

Radian is integrated with Mortgage Cadence to provide fast and easy MI. Mortgage Insurance can be ordered from Radian from within the Loan Officer Workbench or the Processing Workbench (LFC Only).

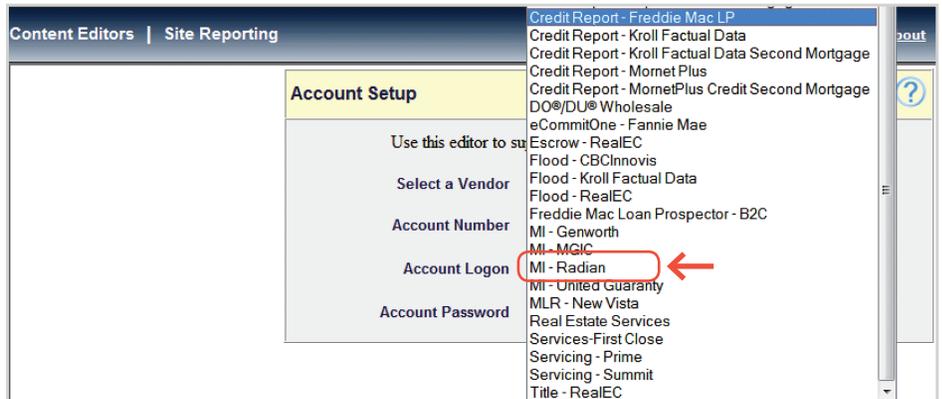
Below is a step-by-step guide to ordering Radian MI through Mortgage Cadence:

1

Setting Up the Service

Prior to using any Mortgage Insurance Service provider, the service must be configured in Content Manager. Expand on Site Configuration – Misc. Configuration – Services – Account Setup. Click on the drop down arrow to select **MI – Radian** from the list of Vendors.

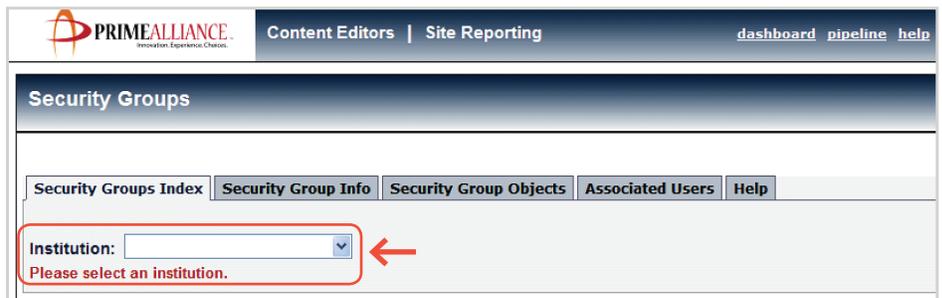
Enter the Account Number assigned by Radian, and leave the Account Logon and Account Password fields blank. Click **Save**.



2

Setting Up Security

In order to select the Service, the Security Groups must be set up to allow it. From the Content Editors, select **Security Group Editor**, and select the appropriate Institution.



Once an Institution has been selected, the list of Security Groups set up for the site will be displayed. Click on the group(s) that users who will be ordering the service are assigned. For demonstration purposes, the first group listed is selected.



Setting Up Security, continued

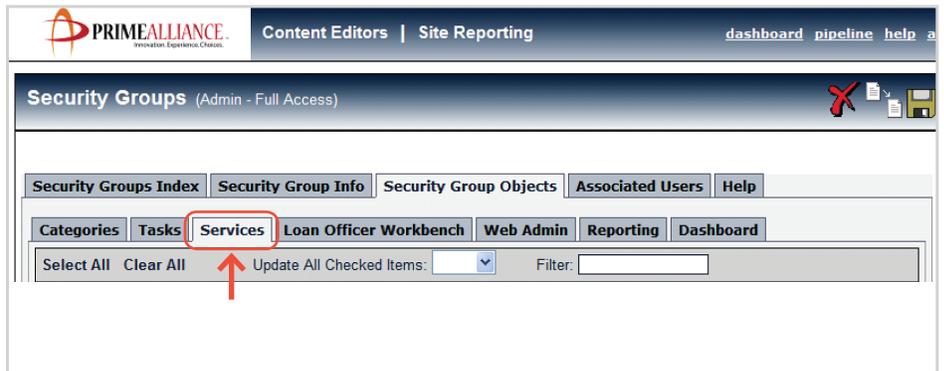
The next screen that appears is the **Security Group Info** Screen.



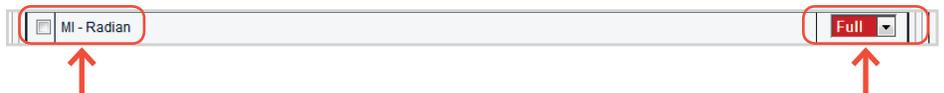
Click on the **Security Group Objects** tab to see each area that can be configured.



Next, click on the **Services** tab.



Scroll down to find the appropriate provider(s) and click on the drop down box to allow **Full** access.



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877.723.4261

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mortgage insurance

Placing the Order

In the Order Services screen, select **MI – Radian** in the drop down section and click on “Go!”

Enter the requested information for the order to process successfully. The following fields are prefilled from data entered in previous screens.

- Credit scores are populated from the credit report.
- Condo Project Name is populated from the Doc Prep Category – Verify Title Task in the Path.
- Documentation Type is populated from the Additional Data screen of the Edit 1003.
- Percentage of Coverage is populated from the Process & Validate Category – Verify MI Task.

All other fields require manual entry, with the following fields being required:

- Renewal Type
- Premium Plan
- Percent of Coverage
- Premium Paid By
- Premium Source
- Refundable
- Premium Type
- Repayment Type – entered in the Additional Data screen of the Edit 1003.
- ARM Index Plan (if ARM loan) – entered in the ARM Details screen of the Edit 1003.

Order Services

MI - Radian

Loan #	Loan ID	Applicant	Address
2134	2134	Alice Firstimer	1234 testing Street Lynnwood, WA 98036

Radian Mortgage Insurance Order

Borrower Information

	Equifax	Experian	TransUnion	Non-Traditional Credit
	Beacon	Fair Isaac	Empirica	
Alice Firstimer	715	703	710	<input type="checkbox"/>

Loan Information

Property County: Snohomish

Condo Project Name:

Third-Party Originator Name:

Third-Party Originator City/State:

Loan Program Description:

Documentation Type:

Desktop Underwriter® Decision: Approve/Ineligible

Freddie Mac LP Risk Class Decision:

Freddie Mac LP Eligibility Class Decision:

A-Minus:

Relocation Loan:

Employee Loan:

Loan-to-Value Ratio:

CLTV: 90.00%

DTI: 10.15%

Mortgage Insurance Information

MI Application Type: Delegated

MI Certificate Type: Primary

Premium Plan:

Premium Type:

Special Program:

Renewal Type:

Percent of Coverage:

Premium Paid By:

Refundable:

Cancel Submit

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Placing the Order, continued

Once completed, click the **Order MI** button to generate the order. The system will validate the data, and if the validation fails, you will be returned to a screen reporting why the order failed, with a link to the data that needs to be corrected.

Field ID	Error	Description
//loan.documentation	Required Field Missing	
//processor.phone.nbr	Required Field Missing	Processor Phone Number
Additional Case Data		
//neg.amort.type	Required Field Missing	Negative Amortization Type Code
ARM Details		
//mi.arm.index	Conditional Field Missing	MI ARM Plan Index

[Cancel](#)

Please visit the KnowledgeBase in Footprints for assistance with errors received.

If the order is submitted successfully, the Order Services page will refresh and the status will change to **Submitted**, then to **Pending**, then to **Approved**, **Suspended** or **Declined**.

When the order is:

- Approved, the status becomes a link that the user can click on to view the certificate information.
- Suspended, the status becomes a link with instructions to contact Radian's Customer Care.
- Declined, the status is not a link. Please contact Radian's Customer Care at 877.723.4261 for further assistance.

Mortgage Insurance Results			
PDF Format Certificate			
Loan Information			
Loan Number:	17351	Borrower Name:	
LTV:	87.778%	Social Sec. Number:	
MI Certificate Information			
Certificate Number:	82898175	MI Decision:	Approved
MI Company:	Radian	Certificate Type:	Primary
Application Type:	Delegated	Certificate Expiration:	7/26/2011
Coverage Percentage:	12	Premium Amount:	15.80
Premium Rate:	0.0012	Term Length:	
Premium Term:	1	Ren. Term Length:	Months
Renewal Term:	239		
Renewal Rate:	0.0012		

The Adobe Acrobat Reader is required to view and print commitments.

 [Back](#)

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