File' (highlighted with a red box and a red arrow) and 'Apply Quote and Order Policy'. Below this is 'Policy Information' for Radian, Borrower Paid - Monthly Premium, 25.0000% Coverage, Non-Refundable, Constant. A table shows Premium/Tax details:

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

Additional terms: Initial Premium Term: 1 month, Monthly Premium Term: 119 months, Renewal Premium Term: 240 months. A 'Rate Quote Disclaimer' section is also present, followed by a 'Close' button and a copyright notice: Copyright © 2000-2017 LendingQB. All rights reserved.

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.

The user can select the **Apply Quote to Loan File** to archive the Radian rate quote response. The Rate Quote responses will be hyperlinks in the **MI Quotes on File** portion of the screen.

Unsuccessful Rate Quote – Viewing Error Message

If the rate quote is unsuccessful, a “[view error](#)” hyperlink will display in the **MI Quotes on File** portion of the screen.

The screenshot shows the 'Order MI Policy' interface. It is divided into two main sections: 'Mortgage Insurance Order Options' and 'Mortgage Insurance Policy Information'. Below these is a table titled 'MI Quotes on File'. A red arrow points to the 'view error' link in the first row of this table.

MI Quotes on File	MI Provider	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing	UFMIP Financed	Quote Date
view quote	Radian	Borrower Paid - Split Premium	12.0000%	Non-Refundable	Declining	Deferred	No	08/03/2015 10:16 AM
view quote	Radian	Borrower Paid - Single Premium	12.0000%	Non-Refundable	No Renewals	Deferred	No	08/03/2015 10:16 AM
view quote	Radian	Borrower Paid - Monthly Premium	12.0000%	Refundable	Constant	Deferred	No	08/03/2015 10:15 AM
view error	Radian	Borrower Paid - Split Premium	0.0000%	Non-Refundable			No	08/03/2015 10:11 AM

Select the “[view error](#)” hyperlink to detail why the Rate Quote was unsuccessful.

The screenshot shows a 'Message from webpage' dialog box with a yellow warning icon. The message text is as follows:

First Rate Adjustment Months has not been provided and is required.
 ARM Index Type has not been provided and is required.
 Rate Adjustment Initial Cap Percent has not been provided and is required.
 Rate Adjustment Lifetime Cap Percent has not been provided and is required.
 Service Error [MI Submit]

Transaction ID: f73e7a60-6123-44a0-b172-943676d3337d
 Order Number: 5febef0f4fb9421a98c12a96dae3b90d

OK

10 Ordering a Non-Delegated MI Policy from Radian

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

MI Quote

Quote Date: 1/11/2017 8:49:00 AM

Quote ID: Apply Quote to Loan File Apply Quote and Order Policy

Quote Expiration: 1/11/2017

Quote Status: COMPLETE - Thank you for choosing Radian Successful ↑

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

Rate Quote Disclaimer

This MI Rate Quote provided herein includes eligibility criteria. This quote is for full doc and AU eligible loans only and does not constitute an offer of insurance, a commitment of insurance, a certificate of insurance, or a policy of insurance. Further information may be required in order for a complete quote to be provided. Provision of a quote does not guarantee that an application will be approved or that insurance coverage will be issued. Radian is not responsible for, and shall have no liability with respect to any discrepancy between the rate quote provided herein and the actual rate changed upon submission of an order.

Close

Copyright © 2000-2017 LendingQB. All rights reserved.

When viewing the MI Order information, your **Decision Type** will indicate Suspended until Radian has reviewed your file and issued an underwriting decision. Your system will indicate that your request has been received and provide a URL for documents to be uploaded.

Order MI Policy

Mortgage Insurance Order Options

MI Provider: Radian

Master Policy Number: 00002000

MI Premium Type: Borrower Paid - Monthly Premium

MI Coverage %: 25%

Premium Refundability: Non-Refundable

Renewal Option: Constant

Premium at Closing: Deferred

UFMP Financed: Yes

Relocation Loan: Yes

Get MI Quote

Mortgage Insurance Policy Information

MI Provider: Radian

MI Certificate ID: 71258146

Conv Loan PMI Type: Borrower Paid - Monthly Premium

MI Coverage %: 25.0000%

Loan Type: Conventional

LTV / CLTV: 90.000% / 90.000%

Employee Loan: Yes

UFMP Financed: Yes

MI Policy Orders on File

MI Provider	Master Policy #	Certificate ID	Ordered Date	Expiration Date	Decision Type	Policy Status	Message
Radian	00002000	71258146	10/31/2016 12:06 PM		Suspended	COMPLETE	This non-delegated application may be eligible. If you haven't done so, please upload documents using your LOS Document interface, the MIOnline Document tab or send via secure email to Intake@Radian.biz, or fax to 866-4YOURMI. To submit documents for your non-delegated submission, please email documents to intake@radian.biz or use the following URL: https://uat.mionline-ea.radian.biz/default.aspx?ORIGIN=LOSS&DESTINATION=UploadDocuments&CERTIFICATE_NUMBER=71258146&LOS_NAME=LendingQB Suspended

MI Quotes on File

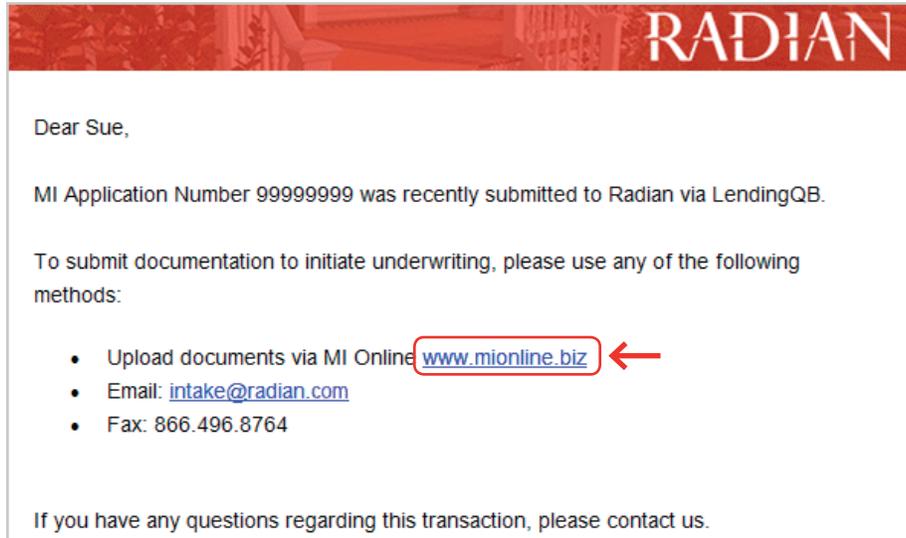
MI Provider	Quote ID	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing	UFMP Financed	Quote Date
Radian		Borrower Paid - Monthly Premium	25.0000%	Non-Refundable	Constant	Deferred	No	10/31/2016 12:06 PM

Revised:
September 22, 2019

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.

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

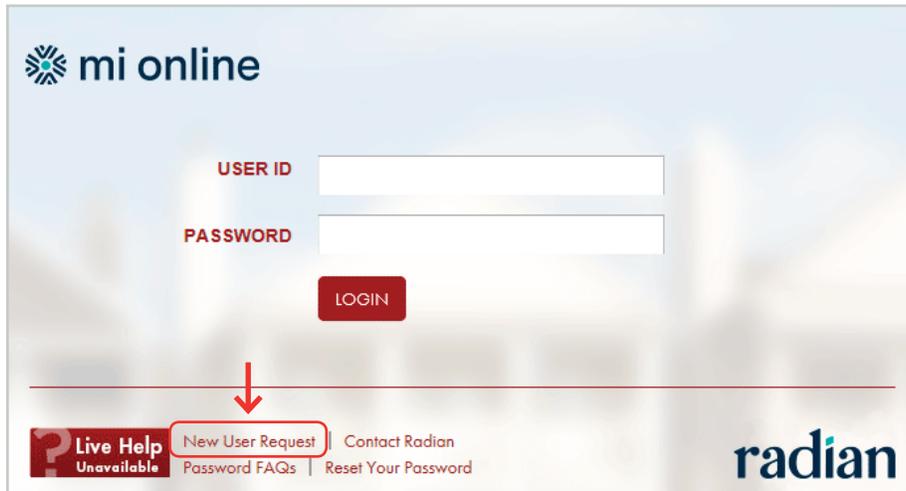


Alternatively, you may copy the URL displayed on the order and paste it in a web browser. Be careful not to select the status at the end of the URL. The URL ends with the word "LendingQB."

This non-delegated application may be eligible. If you haven't done so, please upload documents using your LOS Document interface, the MIOOnline Document tab or send via secure email to [Intake@Radian.biz](\"mailto:Intake@Radian.biz\"), or fax to 866.4YOURMI. To submit documents for your non-delegated submission, please email documents to [intake@radian.biz](\"mailto:intake@radian.biz\") or use the following URL: [https://uat-mionline-0a.radian.biz/default.aspx?ORIGIN=LOS&DESTINATION=UploadDocuments&CERTIFICATE_NUMBER=71257812&LOS_NAME=LendingQB](\"https://uat-mionline-0a.radian.biz/default.aspx?ORIGIN=LOS&DESTINATION=UploadDocuments&CERTIFICATE_NUMBER=71257812&LOS_NAME=LendingQB\") Suspended

When you click the link, MI Online login page will open. Please enter your user credentials.

If you need MI Online credentials, please contact your account manager or follow the **New User Request** option.



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.

Provide notes to the underwriter about your submission by clicking the **View/Add Notes** link.
Provide additional contacts to be notified of your submissions status by selecting the **View/Add Contacts** link.
Click the **Add Document** button to begin selecting underwriting documents.

The screenshot shows the 'mi online' interface with a navigation bar containing 'Home', 'Rate Quote', 'Order Services', 'Search', 'Loan Servicing', 'Billing', 'Claims', 'Documents', and 'Help'. The 'Documents' section is active, displaying the 'Document Center'. A red box highlights the 'View/Add Notes' and 'View/Add Contacts' links, with a red arrow pointing to 'View/Add Notes'. Below this is the 'MI Application Information' section with fields for Application #, Type, Status, Primary Borrower, Property State, and Property ZIP. At the bottom, there are 'Add Documents' and 'Received Documents' tabs, and an 'Add Document' button.

Hold the Shift key down during the selection process to select multiple documents (a compliant internet browser is required).

When you have selected all documents, click the **Open** button.

The screenshot shows a 'File Upload' dialog box with the path 'MI Online > Sample Loan Docs'. The file list includes 'hud-1', 'MOCK CREDIT REPORT', 'nations bank pdf', 'sample loan docs', 'sample_credit_report', 'spring 1003 1008', 'SPRING Credit Report', 'spring1003 82514', 'spring10031008', and 'threereportsamples'. A red box highlights the 'sample loan docs' file, and a red arrow points to the 'Open' button at the bottom right.

Revised:
September 22, 2019

Review your documents and click **Submit for Underwriting**. An onscreen message will confirm your document upload.

Add Documents
Received Documents

Upload Documents

REQUIRED: 1003, 1008, Income Docs, Asset Docs, Credit Docs, Collateral Docs, Purchase Agreement, Appraisal, AUS Findings/Feedback
After uploading documents, you will no longer be able to edit the detailed application form.

Add Document

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	1008i.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	✕

You will have access to view your uploaded documents for 14 calendar days after they are uploaded.

Submit for Underwriting
←

You MUST click the **Submit for Underwriting** button in order for your documents to be submitted to Radian for underwriting.

Radian will notify you with an email after your file is underwritten and provide you your submission status and decision document. To access your MI underwriting decision document within LendingQB, select **EDocs** and then the **Document List**. You'll find the document under the **Active Documents** tab. Select [action...](#), then **view pdf** to open the document.

TEST1, Radian - 2015020008-R6WM-HAEE-XLWP - Documents - Internet Explorer
 https://beta.lendingqb.com/newlos/ElectronicDocs/DocList.aspx?loanid=00e840f2-a559-453e-8db5-a69700c7cee2

Active Docs

Rejected/Obsolete Docs

Search: Show documents from View: stack order alphabetical

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modified
<div style="border: 1px solid #800000; border-radius: 3px; padding: 2px; display: inline-block;"> action... </div>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE DOCUMENT	Radian TEST1	Mortgage Insurance Document			1	10/6/2016 12:08:37 PM

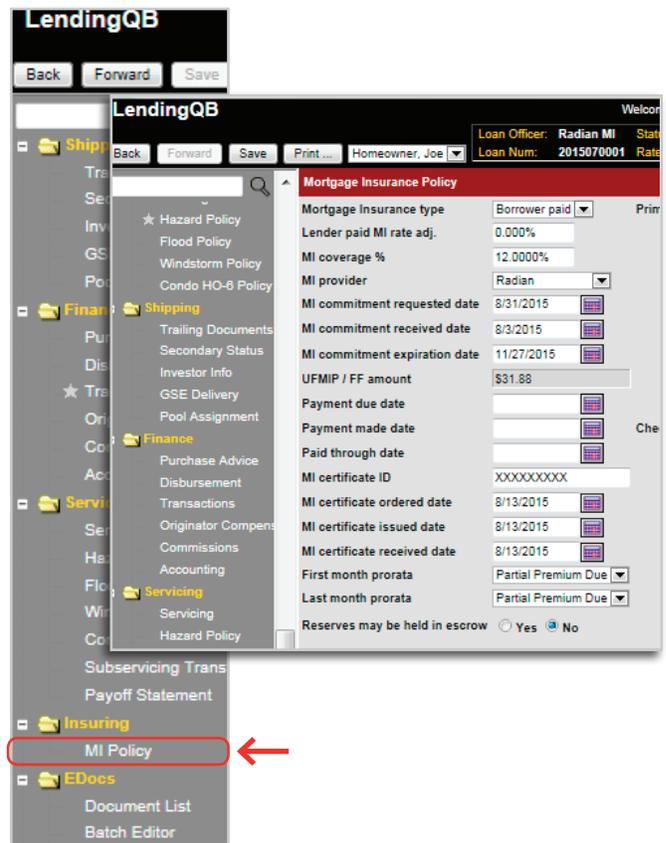
Restore deleted docs...
Copy selected docs to loan file

View 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 all applicable taxes and assessments.



Customer Support

Radian

Contact Radian at ClientConnectivitySupportInbox@radian.com for assistance with requesting a Rate Quote or placing a MI Order.

LendingQB®

Contact LendingQB at support@lendingqb.com for assistance with the LendingQB Loan Origination System.

Radian Guaranty Inc.

1500 Market Street
Philadelphia, Pennsylvania
19102-2148

800.523.1988
215.231.1000

radian