

# Mortgage Builder® Architect® User Guide

Revised November 12, 2019



radian

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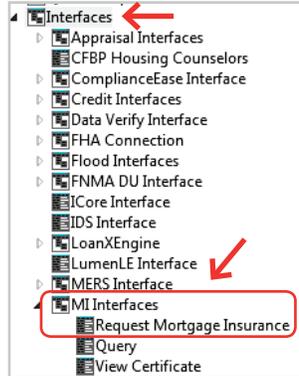
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# Requesting a Rate Quote

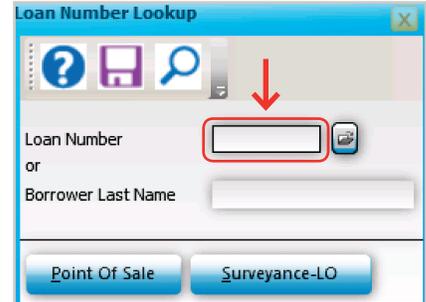
## Accessing Radian's Order Form

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

Select **Request Mortgage Insurance** for both Rate Quotes and MI Orders.



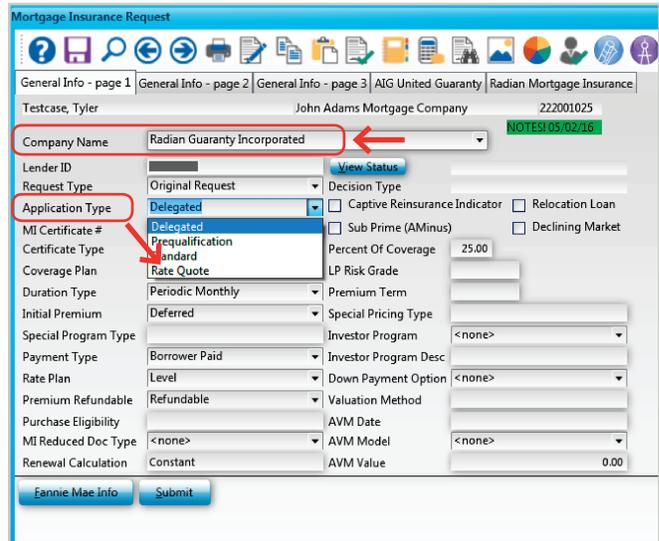
Access the MI Order Form directly from the loan or by entering the loan number.



## Completing the Request Form for a Rate Quote

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

Select **Rate Quote** as the **Application Type**.



To assist you in completing the required fields, below are the most common values:

Field	Value
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

For loans with special characteristics, complete the **Optional Data** information.

Click **Submit**.

## Providing Optional Data

Click on the **Fannie Mae Info** button to add details about Community Lending Programs or Streamlined Refinancing options.

Mortgage Insurance Request

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Testcase, Tyler | John Adams Mortgage Company | 222001046 | NOTES: 05/02/16

Company Name: Radian Guaranty Incorporated

Lender ID: 00002000

Request Type: Original Request

Application Type: Rate Quote

MI Certificate #:

Certificate Type: Primary

Coverage Plan: Standard Primary

Duration Type: Periodic Monthly

Initial Premium: Deferred

Special Program Type:

Payment Type: Borrower Paid

Rate Plan: Level

Premium Refundable: Refundable

Purchase Eligibility:

MI Reduced Doc Type: <none>

Renewal Calculation: Constant

Buttons: **Fannie Mae Info**, Submit

**FNMA Community Lending Product** field allows you to identify the following programs:

- Community Home Buyer Program
- HFA preferred
- My Community Mortgage
- HFA Preferred Risk Sharing
- HomeReady®

**Agency Program** allows you to indicate:

- FNM Streamlined Refinance
- FNM Streamlined Purchase

Access page 2 of the request form to identify SplitEdge options, if applicable.

MI Fannie Mae Information

FNMA Comm Lending Product: <none>

Fannie Neighbors Eligible

Community Seconds

Agency Program: <none>

Mortgage Insurance Request

General Info - page 1 | **General Info - page 2** | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Testcase, Tyler | John Adams Mortgage Company | 222001025 | NOTES: 05/02/16

Financed Points:

Neg Amort Limit: 0.00

Agency Program: <none>

**Split Premium**: <none>

- Split Premium 1 - 75 bps
- Split Premium 2 - 100 bps
- Split Premium 3 - 125 bps
- Split Premium 4 - 150 bps
- Split Premium 5 - 175 bps
- Split Premium 6 - 200 bps
- Split Premium 7 - 225 bps

Property Ownership:

Orig Cert # (MI To MI):

# Times 30 days late:

Sub Finance Type:

Sub Fin Other Desc:

Sub Fin Deferred Mths:

Con/Perm Recert Date:

UW Company Name Type:

UW Name Other:

Uw Identifier:

Home Affordable Refi:

Non Gse Affordable Pgm:

Housing Agency Name:

Buttons: Submit

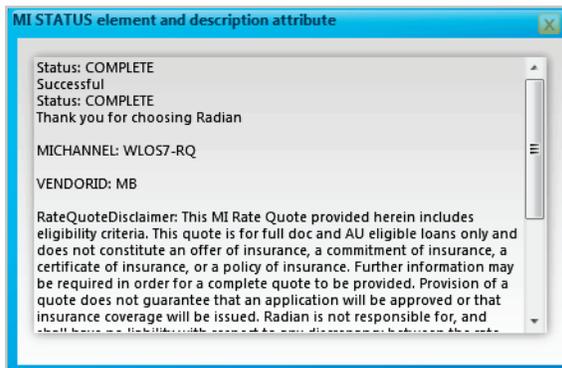
## Retrieving your Rate Quote Results

The quote response is returned in just a few seconds.

If the quote resulted in an ineligible submission, the message will provide you the reasons.

Check your data entry for accuracy based on the information provided.

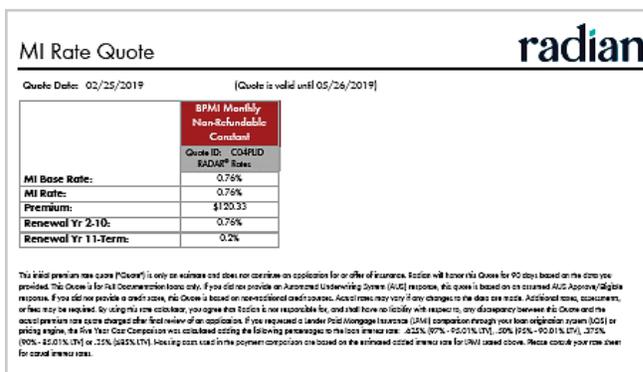
You may resubmit rate quotes as many times as needed.



Your Radian rate quote will automatically display for any eligible submissions.

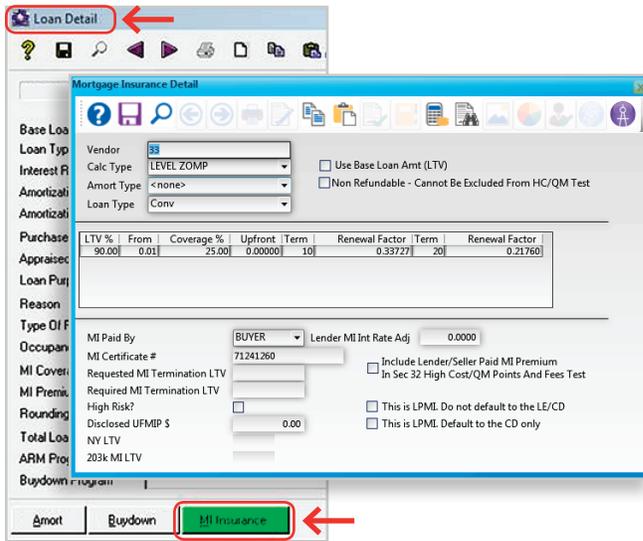
From the Navigation Bar select **Interfaces** and **View Certificate** to recall this document at any time.

When using this option, the **most recent document received** will be displayed.



To view the MI premium detail, access the **Loan Detail** screen and click on the **MI Insurance** button. Any rate information previously entered into the **MI Detail** screen will be replaced with the results of your Rate Quote.

Any applicable MI taxes will be included in the upfront and renewal factor fields.



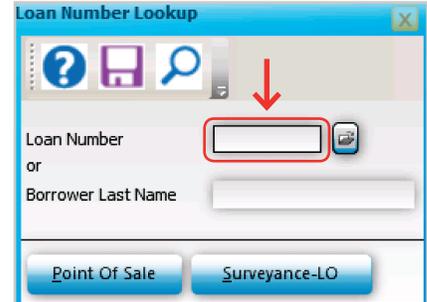
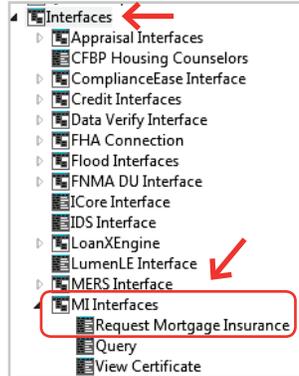
# Requesting Delegated MI

## Accessing Radian's Order Form

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

Select **Request Mortgage Insurance** for MI Orders.

Access the MI Order Form directly from the loan or by entering the loan number.

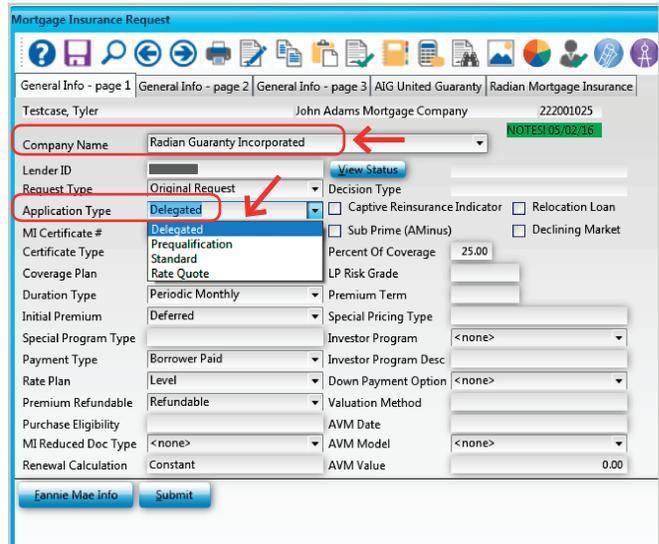


## Completing the Request Form

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

Select **Delegated** as the **Application Type**.

To assist you in completing the required fields, below are the most common values:



Field	Value
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

For loans with special characteristics, complete the **Optional Data** information.

Click **Submit**.

## Providing Optional Data

Click on the **Fannie Mae Info** button to add details about Community Lending Programs or Streamlined Refinancing options.

Mortgage Insurance Request

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Testcase, Tyler | John Adams Mortgage Company | 222001025 | NOTES/05/02/16

Company Name: Radian Guaranty Incorporated

Lender ID: [Redacted]

Request Type: Original Request

Application Type: Delegated

MI Certificate #: [Redacted]

Certificate Type: Prequalification Standard

Coverage Plan: Rate Quote

Duration Type: Periodic Monthly

Initial Premium: Deferred

Special Program Type: [Redacted]

Payment Type: Borrower Paid

Rate Plan: Level

Premium Refundable: Refundable

Purchase Eligibility: [Redacted]

MI Reduced Doc Type: <none>

Renewal Calculation: constant

Decision Type: [Redacted]

Captive Reinsurance Indicator: [Redacted]

Sub Prime (AMinus): [Redacted]

Percent Of Coverage: 25.00

LP Risk Grade: [Redacted]

Premium Term: [Redacted]

Special Pricing Type: [Redacted]

Investor Program: <none>

Investor Program Desc: [Redacted]

Down Payment Option: <none>

Valuation Method: [Redacted]

AVM Date: [Redacted]

AVM Model: <none>

AVM Value: 0.00

**Fannie Mae Info** | Submit

## FNMA Community Lending

**Product** field allows you to identify the following programs:

- Community Home Buyer Program
- HFA preferred
- My Community Mortgage
- HFA Preferred Risk Sharing
- HomeReady®

**Agency Program** allows you to indicate:

- FNM Streamlined Refinance
- FNM Streamlined Purchase

Access page 2 of the request form to identify SplitEdge options, if applicable.

MI Fannie Mae Information

FNMA Comm Lending Product: <none>

Fannie Neighbors Eligible

Community Seconds

Agency Program: <none>

Mortgage Insurance Request

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Testcase, Tyler | John Adams Mortgage Company | 222001025 | NOTES/05/02/16

Financed Points: [Redacted]

Neg Amort Limit: 0.00

Agency Program: <none>

**Split Premium** (dropdown menu open):

- <none>
- Split Premium 1 - 75 bps
- Split Premium 2 - 100 bps
- Split Premium 3 - 125 bps
- Split Premium 4 - 150 bps
- Split Premium 5 - 175 bps
- Split Premium 6 - 200 bps
- Split Premium 7 - 225 bps

Property Ownership: [Redacted]

Orig Cert # (MI To MI): [Redacted]

# Times 30 days late: [Redacted]

Sub Finance Type: [Redacted]

Sub Fin Other Desc: [Redacted]

Sub Fin Deferred Mths: [Redacted]

Con/Perm Recert Date: [Redacted] | Con/Perm Recert Value: 0.00

UW Company Name Type: [Redacted]

UW Name Other: [Redacted]

Uw Identifier: [Redacted]

Home Affordable Refi: [Redacted]

Non Gse Affordable Pgm.: [Redacted]

Housing Agency Name: [Redacted]

Submit

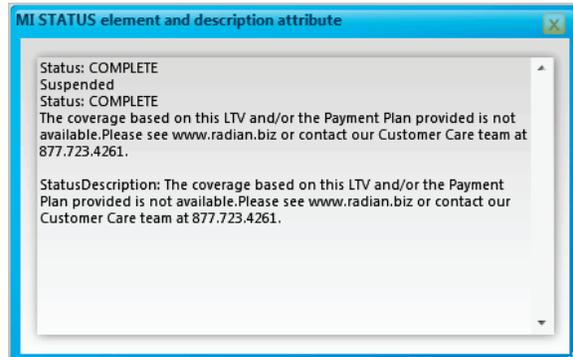
## Retrieving your Delegated MI Order Response

The delegated response is returned in just a few seconds.

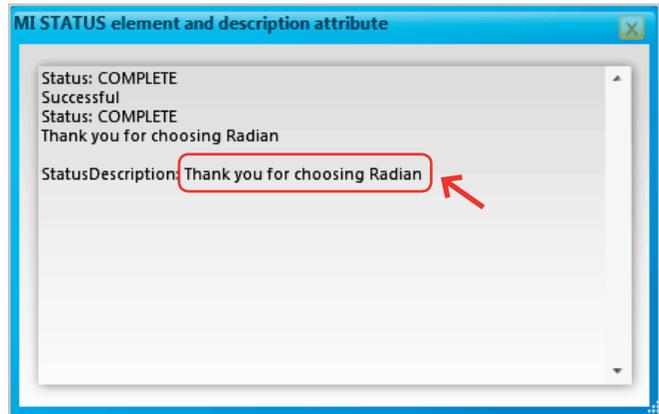
If the loan data provided resulted in an ineligible submission, a message will provide you the reasons.

Check your data entry for accuracy based on the information provided.

Resubmit the delegated order if needed to address data entry issues.



If your delegated submission is eligible, you will see a success message.



Your Radian commitment will automatically display for eligible delegated submissions.

From the Navigation Bar select **Interfaces** and **View Certificate** to recall this document at any time.

When using this option, the **most recent document received** will be displayed.

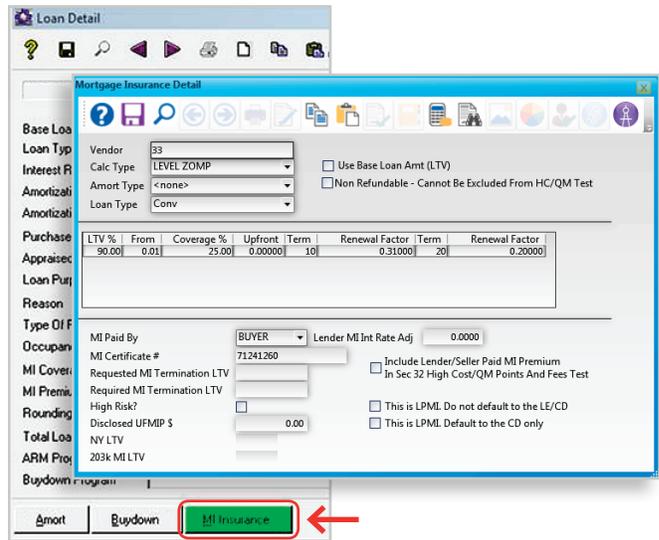
radian		Commitment & Certificate of Insurance	
Please deliver to SANDRA SMITH		Today's Date 11/01/19	
From RADIANT EDI		Branch Phone Number 877 723.4261	
<small>Radian, in reliance upon the data set forth below and in the Insurance Application, agrees to insure the subject Loan under the terms and conditions of the Master Policy RA4483, Ed. 12/13 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.</small>			
Initial Insured Lender	00002-000	Mail to Initial Insured Lender at:	00002-002
	Sample Lender 123 Any Street Anytown, PA 19111-0000		Sample Lender 123 Any Street Anytown, PA 19111-0000
Borrower Name	HOMEOWNER, JOHN	Borrower Property	555 MAIN STREET OWENSBORO, KY 42303
Co-Borrower(s) Name			
<b>Certificate Number</b>	99999999	<b>Submission Type</b>	Delegated
Base Loan Amount	\$ 270,750	<b>Coverage Percentage</b>	30.0 %
Sale Price of Insured Property	\$ 285,000		
Financed Premium Amount	\$ 0	<b>Renewal Type</b>	N/A
Insured Loan Amount	\$ 270,750	<b>Plan Code</b>	S080417
Origination Valuation	\$ 280,000	<b>Refundable</b>	NO
		<b>Rate, Payment</b>	Fixed Rate, Fixed Payment
			Loan Term 30 Yrs
		Base LTV	95.00%
		Gross LTV	95.00%
		CLTV	95.00%
			1.08% of loan amount
<b>Commitment Effective Date</b>	06/22/18		
<b>Commitment Expiration Date</b>	10/19/18		
		<b>MI Premium</b>	
		<b>Assessment/Tax</b>	
		<b>Rate with Assmt/Tax</b>	
		<b>Premium with Assmt/Tax</b>	
		<b>Premium Due</b>	
Single Premium	1.08%	\$2,624.10	\$3,269.14
	11.8%	\$345.04	\$3,269.14
	1.20744%		\$3,269.14
		<b>Grand Total Due</b>	\$0.00
		<b>Total Remittance</b>	\$ 3,269.14
<b>Mail premium to</b>	Radian Guaranty Inc. P.O. Box 823225 Philadelphia, PA 19182-3225	<b>Special conditions</b>	
			KY MCL TX \$292.41 ( 8.0 %) KY SURCO \$52.63 ( 1.8 %)
			If remitting premium electronically, email Commitment & Certificate to: <a href="mailto:customerservice@radian.com">customerservice@radian.com</a>
			To activate coverage, enter the Loan closing date here: _____ and submit a copy of this executed form with the Total Remittance as directed above.
<b>Initial Insured and/or Loan Servicer</b>	_____		
(Name & Address)	_____		
<b>Radian ID number</b>	_____		
		<small>In witness whereof, the Company has caused this Commitment and Certificate of Insurance to be signed by its duly authorized officers in testimony to become effective as their original signatures and binding on the company by virtue of the countersignature by its duly authorized representative.</small>	
	<i>Reej</i>	<b>By</b>	_____
		<b>Authorized Representative</b>	_____
	<i>Edward J. Hoff</i>	<b>By</b>	_____
		<b>Authorized Representative</b>	_____
		<b>Secretary</b>	_____
			_____
			RA4483, Ed. 12/13

Revised:  
November 12, 2019

To view the MI premium detail, access the **Loan Detail** screen and click on the **MI Insurance** button.

Any rate information previously entered into the **MI Detail** screen will be replaced with the results of your MI Order.

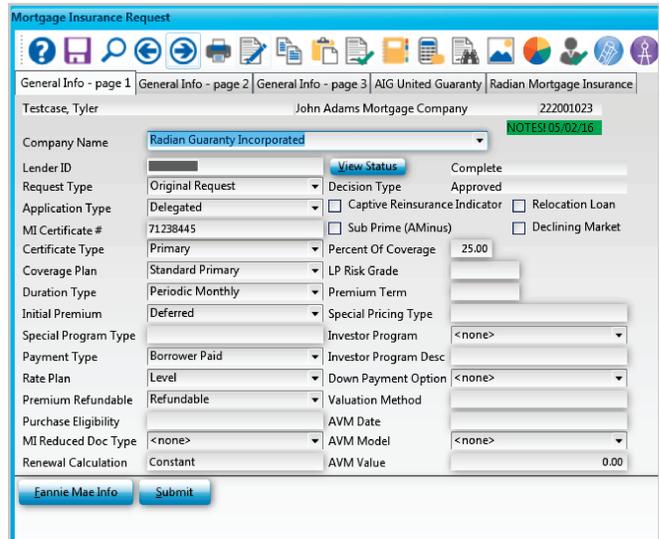
Any applicable MI taxes will be included in the upfront and renewal factor fields.



If a loan has previously been submitted, when you select **Request Mortgage Insurance** from the navigation panel your order form will indicate:

- Your Radian **MI Certificate #**
- A submission status
- A **Decision Type** value

To update your MI Order with any loan or MI coverage changes, select a **Request Type** of **Resubmission**, modify your data and click **Submit**.



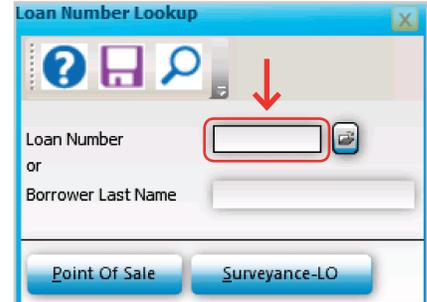
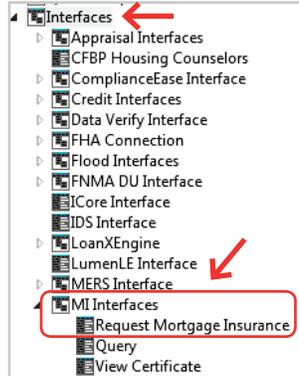
**Tip: If you just need the most up to date Commitment document, you can select *Query* from the *MI Interfaces* navigation panel.**

# Ordering Non Delegated MI via Mortgage Builder

## Accessing Radian's Order Form

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

Access the MI Order Form directly from the loan or by entering the loan number.



## Completing the Request Form

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

Select **Original Request** as the Request Type.

Select **Standard** as the **Application Type**.

To assist you in completing the required fields, below are the most common values:

A screenshot of the 'Mortgage Insurance Request' form. The 'Company Name' dropdown is set to 'Radian Guaranty Incorporated' and is highlighted with a red box. The 'Request Type' dropdown is set to 'Original Request' and is also highlighted with a red box. The 'Application Type' dropdown is set to 'Standard' and is highlighted with a red box. Other fields include 'Lender ID', 'MI Certificate #', 'Certificate Type', 'Coverage Plan', 'Duration Type', 'Initial Premium', 'Special Program Type', 'Payment Type', 'Rate Plan', 'Premium Refundable', 'Purchase Eligibility', 'MI Reduced Doc Type', and 'Renewal Calculation'. There are also checkboxes for 'Captive Reinsurance Indicator', 'Sub Prime (AMinus)', 'Relocation Loan', and 'Declining Market'. At the bottom, there are buttons for 'Eddie Mae Info', 'Click to upload single MI document(s)', 'Click to upload MI folder', and 'Submit'.

Field	Default
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

## Providing Optional Data

Click on the **Fannie Mae Info** button to add details about Community Lending Programs or Streamlined Refinancing options.

Mortgage Insurance Request

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Testcase, Tyler | John Adams Mortgage Company | 222001046 | NOTES: 05/02/16

Company Name: Radian Guaranty Incorporated

Lender ID: 00002000 | View Status | Complete

Request Type: Original Request | Decision Type: Complete

Application Type: Rate Quote | Captive Reinsurance Indicator:  | Relocation Loan:

MI Certificate #:  | Sub Prime (AMinus):  | Declining Market:

Certificate Type: Primary | Percent Of Coverage: 25.00

Coverage Plan: Standard Primary | LP Risk Grade:

Duration Type: Periodic Monthly | Premium Term:

Initial Premium: Deferred | Special Pricing Type:

Special Program Type:  | Investor Program: <none>

Payment Type: Borrower Paid | Investor Program Desc:

Rate Plan: Level | Down Payment Option: <none>

Premium Refundable: Refundable | Valuation Method:

Purchase Eligibility:  | AVM Date:

MI Reduced Doc Type: <none> | AVM Model: <none>

Renewal Calculation: Constant | AVM Value: 0.00

**Fannie Mae Info** | Submit

## FNMA Community Lending

**Product** field allows you to identify the following programs:

- Community Home Buyer Program
- HFA preferred
- My Community Mortgage
- HFA Preferred Risk Sharing
- HomeReady®

**Agency Program** allows you to indicate:

- FNM Streamlined Refinance
- FNM Streamlined Purchase

Access page 2 of the request form to identify SplitEdge options, if applicable.

MI Fannie Mae Information

FNMA Comm Lending Product: <none>

Fannie Neighbors Eligible

Community Seconds

Agency Program: <none>

Mortgage Insurance Request

General Info - page 1 | **General Info - page 2** | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance

Testcase, Tyler | John Adams Mortgage Company | 222001025 | NOTES: 05/02/16

Financed Points:

Neg Amort Limit: 0.00

Agency Program: <none>

Split Premium:

Property Ownership:

Orig Cert # (MI To MI):

# Times 30 days late:

Sub Finance Type:

Sub Fin Other Desc:

Sub Fin Deferred Mths:

Con/Perm Recert Date:  | Con/Perm Recert Value: 0.00

UW Company Name Type:

UW Name Other:

Uw Identifier:

Home Affordable Refi:

Non Gse Affordable Pgm.:

Housing Agency Name:

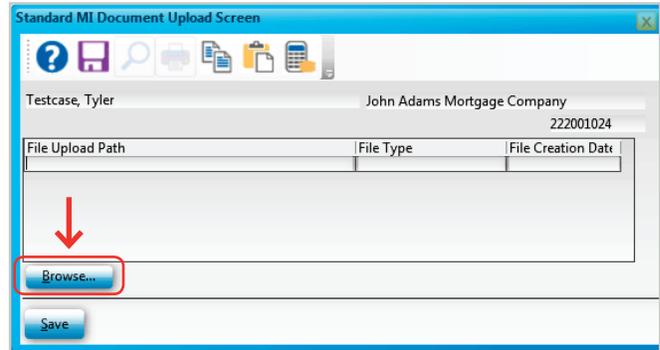
Submit

# Uploading Documents Using Mortgage Builder Architect

## Uploading Single Documents Including Blueprint

Select the option to **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.

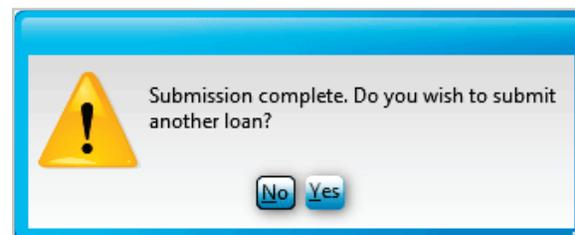
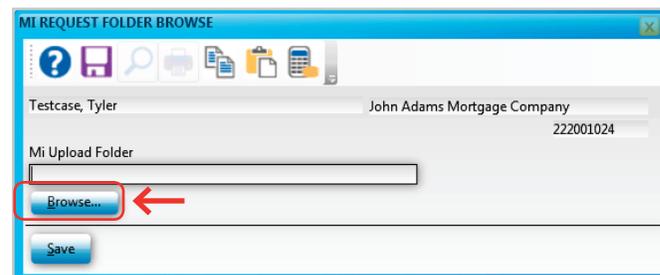
## Uploading a Folder of Documents

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** option.

Select the **Click to upload MI folder button** and **Browse** to navigate to the folder location on your desktop. Select the folder and then click **Save**.

Click on **Submit**.

Once your non-delegated request is received, you will receive a confirmation message.

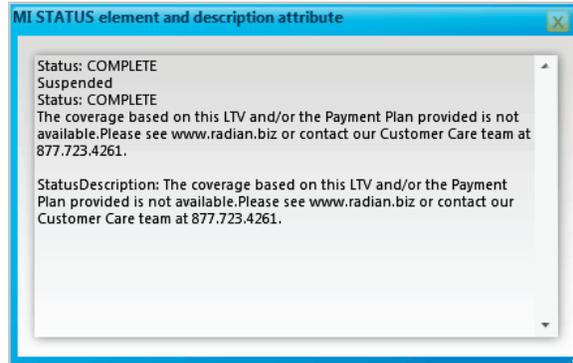


## Retrieving your Non-Delegated MI Response

If the application resulted in an ineligible submission, the message will provide you the reasons.

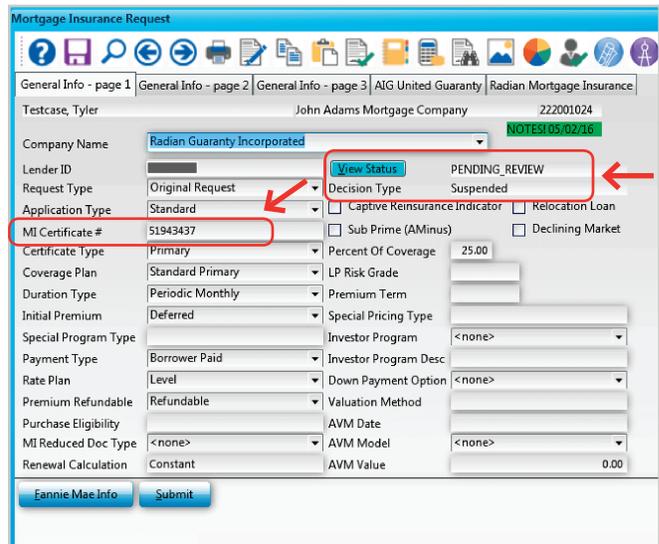
Check your data entry for accuracy based on the information provided.

Resubmit the non-delegated order if needed to address data entry issues.



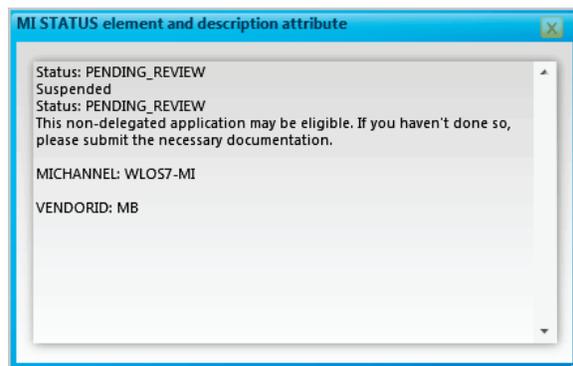
After the completion of your document submission, your order form will update to display your **Radian MI Certificate #**.

**View Status** will indicate **Pending Review** and the **Decision Type** will indicate **Suspended** until underwriting has been completed.



To check the status of your non-delegated submission, click the **View Status** button option from the MI Request form and a status message will display.

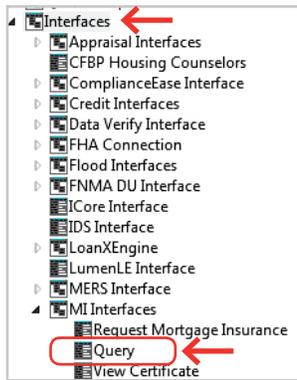
Radian will send an email to notify you when underwriting is complete.



**Radian  
Mortgage Builder  
Architect  
User Guide**

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.

From the Navigation Bar select **Interfaces** and **View Certificate** to recall this document at any time.

When using this option, the **most recent document received** will be displayed.

**Radian Guaranty Inc. RADIAN** Commitment & Certificate of Insurance

Please deliver to: RADIAN EDI Today's Date: 06/09/16  
From: RADIAN EDI Branch Phone Number: 877.723.4261

Radian, in reliance upon the data set forth below and in the Insurance Application, agrees to insure the subject Loan under the terms and conditions of the Master Policy (RIF445), Ed. 1213 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: A2931-000 Ethos Lending LLC 150 Montgomery St #1000 San Francisco, CA 94104-0000  
Mail to Initial Insured Lender at: A2931-400 Ethos Lending LLC 150 Montgomery St #1000 San Francisco, CA 94104-0000

Borrower Name: HOMEOWNER, JOHN L Borrower Property: 1500 MARKET ST PHILADELPHIA, PA 19103  
Co-Borrower(s) Name:

Certificate Number: 71055026 Submission Type: Delegated  
Base Loan Amount: \$ 304,900 Coverage Percentage: 16.0 %  
Sale Price of Insured Property: \$ 321,000  
Financed Premium Amount: \$ 0  
Insured Loan Amount: \$ 304,900 Renewal Type: N/A Refundable: NO  
Origination Valuation: \$ 321,000 Plan Code: S060417 BORROWER PAID  
Rate, Payment: Fixed Rate, Fixed Payment Loan Term: 30 Yrs  
Base LTV: 94.98 % Total LTV: 94.98 % CLTV: 94.98 % 2.92% of loan amount

Commitment Effective Date: 05/13/16  
Commitment Expiration Date: 09/10/16

	MI Premium	Assessment/Tax	Rate with Assmt/Tax	Premium with Assmt/Tax	Premium Due
Single Premium	2.92%	\$8,903.08	n/a	\$0.00	n/a
					Grand Total Due: \$8,903.08
					Total Remittance: \$

Mail premium to: Radian Guaranty Inc. P.O. Box 823225 Philadelphia, PA 19182-3225  
If remitting premium electronically, Email Commitment & Certificate to: [customerservice@radian.biz](mailto:customerservice@radian.biz)  
To activate coverage, enter the Loan closing date here: \_\_\_\_\_ and submit a copy of this executed form with the Total Remittance as directed above.

Initial Insured and for 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 listing on the company by virtue of the circumstances by its duly authorized representative.

President: \_\_\_\_\_ By: \_\_\_\_\_ Authorized Representative  
Secretary: \_\_\_\_\_ By: \_\_\_\_\_ Authorized Representative

RAF405, Ed. 1213

Revised:  
November 12, 2019

To view the MI premium detail, access the **Loan Detail** screen and click on the **MI Insurance** button. Any rate information previously entered into the **MI Detail** screen will be replaced with the results of your MI Order.

Any applicable MI taxes will be included in the upfront and renewal factor fields.

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

If a loan has previously been submitted, when you select **Request Mortgage Insurance** from the navigation panel your order form will indicate:

- Your Radian **MI Certificate #**
- A submission status
- A **Decision Type** value

If you just need the most up to date Commitment document, you can select **Query** from the **MI Interfaces** navigation panel.

## 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.

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

# Support

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## Mortgage Builder Support

For Mortgage Builder support, call 800.850.8060 or email [support@mortgagebuilder.com](mailto:support@mortgagebuilder.com).

## Radian Support

Assistance with Radian technical issues should be directed to Customer Care at 877.Radian1 (723.4261).

Radian Guaranty Inc.

1500 Market Street  
Philadelphia, Pennsylvania  
19102-2148

800.523.1988  
215.231.1000

**radian**