

# Mortgage Director LOS Interface Administrator / User Guide



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Radian MI Mortgage Director LOS Interface User Guide

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# Introduction

The Mortgage Director LOS interface for Radian mortgage insurance (MI) enables end-users to request mortgage insurance quotes, order a mortgage insurance certificate, or re-issue an existing certificate for borrowers and have that information automatically applied to the loan record.

The information in this document guides LOS end-users through the process of setting up and using various features of the Radian mortgage insurance (MI) Interface.



# **Interface Features**

The Radian Mortgage Insurance interface has the following features:

- End-users can request quotes, order MI certificates, and resubmit or re-order quotes or certificates
- · Support for monthly deferred insurance
- The loan Conversation Log is updated for tracking and recording certain request and response activities, such as rate quotes and certificates.

#### Interface Requirements

Before setting up and enabling the interface, you will need the following:

Valid lender account with Radian

### **Interface Considerations**

The following should be considered when implementing this interface:

- · Certificates cannot be cancelled through the interface.
- Radian does not have a separate credit union subsidiary; the Master Policy number sent through the LOS interface is used to determine if the lender submitting a request is a credit union.
- Rate quote responses from Radian do not include assessment or taxes for subject properties in FL, KY, WV.
- Radian only supports shared lender-wide credentials; it does not support individual user credentials (employee, contact, or company).
- Radian interface does not support the termination or cancellation of existing MI certificates or applications from within the LOS; users should contact Radian Customer Care at 877-Radian1 (877.723.4261) or customercare@radian.com for assistance.

## How Does It Work?

This section provides a summary flow description of the general LOS interface setup and usage processes, as they apply to Mortgage Insurance (MI) services.

### **Interface Setup**

**Note:** The following process is typically followed by a customer's LOS administrator, with the assistance of Mortgage Director Implementation or Support staff.

- LOS customer contracts service with the interface vendor and receives the necessary information for setup and configuration in the LOS (such as credentials and URL links for requests).
- 2. Mortgage Director enables access to the interface for the LOS customer using Feature Control.

**Note:** This typically requires a separate interface agreement from the customer with Mortgage Director and the interface vendor.

- 3. LOS customer administrator configures the following items for the enabled interface:
  - a. General settings and lender credentials on the Setup screen.
  - b. System and Loan Privilege Security Bundles.

#### Interface Usage

- 1. LOS end-user (user) starts the LOS and creates a new loan or opens an existing one.
- 2. To request a MI Rate Quote, the user accesses the *Mortgage Insurance Edit* screen from the *Mortgage Data* or *Qualification screen*.
- 3. To order a MI Certificate and view responses, the user accesses the *Export to <vendor>* screen from the **Interfaces > Mortgage Insurance** item on the Loan Overview.

**Note:** This section is for LOS system administrators who are responsible for setting up and configuring interface settings, including security.

The Radian MI interface is configured from the Interfaces Setup to enable visibility of the interface for LOS end-users.

## **Enable Interface**

Path: Loan Ledger > File > Background > Interfaces > Radian

To enable the interface:

- 1. Open the Radian Setup screen.
- 2. Select the Enable Radian Interface checkbox.

When selected, users with proper security rights can access the interfaces from the **Interfaces** menu and select the on the Loan Overview.

Radian Setup	
Radian Setup	V V V V V Cancel
URL Rate Quote URL	▼ Heip
Should Thin Client show the Radian Interface menus?	

- 3. Enter the interface credentials:
  - Master Account ID master account identifier (assigned by Radian)
  - Password account password (supplied by Radian)
  - Lender ID identification number (supplied by Radian)
  - URL enter or select the URL used to send request for MI certificate (for testing or production), supplied by Mortgage Director
  - Rate Quote URL enter or select the URL used to send interface Rate Quote requests (for testing or production), supplied by Mortgage Director
- 4. Click OK.

## Security

Access to the Radian interface is controlled by LOS security and configured in both System and Loan Privilege Bundles.

**Path:** Loan Ledger > File > Background > Security > Security Levels

## **System Privilege Security**

These security settings control whether LOS administrators or end-users can view or modify the interface *Setup* screen item from the **Loan Ledger** (File > Background > Interfaces > 'vendor').

#### Security Setup Screen



To configure the interface security for system privilege bundles:

- 1. Open the *Security Setup* screen, and then click **System Privilege Bundles**.
- 2. Double-click the bundle you want to configure.
- 3. Scroll to **Background**, and then select **Interfaces**.
- 4. Locate the Radian listing.
- 5. Set the security rights within the selected bundle using the available check boxes:
  - No Access when selected, users cannot access or view the interface Setup screen.
  - Read Only when selected, users can access the interface Setup screen but cannot modify any of the field values or selections.

Interface Security Setup (System Privilege Bundle Details)



• Edit - when selected, users can access and modify items on the interface Setup screen.

Note: If none of these check boxes is selected, the LOS acts as if all options are selected.

Tip: Click on a setting option to select it and then click again to de-select it.

6. Save the changes and exit the screen.

## Loan Privilege Security

These security settings control whether LOS end-users can access the interface from the **Loan Overview** to make requests, import results, or view status (Interfaces > 'vendor').

**Note:** The Mortgage Director LOS does not support different company or vendor-specific security for mortgage insurance at the loan level. The loan privilege security settings are the same for all mortgage insurance vendors that have been enabled for the customer.

To configure mortgage insurance security for loan privilege bundles:

- 1. Open the *Security Setup* screen, and then click **Loan Privilege Bundles**.
- 2. Double-click the bundle you want to configure.
- 3. Scroll to **Interfaces**, and then select **Mortgage Insurance**.

Interface Security Setup (Loan Privilege Bundle Details)

🔄 Privilege Bundle Details for the Bund	e Named "Loan Off	icer 2"		- • •
File Tools				
<ul> <li>Manage Menu</li> <li>▲</li> <li>■ Interfaces</li> </ul>				
AppIntell DISSCO	No Access	Read Only	Edit	Export
AppIntell DISSCO XML	No Access	Read Only	Edit	Export
Initial Disclosures	No Access	Read Only	Edit	Export
AUS Decision	No Access	Read Only	Edit	
a part of a street	and the second second	Read Onle	C. Section	mort .
anserv.	Acces	-Only	- Washit-	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
Mercury Network	No Access	Read Only	Edit	Export
MERS V	No Access	Read Only	Edit	Export
Mortgagebot	No Mortgage	hot 📃 IIse	r can do Mortga	gebot
Mortgage Insurance	No Access	Read Only	Edit	Export
NYLX	NO Access	Read Only	I♥ Euit	✓ Export

- 4. Set the security rights within the selected bundle using the available check boxes:
  - No Access when selected, end-users cannot access interface screens.
  - **Read Only** when selected, end-users can access interface screens and features but cannot modify or enter values in any of the available fields.
  - Edit when selected, end-users can access and modify interface screens and features.
  - **Export** when selected, end-users can export interface results from the LOS.

Note: If none of these check boxes is selected, the LOS acts as if all options are selected.

5. Save the changes and exit the screen.

# LOS End-User

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**Note:** User access to the main interface screen is based on individual security rights. If a user does not have access to a section or feature, they should contact their LOS system administrator.

# **Requesting an MI Quote**

The Mortgage Insurance Edit screen is the primary screen used to

**Path:** Loan Overview > *Mortgage Data* or *Qualification* screen > Mortgage Insurance field (...)

To request a Mortgage Insurance quote from Radian:

- 1. Create new loan or open an existing one.
- 2. Open the *Mortgage Data* or *Qualification* screen.

Mortgage Insurance

This opens the *Mortgage Insurance Quote* screen.

Mortgage	e Ins	urance E	dit		
File Tools					
j 🖶				<del>@</del>	
		<u>R</u> ate	Quote Reque	st	
		Name 🛛	lest .		•••
Paym	ent	Period [	Monthly		-
Ren	ew	al Type	Constant		-
Zero Due	at C	losing	lo		-
	Co	verage		2	5.000%
Rate D	etai	ls			
Year	s	Rate	Start Year	End Year	*
	20	0.200%	1	20	
	10	0.500%	21	30	E
					-

🚮 Mortgage Inst	urance Ed	lit		
File Tools				
j B			8	
	<u>R</u> ate Q	uote Reque	st	
	Name			
Payment F	Period			~
Renewa	l Type			Ŧ
Zero Due at Cl	losing			~
Cov	erage			
Rate Detail	s			
Years	Rate	Start Year	End Year	
Þ				

#### 4. Click Rate Quote Request.

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#### This opens the Rate Quote screen.

5. Select an MI Vendor from the list.

🔠 Rate Quote	- • <b>•</b>
File Tools	
ie 🗸	
Vendor Radi	

점 Rate Quote	
File Tools	
Vendor	Radian
Payment Period	Monthly 💌
Renewal Type	Constant 💌
Zero Due At Closing	No 💌
Refundable	Refundable 💌
Coverage	25%
<u>S</u> end Rate	e Quote Request
Which vendor will b Ins	e providing the Mortgage urance?

- **MI Rate Quote Data Check**
- Perform a data check to make sure the required loan data is complete before making the interface service request.

**Note:** It is recommended to perform a data check to reduce the chance of errors during request processing and to ensure that the current loan meets minimum data requirements.

🚰 Rate Quote
File Tools 🗸
ie 🗸

**Reminder:** The toolbar check mark color indicates the data check status. (**Fail** = **Red**, **Warning** = **Yellow**, **Pass** = **Green**).

To perform a data check on a loan before submitting a request through the interface:

- a. Click the data check button.
- b. Clear any 'Failure' and review 'Warning' items, using the provided data check item links to access the screens or fields that need adjustment.
- c. Save any changes.
- 7. Complete the remaining data input fields.



# Tip: Click on a field to view descriptive help text at the bottom of the window.

8. When you are finished, click Send Rate Quote Request.

This packages the current loan information and MI quote request data and transmits the request to the interface vendor for review and processing.

9. Review the *Rate Quote Confirmation* after the request has been processed.

🔠 Rate Quote Confirmation 📃 🖃 💌
MI Name Radian Import
Payment Period Monthly
Initial Payment \$133.33
MI Rate 64.000%
Rate Details
Years Rate Start Year End Year
▶ 10 0.640% 1 10 <b>≡</b>
20 0.200% 11 30
-
listes
The rate quote provided herein is a quote only and does not constitute an offer of insurance, a commitment of insurance, a certificate of insurance, or a policy of insurance. Provision of a quote does not guarantee that an application will be approved or that insurance coverage will be issued. Rates are
Import Cancel ? Help
Click to Apply this data to loan.

Rate Quote Request...

Start Year End Year

1

11

Name Radian Import

Payment Period Monthly

Coverage

Zero Due at Closing Yes

Rate Details

**1**0

Years Rate

Renewal Type Constant

0.640%

20 0.200%

- • ×

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25.000%

-

10

30 🗸

9

🚰 Mortgage Insurance Edit

File Tools

10. Click **Import** to import the rate quote information to the loan record.

**Note:** This action also updates and populates the Mortgage Insurance Edit screen with the returned request values.

11. Save any changes.

The quoted MI rate information appears as a calculated result (gray background) in the **Mortgage Insurance** field on the *Mortgage Data* and *Qualification* screens.

Mortgage Insurance \$56.67 ...

# Locking Mortgage Insurance Quote

You can change the status of a mortgage insurance quote and 'lock it', which disables mortgage insurance quote values from changing automatically when there are other loan data changes, such as the purchase price.

🚳 Mortgage Insurance Edit	
File Tools	
<u>ile</u>	

A name that describes these MI settings.

**Note:** This functionality does not 'final value' the mortgage insurance quote amounts or prevent end-users from making changes.

- 1. Open the Mortgage Insurance Edit screen.
- 2. Click the 'open' padlock icon button 🔀 on the toolbar.

#### Note: Alternatively you can click Lock Mortgage Insurance on the Tools menu.

When this occurs, the mortgage insurance quote status changes to 'locked', which is represented with a 'closed' padlock icon button 🔀 on the toolbar.

- Revised: April 22, 2021
- 3. To switch the lock status, click the padlock icon again.

# Mortgage Insurance Certificate Tasks

# Accessing the Interface MI Certificate Request (Export)

The Export to Radian screen is used to request a mortgage insurance certificate.

Path: Loan Overview > Interfaces > Mortgage Insurance

To access the Export screen for Radian:

- 1. Create new loan or open an existing one.
- 2. On the Interfaces menu, click Mortgage Insurance.
- 3. On the Vendor menu, click Radian.

### **Request Tab**

Renewal Type Constant Renewal Type Constant • Zero Due At Closing Yes • Zero Due At Closing Yes Refundable Refundable Refundable Refundable • Coverage 25.000% 25.000% Coverage Existing Certificate • Split Fee Type Certificate Number • Payment Type BorrowerPaid Master Policy Number Request Type Resubmission • ∏ <u>R</u>eissue

Request

Payment Period Monthly

•

This tab displays a summary of the current loan's mortgage insurance information (if applicable) and is used to enter specific request data for a mortgage insurance certificate from the vendor (either a new one or reissue of an existing one)

Export to Radian

File Tools Vendo <u>i</u> 🔒

 $\checkmark$ 

Payment Period Monthly

Request Response Current

The following table describes the main sections of the tab:

Section	Description
Current	This section displays the loan's current mortgage insurance information as it appears on the <i>Mortgage Data</i> screen. <b>Note:</b> <i>You cannot change the values in these fields.</i>
Request	This section contains a list of data fields that are required for a user to complete in order to request a mortgage insurance certificate. The selected request values can be changed from the original price quote. <b>Tip: Click on a field to view descriptive help text at the bottom of the screen.</b>
Existing Certificate	This section displays the current MI certificate number (if applicable) and specifies if the MI certificate request is a reissue. <b>Note:</b> An existing certificate number and master policy number are required when submitting a reissue request.

#### **Response Tab**

This tab displays a summary of the current loan's mortgage insurance certificate request made on the Request tab. When a response is received, the tab fields are updated with returned results.

**Note:** Request status information is updated from the interface vendor approximately every 30 seconds, until a final decision is made (with or without a mortgage insurance certificate).

Revised<sup>.</sup> April 22, 2021

### Requesting a Mortgage Insurance Certificate

To submit a request for mortgage insurance certificate:

Complete or enter all data fields in the **Request** section of the *Request* tab.
 Tip: Click on a field to view descriptive help text at the bottom of the window.
 Note: 'Split Fee Type' is a setting specific to Padian: it appears as 'Pate Plan Type'

**Note:** 'Split Fee Type' is a setting specific to Radian; it appears as 'Rate Plan Type' for most other mortgage insurance vendors.

- 2. Verify that the data check status is 'green' or perform a data check to view and correct aren't any data validation failures.
- 3. Click the **Send Mortgage Insurance Certificate Request** button at the bottom of the screen.

The request is sent to the interface vendor and a dialog box appears with information on importing the results. The loan's Conversation Log is also updated with the request action.

Note: Once the results are returned, the Existing Certificate section fields are completed.

### **Requesting a Mortgage Insurance Certificate Reissue**

To submit a reissue request for mortgage insurance certificate:

- 1. Complete or enter all data fields on the **Request** tab.
- 2. Verify that the data check status is 'green' or perform a data check to view and correct aren't any data validation failures.
- 3. Complete the following fields:
  - Certificate Number
  - Master Policy Number

Tip: Click on a field to view a help text description.

- 4. Select the **Reissue** check box.
- 5. Click the **Send Mortgage Insurance Certificate Request** button at the bottom of the screen.

The reissue request is sent to the interface vendor using the entered data.

### **Reviewing MI Certificate Response**

To view the request status:

1. Click the **Response** tab.

Certificate Numb	er 51880193	
Last Upda	2012-8-7T5:46:08 PM	
State	Approved	
Conditio	OMPLETE	
Status Description	n Successful Thank you for choosing Radian	_
		Undate Status Now

The current certificate status is updated on this tab after the request results have been returned to the LOS. After the results are returned, the **Certificate Number** field on the **Response** tab is updated and the certificate print form is added to the loan record.

# Tip: Click *Update Status Now* to view an updated status if the response has not been returned.

2. Save the changes and close the screen when you are finished viewing the response.

## Importing Mortgage Insurance Certificate

To import mortgage insurance certificate response results:

- 1. Close or exit the *MI Export* screen, if it is open.
- 2. Click the Import button h on the Loan Overview toolbar.

🖾 Loan Overview for Ken Customer					
File	Input	Analyze	Manage	Interfac	es
<u>i</u>	A	> 🏄 😵	1 📭 🔁		

This imports the mortgage insurance certificate response to the loan record and displays

Information 
Control C

## **Viewing Mortgage Insurance Certificate**

To view an imported mortgage insurance certificate:

1. Open the *Print Form List* from the Loan Overview.

an Information dialog.

2. Locate the Radian Mortgage Insurance Report (ID: 4487)

🔄 Print Form List		
File Edit Tools C	ptions	
	▶ <del> </del> + - × 🖹 🖳 🖂 🐘	Forms <u>G</u> roup All
X Internal Id	Form	For
405	ayment Letter - No Impounds	All Borrower Pairs
4487	Radian Mortgage Insurance Report	Imported on 8/7/2012 5:53:58 PM

3. Select and then double-click to open and view the document.

Radian Guaranty In:	RADIAN		Ce	Commitment & rtificate of Insurance	
Please deliver to From	Todd Deluca RADIAN EDI	Today's Date Branch Phone Number	08/07/12 877 723.4261		
	Radian, in reliance upon the data set forth below, agrees to the loan (Loan) under the terms and conditions of the Master Policy upon payment of the designated premium. Upon Radian's receipt of the premium together with a copy of this Commitment, soverage shall become effective with respect to the Loan and this Commitment shall be deemed a Certificate of Insurance.				
Insured Lender	00002-000 B2B Platinum Test Lender 1601 Market St Philadelphia, PA 19103-	Mail to Lender	00002-000 B2B Platinum T 1601 Market St Philadelphia, P/	est Lender A 19103-	
Borrower Name	CUSTOMER, KEN N JR	Borrower Property	10655 BIRCH S	ग	
Co-borrower Name			BURBANK, CA	91502-0000	
Certificate Number	51880193	Submission Type	Delegated		
Loan Base Amount	\$ 250,000	Coverage	25.0 %	Negative Amortization NO	
Insured Loan Amount	\$ 250,000	Renewal Type	CONSTANT	Refundable YES	
Appraised Value	\$ 285,000	Plan Code	S080417	BORROWER PAID	
Rate, Payment	Fixed Rate, Fixed Payment		Loan Term 30 Yrs		
Base LTV	89.29 % Total LTV 89.29 %	~~~~	0.64% of loan ant	1st 1 yr(s). Renewals of 0.64% of balance	

# Interface Request Responses

A Conversation Log entry is made to the loan record when certain activities occur in the LOS, such as sending a request or importing results (after receiving results from a request). This log entry reports whether the import was successful or unsuccessful, including additional information such as any data check warnings or import response errors.

In the unlikely situation where there is an issue with an interface response, you can also view interface Conversation Log entries or the interface response file to help troubleshoot with an LOS administrator.

# **Conversation Log**

Conversation Log	Contact	Notes
···· 1-07/25/12 03:58:09 pm	Radian	Radian Mortgage Insurance Report Successfully Imported

#### Successful Import Sample

🚰 Conversation		x
File Tools		
<u>-+  4 &lt; &gt;  4 = ]1</u>		
Contact Person Radian Date 07/25/2012··· Time 03:58:09 PM User ···	Radian Mortgage Insurance Report Successfully Imported	*

## **Interface Response File**

Path: Loan Overview > Interfaces (menu) > Interface Files > View Last Radian File

Interface Response File Sample

점 Radian Export File			x
File Edit Format Tools			
1.		а́А	
Result HTTP Status = 200			
<pre><response_group mismoversionid="2.3.1"><responding 19103"="" _city="Philadelph _PostalCode=" _streetaddress="1601 Market St."></responding><response "<="" pre="" responsedatetime=""></response></response_group></pre>	G_PARTY _Nam hia" _State "2012-8-7T5	me="Radian" ="PA" :00:04 PM">	ш
<pre>&lt;KEY _Name="RateQuoteDisclaimer" _Value="The rate&lt;br&gt;is a quote only and does not constitute an offer of commitment of insurance, a certificate of insurance</pre>	quote prov: of insurance ce, or a poi	ided herein e, a licy of	
insurance. Provision of a quote does not guarant	ee that an a	application	Ŧ

# **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

