

Set Up: Your system administrator must activate Radian as an **MI Provider** and select the allowable request types in order to obtain MI rate quotes and submit Orders.

This will allow the users to submit various request types including the non-delegated to Radian.

Provider	Status	Default	Request Types	Master Policy Number (Lender ID)
Radian	<input checked="" type="radio"/> Enabled <input type="radio"/> Disabled	<input type="radio"/>	<input checked="" type="checkbox"/> Delegated <input checked="" type="checkbox"/> Non-Delegated <input checked="" type="checkbox"/> Query <input checked="" type="checkbox"/> Rate Quote	<input type="text"/>

1

Ordering Non-Delegated Mortgage Insurance

Submit a loan for Radian underwriting by selecting the **Services** tab, then **Order MI**.

Credit Score and AUS data will prepopulate if these services have been generated.

The screenshot shows the 'Loan Pipeline' for '0010009892 - Testco'. The 'Services' tab is selected, and 'Order MI' is highlighted with a red box and arrow. The main form displays loan details: Product Type (CW CONFORMING 30 YEAR FIXED), LTV (82.533%), Loan Amount (371399.00), and Appraised Value (450000.00). Other fields include Loan Level Indicative Credit Score (800), Automated Underwriting Recommendation (DU - Approve/Eligible), Premium Paid By (Borrower), Relocation Loan (No), and Vendor Submission.

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Provide Order Information

- Indicate who will pay the MI in the **Premium Paid By** field.
- Select **Radian** as the MI Company.
- Indicate a request type of **Non-Delegated**.
- Identify if the premium should include a refund option in the **Refundability** field.
- Enter the **Percentage of Coverage**.
- Select the **Renewal Calculation** option.
- Identify if there is an **Upfront Premium** associated with Radian's SplitEdge option.
- Select **First Month Premium Collection**.
- Click the **Submit** button.

The screenshot shows the 'Order MI' form with the following fields and callouts:

- a:** Premium Paid By (Borrower)
- b:** MI Company (Radian)
- c:** Request Type (Non-Delegated)
- d:** Refundability (Refundable)
- e:** Percentage of Coverage (30%)
- f:** Renewal Calculation (Constant/Level)
- g:** Split Premium Upfront Percentage (N/A)
- h:** First Month Premium Collection (With First Payment)
- i:** Information icon (i) for GSE standard coverage options.

 A red tip box states: "TIP: Click on the **i** to view the GSE standard coverage options." The 'Submit' button is highlighted with a red box and arrow. The 'Order MI' tab is also highlighted with a red box and arrow.

MortgageBot will display a clock icon to indicate your submission is in process.

customer@radian.com
877.723.4261

radian
mortgage insurance

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Submit Your Loan Documentation

Your submission will indicate suspended until Radian has reviewed your file and issued an underwriting decision. A custom link will be displayed for you to upload your loan documents using MI Online.

Order MI

A non-delegated order response was suspended from Radian Guaranty, Inc at 1:14 PM EST on 08/03/2017. The system will be updated when a response is received. You may also choose to [query for a result by clicking here](#).

Comments:

- This non-delegated application may be eligible. If you haven't done so, please upload documents using your LOS Document interface, the MIOnline Document tab or send via secure email to intake@Radian.biz, or fax to 866.4YOURMI. To submit documents for your non-delegated submission, please email documents to intake@radian.biz or use the following URL: https://uat-mionline.radian.biz/default.aspx?ORIGIN=LOS&DESTINATION=UploadDocuments&CERTIFICATE_NUMBER=71269493&LOS_NAME=MortgageBot

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MI Online URL

Radian will also send an email which will contain an **MI Online URL** that will be specific to the application submitted.

Note: Users should refrain from creating a bookmark because this link is application specific.



Dear Sue,

MI Application Number 99999999 was recently submitted to Radian via LendingQB.

To submit documentation to initiate underwriting, please use any of the following methods:

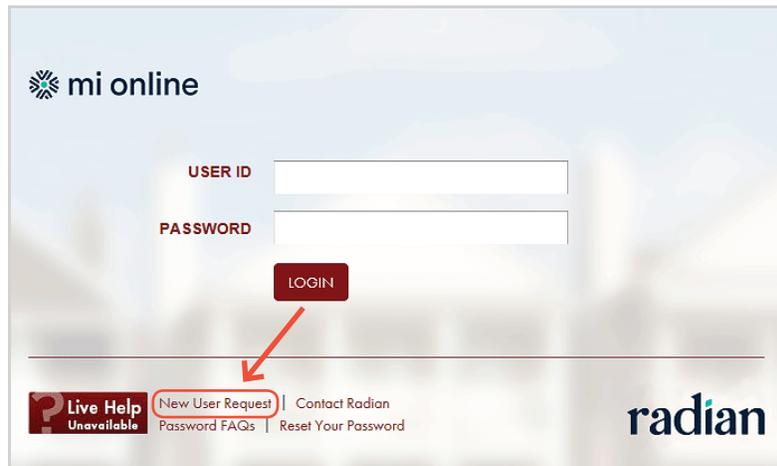
- Upload documents via MI Online www.mionline.biz
- Email: intake@radian.biz
- Fax: 866.496.8764

If you have any questions regarding this transaction, please contact us.

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User Credentials

When you click the link, MI Online will open. Enter your user credentials to log in. If you need credentials, please contact your account manager or follow the **New User Request** option.



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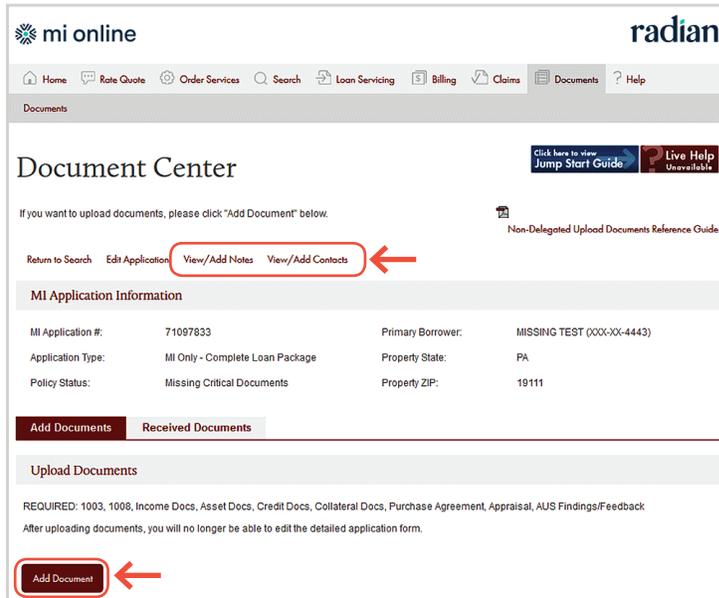
6

Uploading Documents

Upon successful login, you'll be taken to the **Document Center** for your submission. You can provide documents, manage contacts and add notes.

Click the **Add Document** button to begin selecting your underwriting documents.

All contacts associated with the submission will be notified of status updates.



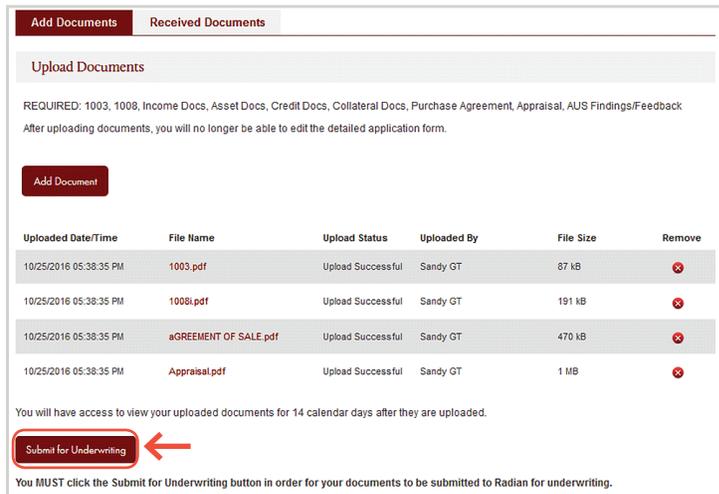
7

Confirm and Submit

Uploaded documents will display for your review. Confirm your selection is complete and click **Submit for Underwriting**.

An onscreen message will confirm your document upload.

Radian will notify you via email when underwriting is complete and provide you an underwriting decision document.



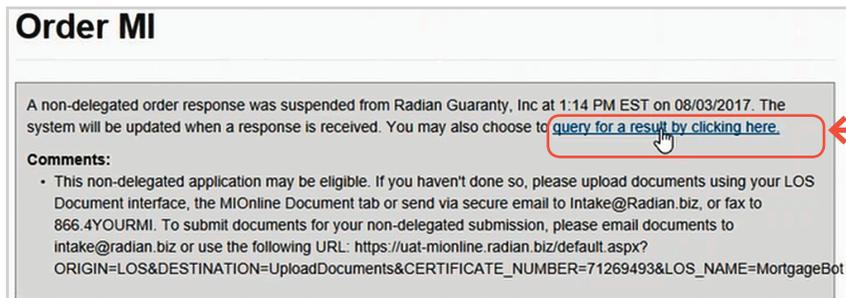
MortgageBot will indicate your decision document is available with a document icon.



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Status Query

You can query for updated status on your underwriting decision by clicking the **link** or resubmitting the order with **Query** as the **Request Type**.



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Access Submission Result

Select the **Order MI** menu option to see your order results.

Order MI

A non-delegated order response was received from Radian at 1:41 PM EST on 08/03/2017.

Result	Approved	Credit Score	800	Plan Type	Annual/Nonrefundable
Cert #	71269493	Relocation	No	Paid By	Borrower
Exp. Date	12/01/2017	UW Rec.	N/A	1st Premium	Due at Closing
LTV Range	90.01% to 95.00%	Product	Conforming 30 Fixed Wells Fargo	Renewal	Constant

Comments:
 • Thank you for choosing Radian

Term	Premium %	Premium \$	Taxes	Total
1st Renewal Premium for 120 months	0.4100000%	\$1,148.00		\$1,148.00
2nd Renewal Premium for 240 months	0.2000000%	\$560.00		\$560.00

Loan Info

Product Type	Conforming 30 Fixed Wells Fargo	LTV	93.333%	Loan Amount	280000.00	Appraised Value	300000.00
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View Commitment & Certificate of Insurance

Select the **View Response** button to view your commitment document.

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

Please deliver to: Test User, Today's Date: 01/05/18, Branch Phone Number: 877 723.4261

From: RADIAN EDI

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 RAF483, 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.

Initial Insured Lender: 00002-000, Test Mortgage Corporation, 1500 Market Street, Philadelphia, PA 19103. Mail to Initial Insured Lender at: 00002-000, Test Mortgage Corporation, 1500 Market Street, Philadelphia, PA 19103-0000.

Borrower Name: HOMEOWNER, JOHN. Borrower Property: 123 ANY DRIVE, LEXINGTON, KY 40511-0000.

Co-Borrower(s) Name: _____

Certificate Number 99999999. Submission Type: Non-Delegated.

Base Loan Amount \$ 144,000. Coverage Percentage 12.0 %

Sale Price of Insured Property REFI

Financed Premium Amount \$ 0

Insured Loan Amount \$ 144,000. Renewal Type: CONSTANT. Refundable: NO

Origination Valuation \$ 160,000. Plan Code: S080417. BORROWER PAID

Rate, Payment: Fixed Rate, Fixed Payment. Loan Term 20 Yrs

Base LTV 90.00 %. Gross LTV 90.00 %. CLTV 90.00 %. 0.33% of loan amt 1st 1 yr(s). Renewals of 0.33% of loan amt yr 2 thru 10. Renewal of 0.20% yr of 11 thru term of loan.

Commitment Effective Date: 01/05/18

Commitment Expiration Date: 05/05/18

	MI Premium	Assessment/Tax	Rate with Assmt/Tax	Premium with Assmt/Tax	Premium Due
Initial 1-10 Years	0.33000%	\$39.60/mo	6.80%	\$2.69/mo	0.35242%
Renewal 11+ Years	0.20000%	\$24.00/mo	6.80%	\$1.63/mo	0.21358%

Grand Total Due \$0.00

Lender Loan Number: 683000149. Total Remittance \$ _____

Mail premium to: Radian Guaranty Inc., P.O. Box 823225, Philadelphia, PA 19182-3225. Special conditions: KY MCL TX \$1.98 (5%) KY SURCG \$0.71 (1.8%)
 Tax rates are as of the effective date of this commitment and subject to change.

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 (723.4261)

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: [Signature] By: _____ Authorized Representative

Secretary: [Signature] By: _____ Authorized Representative

RAF485, Ed. 12/13

Support:

Contact Radian at CustomerConnectivitySupportInbox@radian.com for assistance with requesting a Rate Quote or placing a MI Order.

customer care@radian.com
 877.723.4261

