



Optimal Blue[®] BESTX[™] Mortgage Insurance Originator User Guide

Revised March 12, 2021

radian

Contents

BESTX™ Mortgage Insurance Quotes in Optimal Blue	3
Mortgage Insurance Icon in Search Results	3
Requesting a Mortgage Insurance Quote	4
Coverage Type	5
Best Ex Search Results	7
Results Specific Data	8
Best Ex Search Results Screen Tabs	9
Monthly	9
Split/Buydown	9
Single Premium	9
Lender Paid	9
Single Company	10
Quote Details	10
Single Company Search Results	11
Mortgage Insurance Quote Print Views	12
MI History	13

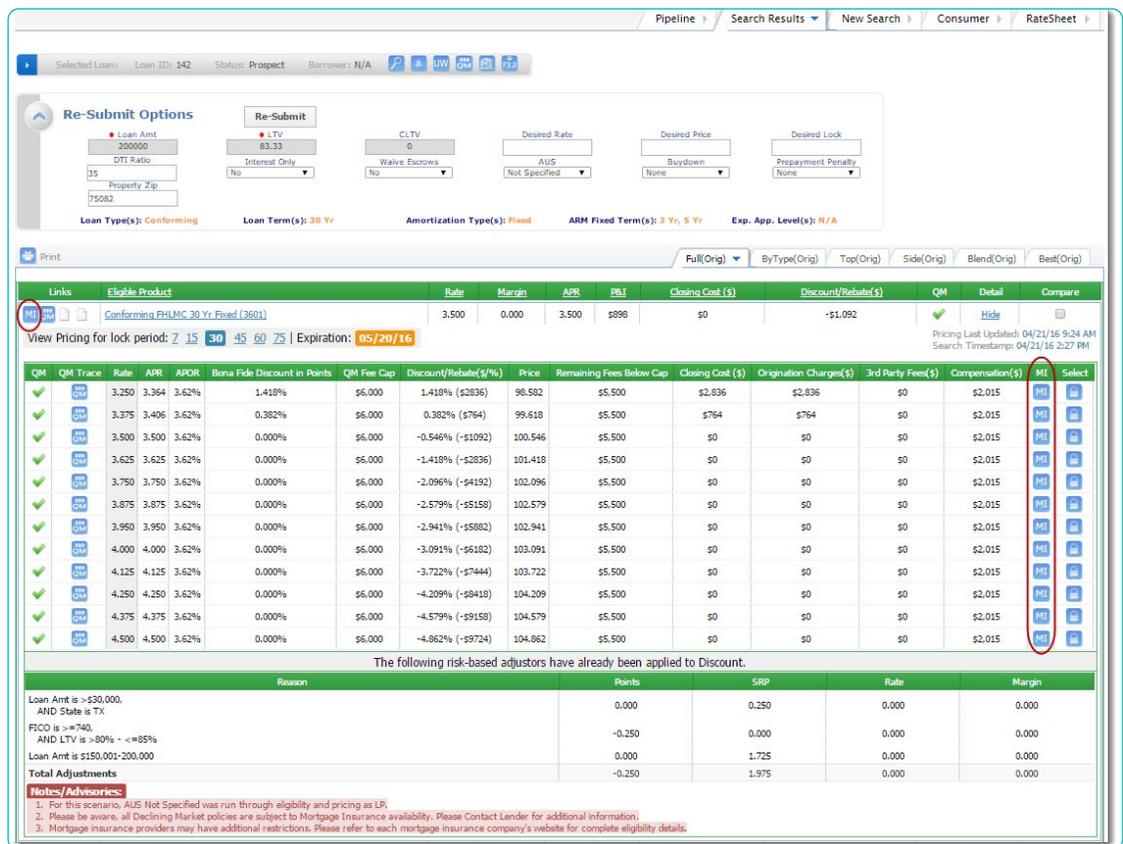
BESTX™ Mortgage Insurance Quotes in Optimal Blue

Optimal Blue has partnered with all six mortgage insurance (MI) companies to create an easy way to compare MI provider premium quotes for the most common MI types in one step. Optimal Blue's BESTX™ MI is the most efficient way for loan officers to find the mortgage insurance option that best meets their borrowers' needs. We recommend that all loan officers obtain MI quotes within Optimal Blue and use the provided Quote ID for the option they select to order mortgage insurance coverage in the loan origination system.

If the Mortgage Insurance or "MI"  icon is not in the search results, contact your internal Admin/Secondary representative to have the MI feature turned on.

Mortgage Insurance Icon in Search Results

The Mortgage Insurance (MI) icon appears on the Search Results page when an eligible conforming product returns and the loan-to-value ratio (LTV) is greater than or equal to 80%, except where the LTV is greater than 97% since MI will not be available at that level. In addition, the MI icon will not display when a credit score is entered as "0" or for interest only or balloon products.



The screenshot displays the 'Search Results' page in Optimal Blue. At the top, there are navigation tabs for 'Pipeline', 'Search Results', 'New Search', 'Consumer', and 'RateSheet'. Below this, a 'Re-Submit Options' section allows users to adjust parameters like Loan Amt, DTI Ratio, Property Zip, CLTV, and Desired Rate. The main search results table shows a list of mortgage products with columns for Rate, Margin, APR, and Price. A red circle highlights the 'MI' icon next to the first product. Below the main table, a detailed table of 'Total Adjustments' shows risk-based adjusters applied to the discount, with columns for Reason, Points, SRP, Rate, and Margin. A red circle highlights the 'MI' icon in the 'Select' column of this detailed table. A red arrow points to the 'MI' icon in the product summary, and another red arrow points to the 'MI' icon in the detailed table.

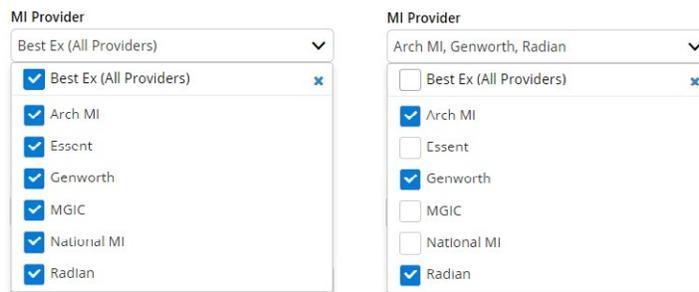
The MI icon appears both at the product summary level and at the product detail level. The detail level allows a user to order an MI quote at each available rate for the product.

Revised:
March 12, 2021

Requesting a Mortgage Insurance Quote

When the MI icon is selected at either the product summary or detail level, Optimal Blue displays the screen shown below. The fields displayed here are fields that may not have been entered for the product search but are required to obtain an MI Quote. Required fields are indicated by a red bar.

To begin an MI quote search, select an option from the MI provider drop-down list. The default value for the list is Best Ex, which will return a comparison of all configured MI companies. The **MI Provider** menu also allows you to request a quote only from one or more specified providers.



You can limit your selection to one or multiple specified providers to return all premium type quotes for only the selected providers.

The **Property Zip Code** field is required; however, it will only display if the ZIP Code was not entered on the product search form or provided via the LOS integration.

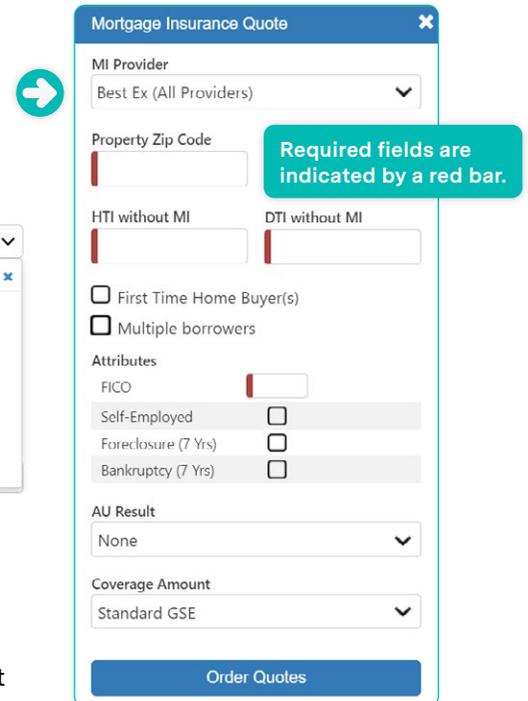
The **HTI without MI** field should be filled with the borrower's housing expense to Income ratio excluding any associated cost of monthly mortgage insurance. For Encompass integrated clients, the HTI is mapped to Optimal Blue from Encompass. However, the value coming from Encompass may include a value for monthly mortgage insurance expense. Since the new field is HTI without MI, the user may need to update the value before submitting the quote.

If a DTI ratio was provided on the Product Search form or via an LOS Integration, that ratio will be displayed for edit in the **DTI without MI** field. It is important to note that the DTI provided for the product search is, and should be, the DTI that includes an estimated MI premium in order to ensure accurate eligibility checks. We are displaying that DTI here as a starting point, but it is important for you to update the ratio so that it does not include any MI Premium to obtain the most accurate MI quote possible.

The **First Time Home Buyer** field should be used to indicate if any borrower on the loan is a first time homebuyer using the standard GSE guidelines.

The **Foreclosure (7 Yrs) and Bankruptcy (7 Yrs)** fields are available for both the borrower and co-borrower and should be used to identify borrowers who have had a foreclosure or bankruptcy in the last 7 years.

The **FICO 1** one field is automatically populated with the Representative FICO from the Product Search form. When the Borrower FICO and the Co-Borrower FICO is entered on the Product Search form, the lower of the two is used as the Representative FICO. The higher score is displayed in the FICO 2 field and the **Multiple Borrowers** field will be checked.



The **FICO 2** field will also be available for input when **Multiple Borrowers** is manually checked on the Mortgage Insurance Quote form. If there is more than one borrower on the loan application, the FICO 2 should be completed with the credit score for the borrower whose score was not used as the Representative credit score. Note that FICO 2 is only used for quoting mortgage insurance and does not impact Optimal Blue's pricing and eligibility results. The existence of multiple borrowers on an application does reduce the MI premium cost in many cases.

If the **Self-Employed** checkbox is selected on the search form it will be automatically selected, or you can select the field before ordering the quote.

AUS Recommendation – This field will default to None but should be updated if an automated underwriting decision has been obtained. It is important to note that some MI vendors will only insure loans that have an acceptable finding. Others will require additional documentation in that scenario. Please contact your MI provider(s) for details.

Mortgage Insurance Quote

MI Provider: Best Ex (All Providers)

Property Zip Code: []

HTI without MI: [] DTI without MI: 22

First Time Home Buyer(s)

Multiple Borrowers

Attributes	Borrower 1	Borrower 2
FICO	720	[]
Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>
Foreclosure (7 Yrs)	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy (7 Yrs)	<input type="checkbox"/>	<input type="checkbox"/>

AU Result: None

Coverage Type: Standard GSE

Order Quotes

Coverage Type

One of the items that impacts the cost of mortgage insurance is the level of coverage requested. These coverage requirements can vary depending on whether the product type is Standard GSE, Affordable or HFA. The system will automatically set the coverage type based on these characteristics.

In rare instances, non-conforming or portfolio products may have different coverage requirements. In those cases, selecting **Non-Standard** will open another field where the coverage amount can be selected from a list of coverage amounts available at the LTV of the quote request.

There are some HFA products that require standard coverage to be obtained if the borrower's income exceeds 80% of the county's AMI. To assist users in remembering to change the coverage type for these requests, the HFA option is labeled **HFA - unless Standard Coverage Required**.

In product searches with the **Reduced MI** field set to Yes on the Search form, the coverage type will default to the applicable option based on the product selected when the MI quote icon is selected.

- Affordable products will default to Affordable Reduced Coverage
- Standard products will default to Standard GSE Reduced Coverage

Coverage Type: Non-Standard

- Standard GSE
- Standard GSE Reduced Coverage
- Affordable
- Affordable Reduced Coverage
- HFA - unless Standard Coverage Required
- Non-Standard**

Coverage Type: Non-Standard

Coverage Amount: 35%

- 35%
- 25%
- 18%

Coverage Type: Affordable Reduced Coverage

- Standard GSE
- Standard GSE Reduced Coverage
- Affordable
- Affordable Reduced Coverage**
- HFA - unless Standard Coverage Required
- Non-Standard

The tables below provide the coverage percentage amount based on the product characteristics.

Standard GSE

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	35%
90.01 – 95%	> 20 years	30%
85.01 – 90%	> 20 years	25%
80.01 – 85%	> 20 years	12%
95.01 – 97%	≤ 20 years	35%
90.01 – 95%	≤ 20 years	25%
85.01 – 90%	≤ 20 years	12%
80.01 – 85%	≤ 20 years	6%

Standard GSE Reduced Coverage

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	18%
90.01 – 95%	> 20 years	16%
85.01 – 90%	> 20 years	12%
80.01 – 85%	> 20 years	6%
95.01 – 97%	≤ 20 years	18%
90.01 – 95%	≤ 20 years	16%
85.01 – 90%	≤ 20 years	12%
80.01 – 85%	≤ 20 years	6%

Affordable

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	25%
90.01 – 95%	> 20 years	25%
85.01 – 90%	> 20 years	25%
80.01 – 85%	> 20 years	12%
95.01 – 97%	≤ 20 years	25%
90.01 – 95%	≤ 20 years	25%
85.01 – 90%	≤ 20 years	12%
80.01 – 85%	≤ 20 years	6%

Affordable Reduced Coverage

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	18%
90.01 – 95%	> 20 years	16%
85.01 – 90%	> 20 years	12%
80.01 – 85%	> 20 years	6%
95.01 – 97%	≤ 20 years	18%
90.01 – 95%	≤ 20 years	16%
85.01 – 90%	≤ 20 years	12%
80.01 – 85%	≤ 20 years	6%

HFA

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	> 20 years	18%
90.01 – 95%	> 20 years	16%
85.01 – 90%	> 20 years	12%
80.01 – 85%	> 20 years	6%
95.01 – 97%	≤ 20 years	18%
90.01 – 95%	≤ 20 years	16%
85.01 – 90%	≤ 20 years	12%
80.01 – 85%	≤ 20 years	6%

Non-Standard

LTV Range	Coverage Percentage
95.01 – 97%	35%
	25%
	18%
90.01 – 95%	30%
	25%
85.01 – 90%	16%
	25%
80.01 – 85%	12%
	6%

Data provided on the MI order screen does not transfer back to the loan in Optimal Blue. Information to be considered in the product and pricing search must be entered on the Search form.

When you have completed the form, select the **Order Quotes** button. An MI quote search is conducted, and the results displayed as explained in the following sections.

Best Ex Search Results

The Mortgage Insurance Quote page provides information that allows you and the borrower to review and compare MI options to make informed decisions. (In Optimal Blue the actual MI company logos will appear.)

Mortgage Insurance Quote
MI Search Results - 8/24/2020, 4:23:34 PM EST

Search Criteria

Provider	Best Ex
Zip	75082
HTI	20%
DTI	22%
FTHB	No
FICO	720/800
Self-Emp.	No/No
Foreclosure	No/No
Bankruptcy	No/No
AU Result	None
Coverage	Standard

[Modify Search](#)

Tabs: Monthly | Split/Buydown | Single Premium | Lender Paid | Single Company | Quote Details

	First MORTGAGE INSURANCE	MI Company	SECOND INSURANCE	MI THREE	MI CORP	BULLSEYE Mortgage Insurance
Monthly Premium	\$147.00	\$154.00	\$154.00	\$154.00	\$154.00	\$154.00
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,217.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00
Monthly Premium Rate	0.63%	0.66%	0.66%	0.66%	0.66%	0.66%
Quote ID	M555623515A6C5C	DDP3JLL	8293052	DC46DW3	M53CWWM	OQ00CF8F2
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View	View	View
Master Policy Number	View	View	View	View	View	View

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 30% coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate.
This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the date you provided in the request changes. Charges to your Master Policy Number or to applicable levels may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in West Virginia and Kentucky may be subject to state and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Mortgage Insurance provider for more details.

The Mortgage Insurance Quote page displays a best execution result within multiple tabs. The results vary depending on available mortgage insurance products for a given scenario and system configuration. Each tab represents a different premium type and the last tab captures the quote details used:

- Monthly
- Split/Buydown
- Single Premium
- Lender Paid
- Single Company
- Quote Details

The quotes within each tab are displayed with the best price among all applicable providers in the first column and highlighted in green. Any matching best quotes will also be highlighted in green. The other providers are displayed in the order of the premium amount. Quotes that have the same premium amounts will be displayed in the order that they were received. The timestamp included at the top of the page is based on your configured time zone. From this view, you can modify certain MI search criteria and update the quotes. You can also contact MI providers and print the different quote views.

The system will automatically calculate and display the MI company estimated tax amount for properties in West Virginia and Kentucky, since these locations may be subject to state and/or local taxes. Since the tax amounts may be based on each MI company's assumption of the municipality based on the ZIP Code, and the actual value will vary between MI companies, estimated tax amounts are not included in the best execution calculation.

It is also important to become familiar with the disclosure text at the bottom of each of the results tab. It provides information about the detail of the quote itself, assumptions that may have been made when providing the quote, and information about the expiration of the quote.

Revised:
March 12, 2021

If a search was requested for a single MI company only, the Single Company page will include all premium results for that company. The Premium Type specific tabs will not be available. Additionally, there is a Quote Details tab that includes all relevant loan data that was used to obtain the MI quote.

Results Specific Data

The following data is available within the quote result tabs where applicable:

- **Upfront Premium:** The upfront premium dollar amount returned by the MI company.
- **Upfront Tax:** The upfront tax dollar amount returned by the MI company. (Fields containing tax values are for Kentucky and West Virginia only. See additional information above.)
- **Total Upfront:** The calculated total upfront returned by the MI company. This calculation includes upfront premium dollar amount plus the upfront tax dollar amount.
- **Upfront Premium Rate:** The upfront premium rate returned by the MI company.
- **Monthly Premium:** The monthly premium dollar amount returned by the MI company.
- **Monthly P&I:** The calculated monthly principal and interest payment amount.
- **Tax:** When applicable, the mortgage insurance tax dollar amount returned by the MI company.
- **P&I, MI + Tax:** The calculated principal and interest payment, monthly premium dollar amount and monthly mortgage insurance tax amount, if applicable.
- **Monthly Premium Rate:** The monthly premium rate returned by the MI company.
- **Quote ID:** The Quote ID for each scenario returned from the MI company.
- **Print Quote:** This link will display a print view for a specific MI company and premium type, see the print view section below for more details.
- **Provider Info:** Link to data provided by MI companies that they feel is important for users to have access to when making their mortgage insurance decisions.
- **Master Policy Number:** Your master policy number for each MI company as configured in Optimal Blue.

Best Ex Search Results Screen Tabs

Monthly

The monthly tab provides all relevant details for a borrower-paid monthly premium quote.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details	
Monthly Premium	\$147.00	\$154.00	\$154.00	\$154.00	\$154.00	\$154.00
Monthly P&I	\$1,079.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,217.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00	\$1,224.00
Monthly Premium Rate	0.53%	0.66%	0.66%	0.66%	0.66%	0.66%
Quote ID	M555623515A6C5C	DDP3JLL	8293052	DC46DW3	M53CWRM	OQ00CF82
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View	View	View
Master Policy Number	10000-1-1	48-480-4-2371	4200000000	3000-10001	00000-0001	000000000

Split/Buydown

This tab provides details for a borrower-paid split quote. The calculations assume a one percent upfront premium. Please note: each provider may support different split premium plans.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details	
All Split/Buydown quotes assume a 1% upfront premium (\$2,800.00)						
Monthly Premium	\$100.33	\$112.00	\$112.00	\$112.00	\$112.00	\$119.00
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,170.33	\$1,182.00	\$1,182.00	\$1,182.00	\$1,182.00	\$1,189.00
Monthly Premium Rate	0.43%	0.48%	0.48%	0.48%	0.48%	0.51%
Quote ID	M55562543551158	8293075	DWRJ86V	OQ00CF927	3JBXWRB	
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Provider Info	View	View	View	View	View	View
Master Policy Number	10000-1-1	4200000000	3000-10001	0000000000	00000-0001	48-480-4-2371

Single Premium

This tab provides all relevant details for a borrower-paid single premium quote.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details	
Upfront Premium	\$1,207.00	\$1,207.00	\$1,207.00	\$1,207.00	\$1,241.00	\$1,411.00
Upfront Rate	0.71%	0.71%	0.71%	0.71%	0.73%	0.83%
Quote ID	7830111	OQ0096A13	72234FP	CCNQRET	M32065096553236	SXM27PV
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number	10000-1-1	0000000000	0000000000	00000-1-1	00000-1-1	00000-0001

Lender Paid

This tab provides all relevant details for a lender paid single premium quote.

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details	
Upfront Premium	\$1,554.00	\$1,887.00	\$1,989.00	\$1,989.00	\$1,989.00	\$1,989.00
Upfront Rate	0.92%	1.11%	1.17%	1.17%	1.17%	1.17%
Quote ID	M329650955484DF	SMJBLG3	7830111	OQ0096A15	59V8TSZ	COQ22TZ
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number	10000-1-1	00000-0001	0000000000	0000000000	00000-0001	00000-1-1

This quote is for a lender paid, non-refundable premium and provides 12% coverage. Verify with the Investor that the loan product you select is eligible for Lender Paid Mortgage Insurance coverage. This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Changes to your Master Policy Number or to applicable laws may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in West Virginia and Kentucky may be subject to state and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Mortgage Insurance provider for more details.

Single Company

The Single Company tab will display all applicable premium types returned for a single MI company when that provider is selected from the **MI Provider** drop down menu on this screen. The MI providers listed represent configured providers that were used in the MI quote search. You do not need to resubmit the search to view results in this tab.

Mortgage Insurance Quote
MI Search Results - 8/27/2020, 1:54:48 PM CST

Search Criteria: Provider: Best Ex, Zip: 75082, HTI: 18%, DTI: 22%, FTHB: No, FICO: 720, Self-Empl.: No, Foreclosure: No, Bankruptcy: No, AU Result: None, Coverage: Standard

MI Provider: MI THREE

	Monthly	Split/Buydown	Single Premium	Lender Paid
Upfront Premium	—	\$2,800.00	\$7,364.00	\$9,072.00
Upfront Premium Rate	—	1.00%	2.63%	3.24%
Monthly Premium	\$147.00	\$100.33	—	—
Monthly P&I	\$1,070.00	\$1,070.00	\$1,070.00	\$1,070.00
P&I + MI Premium	\$1,217.00	\$1,170.33	\$1,070.00	\$1,070.00
Monthly Premium Rate	0.63%	0.43%	—	—

Quote ID: M55562541551158, M55562543551158, M55562539545A9E, M55562542551158

Print Quote, Provider Info, Master Policy Number

All premiums quoted provide 30% coverage and are borrower paid unless otherwise indicated. For Monthly and Split premiums, the rates provided are for a non-refundable constant renewal. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate. If choosing a Split, Single or Lender Paid premium, you must verify with the Investor that the loan product you select is eligible for that coverage.

Quote Details

This tab provides all relevant loan, property and product details used in the MI quote search.

Mortgage Insurance Quote
MI Search Results - 8/26/2020, 1:33:29 PM CST

Search Criteria: Provider: Best Ex, Zip: 75082, HTI: 18%, DTI: 33%, FTHB: No, FICO: 720, Self-Empl.: No, Foreclosure: No, Bankruptcy: No, AU Result: None, Coverage: Standard

Loan Details

Loan ID: 8812	Occupancy: Primary Residence	LTV: 93.33%	CLTV: 0.00%	HCLTV: 0.00%	First Time Homebuyer(s): No
Loan Purpose: Purchase	AUS Result: None	Principal & Interest: \$1,277.00	Corporate Relocation: No		
Loan Amount: \$280,000.00	HTI w/out MI: 18	DTI w/out MI: 33	Number of Borrowers: 1	Coverage: 30% (Standard GSE)	
FICO: 720	Self-Employed: No	Foreclosure in Last 7 Years: No	Bankruptcy in Last 7 Years: No		

Property Details

Property Type: Single Family	Property Value: \$300,000.00	Number of Units: 1	County: Collin
Property Address: —	Purchase Price: \$300,000.00	State: TX	Zip Code: 75082

Product Details

Term: 360	Interest Only: No	Temporary Buydown: No	Interest Rate: 3.63%
-----------	-------------------	-----------------------	----------------------

Single Company Search Results

Single Company MI provider search results will display on two tabs: MI Quotes and Quote Details.

- **MI Quotes:** The MI Quotes tab will include all applicable quote types for a single MI provider.
- **Quote Details:** The Quote Details tab will include all relevant loan, property, and product details.

Mortgage Insurance Quote
MI Search Results - 9/4/2019, 8:29:52 AM CST

MI Provider: Best Ex (All Providers)

DTI without MI: 22

Multiple Borrowers

FICO 1: 800 Self-Employed

FICO 2: 800 Self-Employed

AUS Recommendation: None

Coverage Type: Affordable

Update Quotes

MI Quotes | Quote Details

BULLSEYE
Mortgage Insurance

Contact MI

	Monthly	Split/Buydown	Single Premium	Lender Paid
Upfront Premium	—	\$900.00	\$1,674.00	\$2,250.00
Upfront Premium Rate	—	1.00%	1.86%	2.50%
Monthly Premium	\$36.00	\$17.25	—	—
Monthly P&I	\$392.00	\$392.00	\$392.00	\$392.00
P&I + MI Premium	\$428.00	\$409.25	\$392.00	\$392.00
Monthly Premium Rate	0.48%	0.23%	—	—

Quote ID: M32966456S040FE, M32966458S0A6D2, M32966460S0E7D0, M32966457S081FD

Print Quote: [Link] [Link] [Link] [Link]

Master Policy Number: [Link] [Link] [Link] [Link]

All premiums quoted provide 25% coverage and are borrower paid unless otherwise indicated. For Monthly and Split premiums, the rates provided are for a non-refundable constant renewal. For years 11-term, the rate is reduced to the lesser of the current rate or the standard minimum rate. If choosing a Split, Single or Lender Paid premium, you must verify with the Investor that the loan product you select is eligible for that coverage.

This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from the Mortgage Insurance provider listed. All applicable guidelines and

Mortgage Insurance Quote
MI Search Results - 8/28/2020, 1:04:28 PM CST

Search Criteria

Provider: BULLSEYE

Zip: 75082

HTI: 18%

DTI: 33%

FTHB: No

FICO: 720

Self-Emp: No

Foreclosure: No

Bankruptcy: No

AU Result: None

Coverage: Standard

Modify Search

MI Quotes | **Quote Details**

Loan Details

Loan ID 1440	Occupancy Primary Residence	LTV 93.33%	CLTV 0.00%	HCLTV 0.00%	First Time Homebuyer(s) No
Loan Purpose Purchase	AUS Result None	Principal & Interest \$0.00		Corporate Relocation No	
Loan Amount \$280,000.00	HTI w/out MI 18	DTI w/out MI 33	Number of Borrowers 1		Coverage 30% (Standard GSE)
FICO 720	Self-Employed No	Foreclosure in Last 7 Years No		Bankruptcy in Last 7 Years No	

Property Details

Property Type Single Family	Property Value \$300,000.00	Number of Units 1	County Collin
Property Address —	Purchase Price \$300,000.00	State TX	Zip Code 75082

Product Details

Term 360	Interest Only No	Temporary Buydown No	Interest Rate 3.63%
--------------------	----------------------------	--------------------------------	-------------------------------

Revised:
March 12, 2021

Mortgage Insurance Quote Print Views

The screenshot displays the 'Mortgage Insurance Quote' application window. At the top, it shows 'MI Search Results - 8/24/2020, 4:23:34 PM EST' and a 'Print Results' button. Below this is a 'Search Criteria' sidebar with fields for Provider, Dest Ex, Zip, HTI, DTI, FTHB, FICO, Self-Emp., Foreclosure, Bankruptcy, AU Result, and Coverage. The main area shows a table of quotes from various providers: First MORTGAGE INSURANCE, MI Company, SECOND INSURANCE, MI THREE, MI CORP, and BULLSEYE Mortgage Insurance. The table includes columns for Monthly Premium, Monthly P&I, P&I + MI Premium, Monthly Premium Rate, Quote ID, Contact, Print Quote, and Provider Info. A 'Print Quote' button is highlighted in red in the first column. To the right of the table is a 'Select quotes to print:' panel with checkboxes for All, Monthly, Split/Buydown, Single Premium, and Lender Paid, and a 'Print Selected' button. A green arrow icon points down from the top right of the screenshot.

There are several different print views available of the MI Search Results that can be viewed, printed or saved for later reference. You can share it with borrowers or team members or save it directly to the LOS. For Encompass integrated clients, the print results can be saved to an Encompass efolder.

Please note: If you create a print view that you do not print, choose the cancel button to close the print view instead of using the “X” at the top of the screen. Using the “X” will close your Optimal Blue session and you will have to log in again.

Selecting the **Print Quote** button in any result column will create a print view of that specific result alone.

Selecting the **Print Results** button at the top of MI Search Results screen allows you to create a print-friendly view of any or all of the results.

Selecting the **Print Results** button from the Single Company view will create a print view of all the premium types returned by that company.

MI History

As MI quotes are generated, they are saved in Optimal Blue and subsequently available on the MI History page. This page is accessed by selecting the **MI History** icon.



The screenshot shows the MI History page interface. At the top, there are navigation tabs: Pipeline, MI History (selected), New Search, Consumer, and RateSheet. Below the tabs, there is a breadcrumb trail: Selected Loan > Loan ID: 5933 > Status: Prospect > Borrower: Homebuyer. The main heading is "Historical MI Rate Quote Search Criteria" with a "Get New Quote" button on the right. Below the heading is a table with the following data:

Borrower Name	TimeStamp	Expiration Date (EST)	View Rate Quote
Alice Homebuyer	9/3/2019 12:58:50 PM	12/2/2019	View Quote
Alice Homebuyer	9/3/2019 12:49:20 PM	12/2/2019	View Quote
Alice Homebuyer	9/3/2019 10:17:20 AM	12/2/2019	View Quote
Alice Homebuyer	9/3/2019 10:12:44 AM	12/2/2019	View Quote

At the bottom of the table, there are "Prev" and "Next" buttons. The "View Rate Quote" link in the first row is circled in red.

Select the **View Quote** link to see details for the corresponding quote.

Each previously generated quote will be listed and can be viewed by selecting the **View Quote** link. The details for each quote will be provided based upon the type of quote requested (best execution vs single provider). Quotes will be listed indefinitely on this screen but may expire based on the providers criteria.

Selecting the **Get New Quote** button on this page will open the MI Search window where you can enter the scenario details to generate a new MI quote.

The **Get New Quote** button on the MI History page can also be used to generate an MI quote search for a loan even if a quote was not initially obtained before the loan was locked.

Radian Guaranty Inc.

1500 Market Street
Philadelphia, Pennsylvania
19102-2148

800.523.1988
215.231.1000

