

Radian is integrated with OpenClose to provide fast and easy MI ordering for non-delegated customers. Below is a step-by-step guide to ordering non-delegated MI through OpenClose.

### 1

## Access the MI Request Form

There are multiple ways to Order MI using OpenClose:

- Select **Services** from the **Loan Action** menu.
- From the Edit 1003 screen, select the **MI Services** icon adjacent to the Loan Amount with MIPFF field.

The screenshot shows the OpenClose interface. On the left, a 'Loan Action' menu is visible with 'Services' highlighted in a red box. On the right, the loan details form is shown. The 'Loan Amount w/MIPFF' field is highlighted in a red box, and the 'MI Services' icon next to it is also highlighted in a red box. A red arrow points from the 'MI Services' icon to the 'Services' option in the menu.

### 2

## Complete the Request Form

- Select **Radian** as your Service Provider.
- Select **MI Application – NonDelegated** as the Request Type.
- Choose your MI options. Fields will default to the most popular selections but can be edited.
- Your Rate Quote ID will be populated from previous submissions.

Click **Submit Request**.

The screenshot shows the 'MI Request Form' for 'John Homeowner (Loan #: 111111)'. The form is filled out with the following information:

- Service:** Mortgage Insurance
- Service Provider:** Radian
- Use Manual Credentials:**
- Request Type:** MI Application - NonDeleg
- Rate Quote ID:** DZUKZHT
- Rate Quote Description:** Borrower Paid Monthly Deferr
- Certificate ID:** (empty)
- MI Coverage Percent:** 25
- MI Premium Financed:**
- MI Duration Type:** Periodic Monthly
- MI Refundable Type:** Not Refundable
- MI Premium Source Type:** Borrower
- MI Calculation Type:** Constant
- Special Pricing Description:** (empty)
- Comments:** (empty)

At the bottom of the form, there is a 'Submit Request' button highlighted in a red box. A red arrow points from the 'Submit Request' button to the 'MI Application - NonDeleg' dropdown menu.

# 3

## Provide Loan Documents

The Non-Delegated MI response will be returned within seconds.

The **MI Certificate ID** will be displayed.

An email confirmation will provide instructions to upload documents using Radian's MI Online portal or you may email documents securely to [intake@radian.com](mailto:intake@radian.com).

mi online | 877.723.4261 | Search | radian

Home | Rate Quote | Order Services | Contract UW | Search | Loan Servicing | Billing | Claims | Documents | Help

Documents

Document Center Click here to view Jump Start Guide

If you want to upload documents, please click "Add Document" below.

Edit Application | View/Add Notes | View/Add Contacts

Radian Application #:  Search

MI Application Information

MI Application #:		Primary Borrower:	JOHN HOMEOWNER (XXX-XX-5000)
Application Type:	MI Only - Complete Loan Package	Property State:	PA
Policy Status:	Submitted - Waiting for Documents	Property ZIP:	19107

Add Documents | Received Documents

Upload Underwriting Documents

REQUIRED: 1003, 1008, Income Docs, Asset Docs, Credit Docs, Collateral Docs, Purchase Agreement, Appraisal, AUS Findings/Feedback  
You will have access to view your uploaded documents for 14 calendar days after they are uploaded.

Add Document

# 4

## Retrieve your MI Commitment

Radian will notify you of the underwriting decision by email. To ingest your Radian commitment into OpenClose, select **Status Query** as the **Request Type**.

Services

John Homeowner (Loan #: 111111)

Service: Mortgage Insurance | Service Provider: Radian

Use Manual Credentials:

Request Type: ▼ ↗

- Rate Quote
- MI Application - Delegated
- MI Application - NonDelegated
- MI Application - NonDelegated Express Track
- Status Query ↘

Rate Quote ID:  | Quote Description: Borrower Paid Monthly Defer

Certificate ID:

MI Coverage Percent: 25 | MI Premium Financed:

MI Duration Type: Periodic Monthly | MI Refundable Type: Not Refundable

MI Premium Source Type: Borrower | MI Calculation Type: Constant

Special Pricing Description:

Comments:

This non-delegated application may be eligible. Please upload documents using your LOS Document interface or the MIOnline Document tab or send via secure email to [intake@radian.com](mailto:intake@radian.com)

Submit Request

customer@radian.com  
877.723.4261



## View your Commitment

MI Data Screen can be accessed by clicking the  symbol next to the **Loan Amount with MIPFF** field.

Your MI decision can be viewed by clicking the arrow to the right of the **Certificate ID**.

The MI attributes, MI Certificate #, and MI decision will populate the screen.

The PDF can be accessed by clicking the  symbol next to the **MI Certificate #** field on the MI Data screen.

MI Data			
<b>Loan Info</b>			
Loan Type:	Conventional	LTV / CLTV / MI LTV:	90.000 / 90.000 / 90.000
Occupancy:	Primary Residence	Base Loan Amount:	621,000.00
Loan Purpose:	Purchase	Loan Amt w/MIPFF:	621,000.00
Purpose of Refi:		Property Type:	Condo - Mid Rise
Loan Product:	CONV - 30 Yr Conv Fixed (AU)	Number Of Units:	1
Amortization Type:	Fixed Rate	Loan Term/Due:	360 / 360
<b>MI Info</b>			
MI Insurer:		ULDD - MI Company:	Radian 
MI Premium Source Type:	Borrower	MI Coverage %:	25
MI Duration Type:	Periodic Mont	MI Application Type:	Delegated
MI Rate Plan Type:	Level	MI Refundable Type:	Not Refundab
MI Calculation Type:	Constant	MI Init Prem at Closing:	Deferred
Lender Pd MI Int Rate Adj:		MI Premium Financed:	<input type="checkbox"/>
		Rush:	<input type="checkbox"/>
<b>MI Rate Info</b>			
MI Quote Identifier:	DZUKZHT 	MI Product Description:	Borrower Paid Monthl... 
5 yr Cost Compare Amt:		Housing Cost Over 5 yrs:	
<b>MI Certificate Info</b>			
MI Certificate #:	78017027  	MI Decision:	Approved
MI Certificate Exp:		MI Lender Identifier:	00002000
<b>Government Info</b>			
FHA CaseFile Assigned:		Veteran/Reservist:	
Agency Case #:		Entitlement Usage:	
<b>Other Mortgage Insurance Info</b>			
MI Absence Reason:		MI Type (OLD):	
MI Absence Reason Other Desc:		MI Coverage Type:	
Waive MI/MIP/FF/GF:	<input type="checkbox"/>		
<b>Premium Info</b>			
Upfront Rate:	0.00000	Upfront Prem Cash \$:	0.00
Upfront Prem Amt \$:	0.00	Initial Monthly Prem \$:	105.02
1st Renewal Rate:	0.20294	1st Renewal Months:	360
2nd Renewal Rate:	0	2nd Renewal Months:	0
Cutoff at LTV %:		Midpoint Pmt Cancel:	False
<b>Save</b>			

## Technical Support

Assistance can be obtained by contacting OpenClose at [support@openclose.com](mailto:support@openclose.com) or Radian at [ClientConnectivitySupportInbox@radian.com](mailto:ClientConnectivitySupportInbox@radian.com).

[customer@radian.com](mailto:customer@radian.com)  
877.723.4261

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