User Guide

Mortgage Insurance Ordering a Radian Non Delegated MI in Mortgage Cadence Enterprise Lending Center

When establishing connectivity to Radian for Non Delegated submissions, our Client Connectivity team will establish an SFTP folder for underwriting document transfer. Your system administrator will identify the documents to be provided to Radian for underwriting. This collection of documents will accompany all Non Delegated submissions. This one-time set up must be completed for documents to accompany Radian Non Delegated submissions from Mortgage Cadence Enterprise Lending Center.

Below is a step-by-step guide to ordering Radian non delegated mortgage insurance.

1

Requesting a Non Delegated MI Order

Select Order Services from the Actions menu.



2

Service Type

Select **Mortgage Insurance** as the **Service Type**.

Select Radian MI – Non Delegated from the Service field.

Click the **Submit Request** button to open the MI Order Request screen.



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Default Options

The following fields will default to the most popular options:

• Premium Plan

3

- Premium Payment Type
- Renewal Calculation Type

You may modify any of the data including defaulted fields.

Click 'Continue' to subi	mit request.				
Radian's ELC User Guide MI Data					
Quote Number		Certificate Identifier	71294605	Loan Documentation Type	Full Documentation
Premium Plan	Deferred Monthly 🔹	Special Pricing Type		LPA Credit Risk Classification Type	
Split Premium Upfront Rate	·	Special Program Type		Freddie Mac Purchase Eligibility Type	
Premium Payment Type	BorrowerPaid 🔹	% Coverage *	25 🔹	UCDP Doc File ID	1
APPROX	Premium Refundable?	Community Lendin	g/Affordable Housing	Employee Loan	
Renewal Calculation Type	Level •	Comments	test		
Additional Data			L		

Certificate Identifier 71294605

Special Pricing Type

Comments

*

Loan Level Credit Score

Special Program Type

Is Relocation Loan

test

LTV

90.000%

4

Additional Information

Complete any remaining MI related information and provide **Comments** for the underwriter.

tional Information

MI Order Request Screen Radian's ELC User Guide MI Data

Split Premium Upfront Rate

Premium Payment Type

Renewal Calculation Type

Additional Data

Loan Number

Ouote Number

Premium Plan

Enter and/or validate all fields below Click 'Continue' to submit request.

Deferred Monthly

Level

3000030951

MI Premium Financed

The link on the % **Coverage** field provides help for selecting MI coverage. Coverage will default to the industry standard based on the loan characteristics.

Click **Continue** to submit your Non Delegated MI Order request.

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Order Services

Non Delegated MI orders will initially indicate a Status of **In Process** and will refresh with an updated response.

Because your administrator established a document delivery process via SFTP, documents will automatically be submitted to Radian.

The status will update once Radian underwriting review is completed and a decision is issued.

Services						
Service Type	Mortgage Insurance •					
Service	Radian MI - Non Delegated *		B Subr	nit Request	Ne Resu	bmit Request
Requests for	Radian MI - Non Delegated		_			
Provider		Date Submitted	Status	Last Status I	Update	Reference Nu
Radian - No	n-Delegated MI Order - Mortgage Insurance	10/5/2018 8:47:29 AM	In Process	10/5/2018 9	9:00:03 AM	
	TIP: Check the Auto Refr updates occur automatic	esh box to ensu ally.	ure			
•	TIP: Check the Auto Refroupdates occur automatic	esh box to ensu ally.	ure			,
•	TIP: Check the Auto Refroupdates occur automatic	esh box to ensu ally.	JTE	sh Requesta	O R	koad Loan

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Full Documentation

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Loan Documentation Type

UCDP Doc File ID

Employee Loan

State Housing Agency

LPA Credit Risk Classification Type

Freddie Mac Purchase Eligibility Typ

CLTV 90.000%

Cor

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Non Delegated MI Details

View the details of your Non Delegated MI order in multiple formats:

- Successful orders will display a Status of **Approved**.
- The MI commitment document will be available in PDF format.
- The submission results page will provide you details of the MI premiums.
- The Reload Loan button will import the MI rates to your file.

Services						
rvice Type ALL						
rvice 🔹			Subn	nit Request	19 Resul	bmit Request
equests for All Services						
rovider	Da	te Submitted	Status	Last Status U	pdate	Reference Nun
adian - Non-Delegated MI Order - Mortgage Insurance	10	/5/2018 8:47:29 AM	Approved	10/5/2018 9:	00:03 AM	
Radian_NonDelegated_Response_10-05-2018T08-47-36-27.xm	78	XML				
Radian_NonDelegated_Response_10-05-2018T08-49-37-74.xm	78	XML				
Radian_NonDelegated_Request_10-05-2018T08-47-32-62.xml	78	XML				
Radian_MI_Commitment_10-05-2018T08-59-41-22.pdf	79	PDF				
Radian_NonDelegamd_Response_10-05-2018T08-59-41-09.xm	78	XML				
Submission Results	1	Other				
			c) Refre	sh Requests	O Re	load Loan

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Submission Results

The **Submission Results** provides details about your Non Delegated MI Order.

Taxes for Kentucky and West Virginia will be included in all MI rates. Tax details are displayed in the MI Wizard.

The **Description** area will include explanations for any unsuccessful submissions.

MI Application Type MI Certificate Identifier MI Certificate Expiration Dat	Non-E 71294 02/02 mm/dd/	Delegated 1605 /2019 /yyyy	Loan Numb Status Coverage % Premium Pr	er syment Type	3000030951 Approved 12.00 BorrowerPaid	
Renewal Sequence 1st Renewal 2nd Renewal	Rate %* 0.73 0.2	Duration 120 240	onths			
Condition	Name		escription			

Support:

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

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