

Radian is integrated with Mortgage Builder® to provide fast and easy MI ordering for non-delegated users.

Below is a step-by-step guide to ordering non-delegated Radian MI through Mortgage Builder:

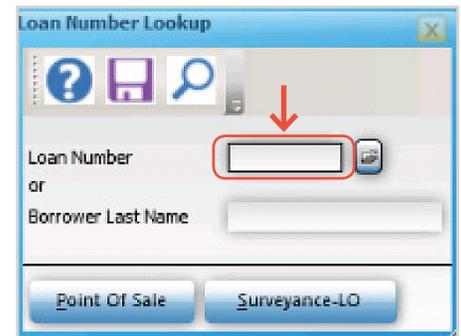
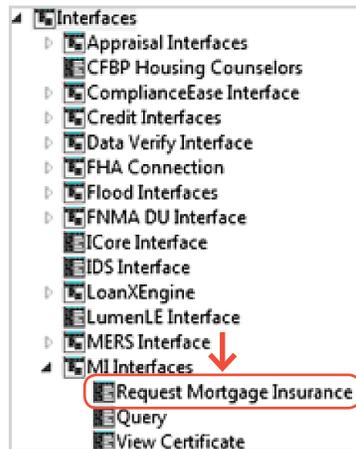
1

Accessing Radian's Order Form

From the Navigation Bar, select **Interfaces** and **MI Interfaces**, then **Request Mortgage Insurance**.

Users will select **Request Mortgage Insurance** for both Rate Quotes and MI Orders.

Access the MI Order Form directly from the loan or by entering the **Loan Number**.



2

Completing the Request Form

Select **Radian Guaranty Incorporated** as the Company Name.

Select **Standard** as the Application Type. The Certificate Type should always be **Primary** with a Coverage Plan of **Standard Primary**.

Required fields will default to the most common values:

Field	Default
Application Type	Standard
Certificate Type	Primary
Coverage Plan	Standard Primary
Duration Type	Periodic Monthly
Initial Premium	Deferred
Payment Type	Borrower Paid
Rate Plan	Level
Premium Refundable	Refundable
Renewal Calculation Type	Constant
Percent of Coverage	25%

Access page 2 of the MI Request form to identify SplitEdge® options, if applicable.

A screenshot of the 'Mortgage Insurance Request' form. The 'General Info - page 2' tab is active. The form contains various fields for loan information, including 'Company Name' (Radian Guaranty Incorporated), 'Lender ID', 'Request Type' (Original Request), 'Application Type' (Standard), 'Certificate Type' (Primary), 'Coverage Plan' (Standard Primary), 'Duration Type' (Periodic Monthly), 'Initial Premium' (Deferred), 'Payment Type' (Borrower Paid), 'Rate Plan' (Level), 'Premium Refundable' (Refundable), 'MI Reduced Doc Type' (<none>), and 'Renewal Calculation' (Constant). There are also checkboxes for 'Captive Reinsurance Indicator', 'Relocation Loan', 'Sub Prime (AMinus)', and 'Declining Market'. The 'Percent Of Coverage' is set to 25.00. At the bottom, there are buttons for 'Fannie Mae Info', 'Click to upload single MI document(s)', 'Click to upload MI folder', and 'Submit'.

Uploading Loan Documents Using Mortgage Builder Architect

Uploading Single Documents Including Blueprint

Click on **Click to Upload Single MI Document(s)** to locate documents to send individually.

Select **Browse** and choose individual documents to send to Radian. You can select one or more than one. Once finished click **Save**.

For Blueprint users, download your documents from Blueprint to your system. Your documents will be consolidated into one pdf file for submission.

Uploading a Folder of Documents

You can save all your MI-related documents to one folder and upload them at the same time by selecting **Click to Upload MI Folder**.

Select **Browse** to navigate to the folder location on your desktop. Select the Folder and then click **Save** and **Submit**.

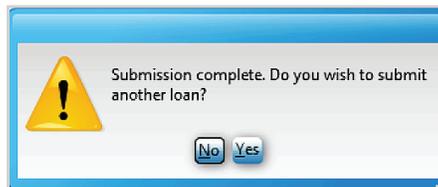
Once your Non-Delegated Request is received, you will receive a confirmation message.

After the completion of your document submission, your order form will update to display your Radian MI Certificate #. View Status will indicate **Pending Review** and the Decision Type will indicate **Suspended** until underwriting has been completed.

Providing Trailing Documents

You can update terms on the order form and send additional documents at any time. Select **Resubmission** as the Request Type and repeat the same process as your initial submission. Click **Submit** when finished.

Tip: Click on any field to activate the document upload buttons



customer@radian.com
877.723.4261

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Access Your Underwriting Decision

Radian will send an email to notify you when underwriting is complete.

To check the status of your loan and retrieve your MI decision document, access your MI Interface menu and select **Query** from the MI Interfaces navigation bar.

A pop-up box will display. Enter the **Loan Number** or **Borrower Last Name** for the appropriate loan and click **Enter**.

The query will retrieve your MI rate information and automatically update the MI data in Mortgage Builder. Your Radian Commitment & Certificate of Insurance will display for loans that are approved.

If your submission has not been approved, a pop-up message will notify you of your loan status.

You can also access your most recent decision document by selecting **View Certificate** from the MI Interface menu.

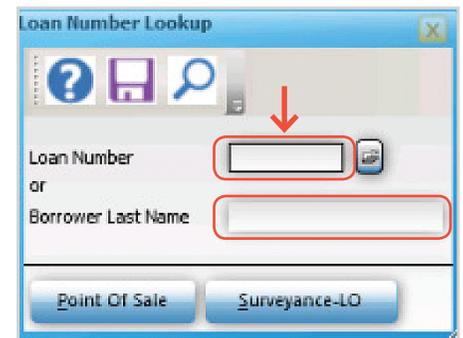
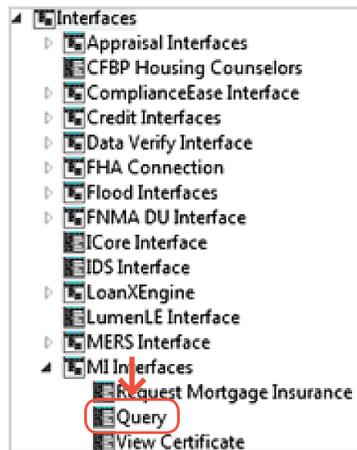
Our goal is to make doing business with us simple by streamlining the MI ordering process. We are pleased to partner with Mortgage Builder to make sure your shopping experience for Radian MI is always quick, convenient and simple. Should you require any support while shopping for Radian MI via Mortgage Builder, please do not hesitate to reach out to the following resources:

Mortgage Builder Support

For Mortgage Builder support, call 800.850.8060 or email support@mortgagebuilder.com

Radian Support

Assistance with Radian technical issues should be directed to Client Connectivity at: ClientConnectivitySupportInbox@radian.com



Radian Guaranty Inc. RADIAN		Commitment & Certificate of Insurance																																			
Please deliver to: XX_SLOANTECH From: RADIAN EDI		Today's Date: 04/22/16 Branch Phone Number: 877.723.4251																																			
Radian, in reliance upon the data set forth below and in the Insurance Application, agrees to incur the subject Loan under the terms and conditions of the Master Policy RAF485, Ed. 12/15 upon payment of the designated Premium. By remitting the Premium for the subject Loan, the Initial Insured represents to Radian that all data contained herein and in the Insurance Application is accurate and true, that the Loan closed in conformity with the conditions set forth below, the Loan is current, and the Initial Insured has no knowledge of material facts relating to Radian's acceptance of the risk that have not been disclosed. Upon satisfaction of terms and conditions of the Commitment and Certificate of Insurance, including timely payment of the Initial Premium, coverage shall become effective and in-force with respect to the Loan and this Commitment shall be deemed to be a Certificate.																																					
Initial Insured Lender: 87071-000 KleinBank 611 Rose Dr Big Lake, MN 55309-0000	Mail to Initial Insured Lender at: 87071-000 KleinBank 611 Rose Dr Big Lake, MN 55309-0000																																				
Borrower Name: EXAMPLE, CONV A Co-Borrower(s) Name: EXAMPLE, BASIC A	Borrower Property: 123 ANY STREET SANTA CLARA, CA 95050																																				
Certificate Number: 51043004	Submission Type: Non-Delegated																																				
Base Loan Amount: \$ 115,000	Coverage Percentage: 12.0 %																																				
Sale Price of Insured Property: \$ 130,000																																					
Financed Premium Amount: \$ 0																																					
Insured Loan Amount: \$ 115,000	Renewal Type: CONSTANT	Refundable: NO																																			
Origination Valuation: \$ 130,000	Plan Code: 0080417	BORROWER PAID																																			
Rate, Payment: Fixed Rate, Fixed Payment	Loan Term: 30 Yrs																																				
Base LTV: 88.46 %	Total LTV: 88.46 %	CLTV: 88.46 %	0.24% of loan amt 1st 1 yr(s). Renewals of 0.24% of loan amt yr 2 thru 10. Renewal of 0.2% yr of 11 thru term of loan.																																		
Commitment Effective Date: 04/21/16																																					
Commitment Expiration Date: 08/19/16																																					
<table border="1"> <thead> <tr> <th></th> <th>MI Premium</th> <th>Assessment/Tax</th> <th>Rate with Acsm/Tax</th> <th>Premium with Acsm/Tax</th> <th>Premium Due</th> </tr> </thead> <tbody> <tr> <td>Initial 1-10 Years</td> <td>.24%</td> <td>\$23.00 /mo</td> <td>n/a</td> <td>\$0.00</td> <td>n/a</td> <td>DEFER</td> </tr> <tr> <td>Renewal 11+ Years</td> <td>.2%</td> <td>\$19.17 /mo</td> <td>n/a</td> <td>\$0.00</td> <td>n/a</td> <td></td> </tr> <tr> <td colspan="5"></td> <td>Grand Total Due</td> <td>\$0.00</td> </tr> <tr> <td colspan="5"></td> <td>Total Remittance</td> <td>\$</td> </tr> </tbody> </table>					MI Premium	Assessment/Tax	Rate with Acsm/Tax	Premium with Acsm/Tax	Premium Due	Initial 1-10 Years	.24%	\$23.00 /mo	n/a	\$0.00	n/a	DEFER	Renewal 11+ Years	.2%	\$19.17 /mo	n/a	\$0.00	n/a							Grand Total Due	\$0.00						Total Remittance	\$
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Lender Loan Number: CONV ARM EXAMPL																																					
Mail premium to: Radian Guaranty Inc. P.O. Box 823225 Philadelphia, PA 19182-3225																																					
Special conditions: To activate coverage, enter the Loan closing date here: _____ and email a signed copy of this form to Radian Customer Care at customercare@radian.biz Optionally, you can activate coverage via MI Online at mionline.biz . Contact Radian Customer Care for additional details: 877.RADIAN1 (723.4251)																																					
Initial Insured and/or Loan Servicer: (Name & Address) _____ Radian ID number: _____																																					
In witness whereof, the Company has caused this Commitment and Certificate of Insurance to be signed by its duly authorized officers in facsimile to become effective as their original signatures and binding on the company by virtue of the countersignature by its duly authorized representative.																																					
President: <i>[Signature]</i>	By: _____		Authorized Representative																																		
Secretary: <i>[Signature]</i>	By: _____		Authorized Representative																																		
RAF485, Ed. 12/15																																					

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