Encompass®

MI (Mortgage Insurance) Center in Encompass

Last updated: February 21, 2024

Contents

The MI Center in Encompass includes an enhanced integration with multiple MI Service partners for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers process improvements, and access to data and alerts. The following partners are supported on the MI Center: Arch, Enact, Essent, MGIC, National MI, and Radian

NOTE: This integration is supported in Encompass 23.3 and later versions. MI Center is available in both the Desktop and Web Versions of Encompass.

The MI Center is available in the Tools menu in the Desktop Version of Encompass.
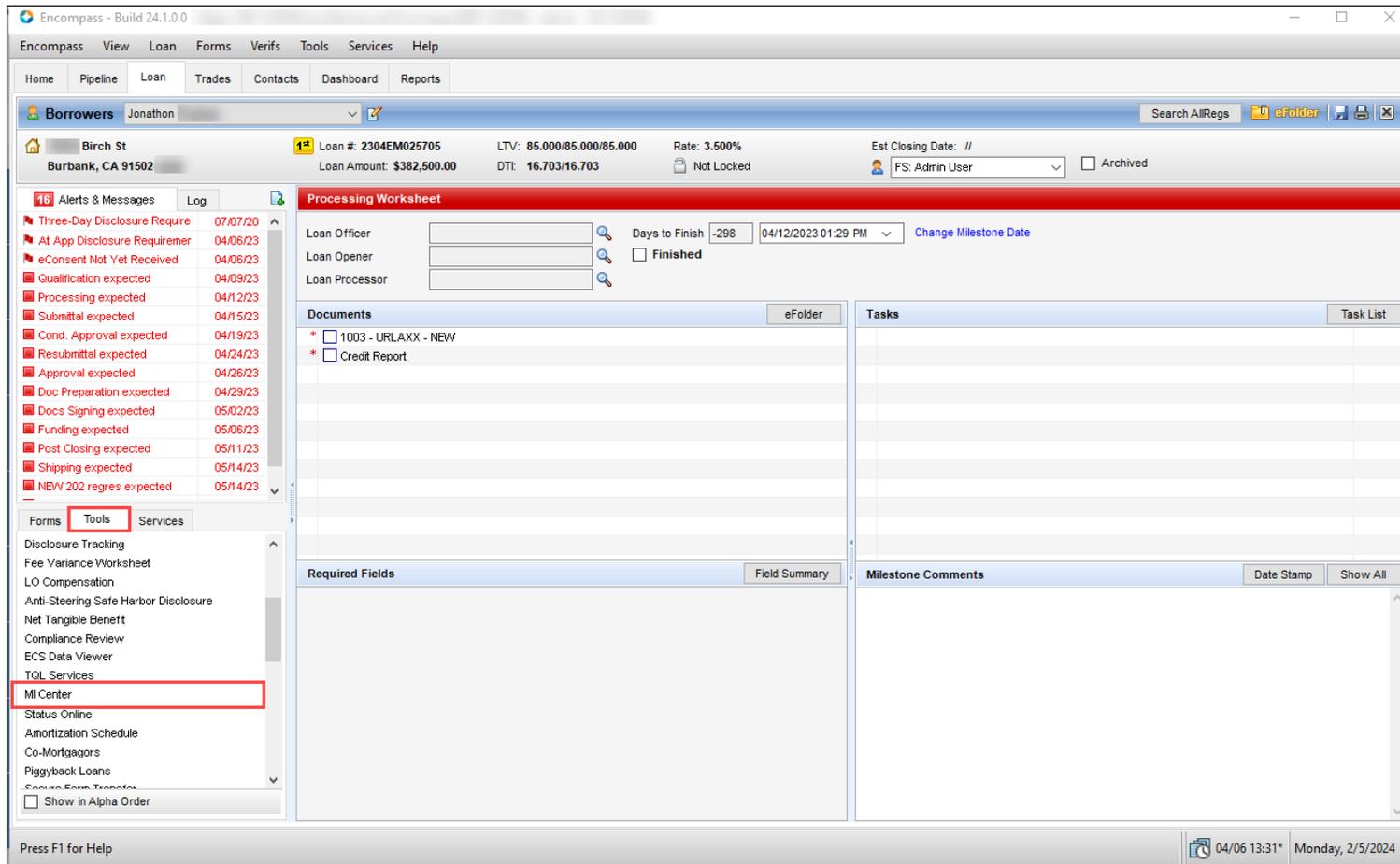
Once the Mortgage Insurance Center tool is launched, user experience and functionality are the same between the Desktop and Web Versions of Encompass.
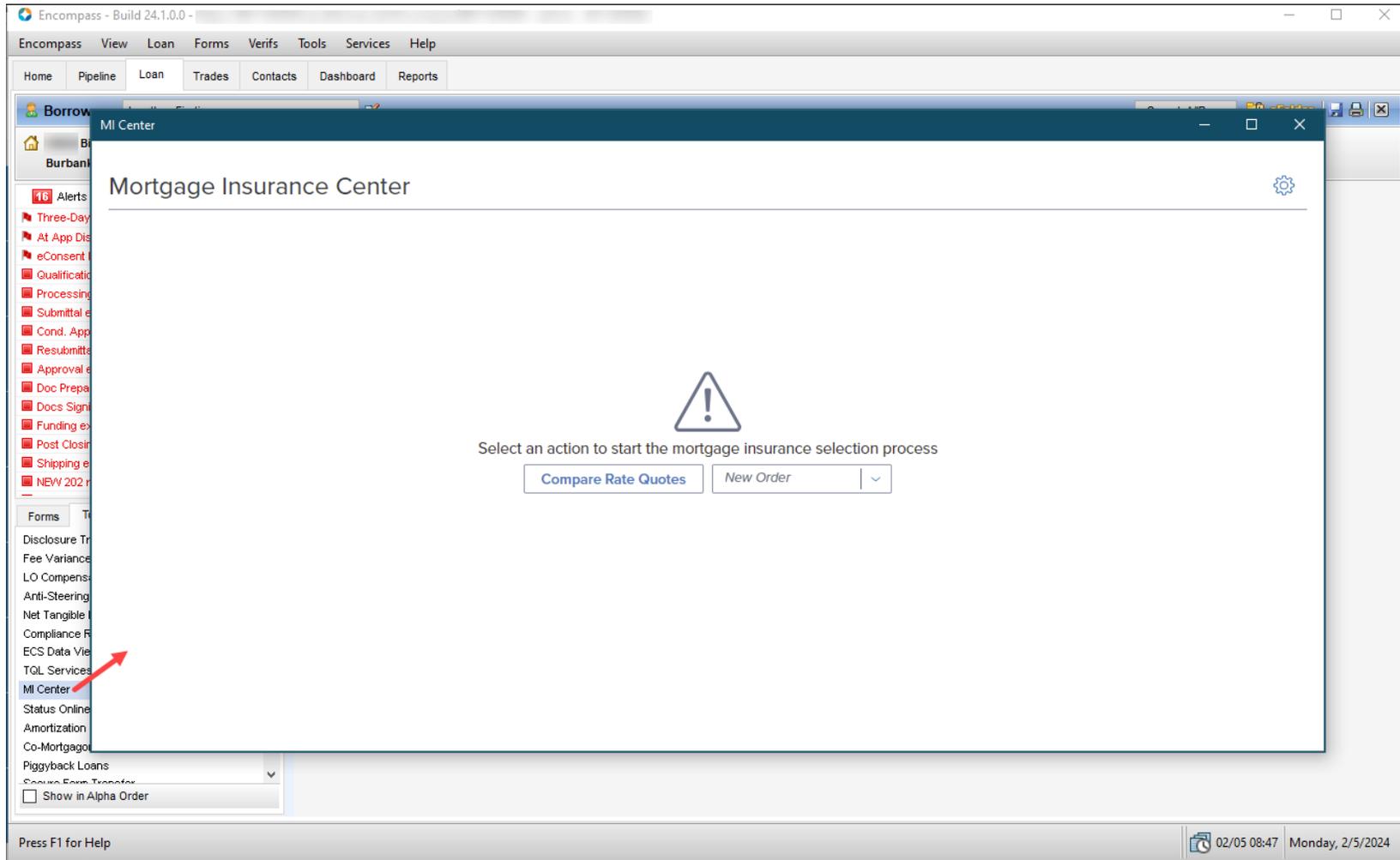

This document focuses on the Web Version of Encompass.

Settings and configuration

Use this section to configure MI Service in Encompass (Web) ADMIN settings.

NOTE: If your users need order MI Service products like Delegated/Non-Delegated as well as Rate Quote Comparison (RQC), you need to set up the two services separately - once for the Delegated/Non-Delegated etc. and once for RQC - from the Services Management page.

1. Log into Encompass as an admin and click the **SERVICES** menu.
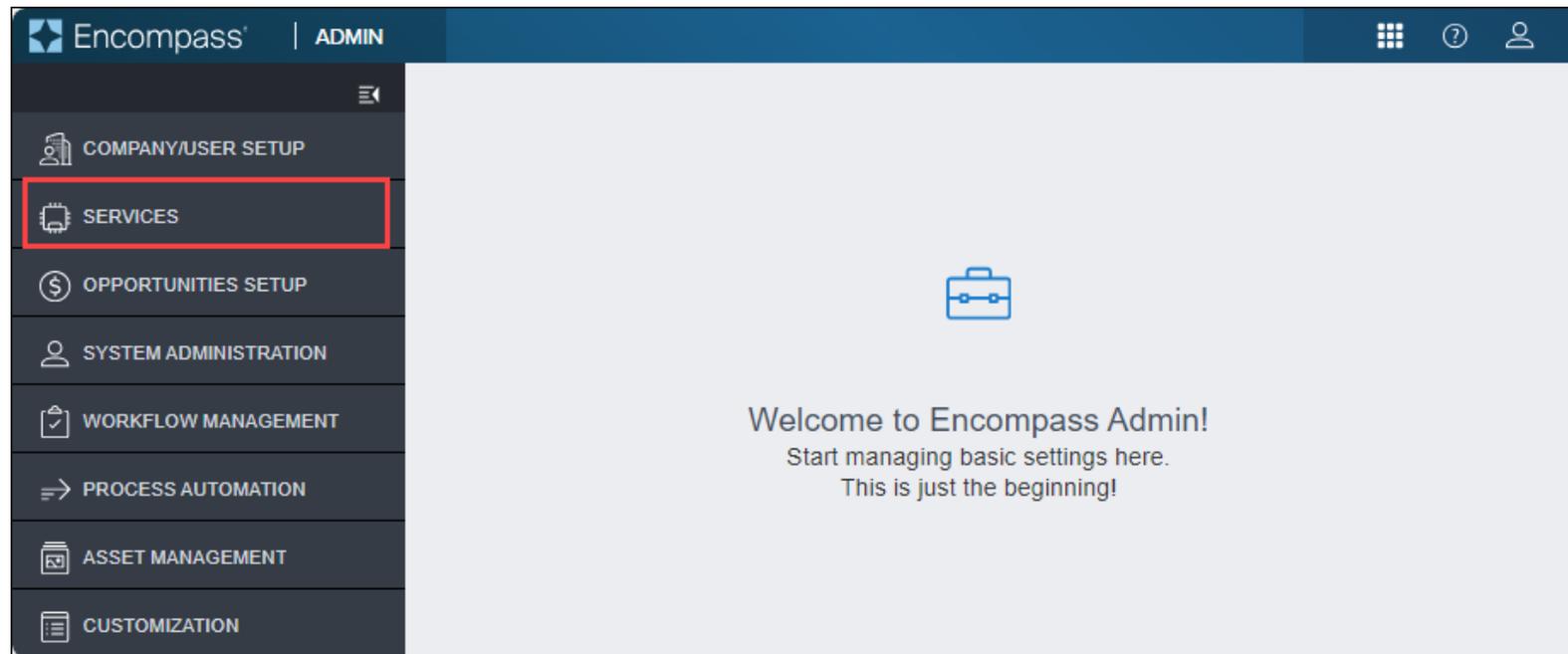
2. From the **SERVICES** drop-down menu, click **Services Management**.
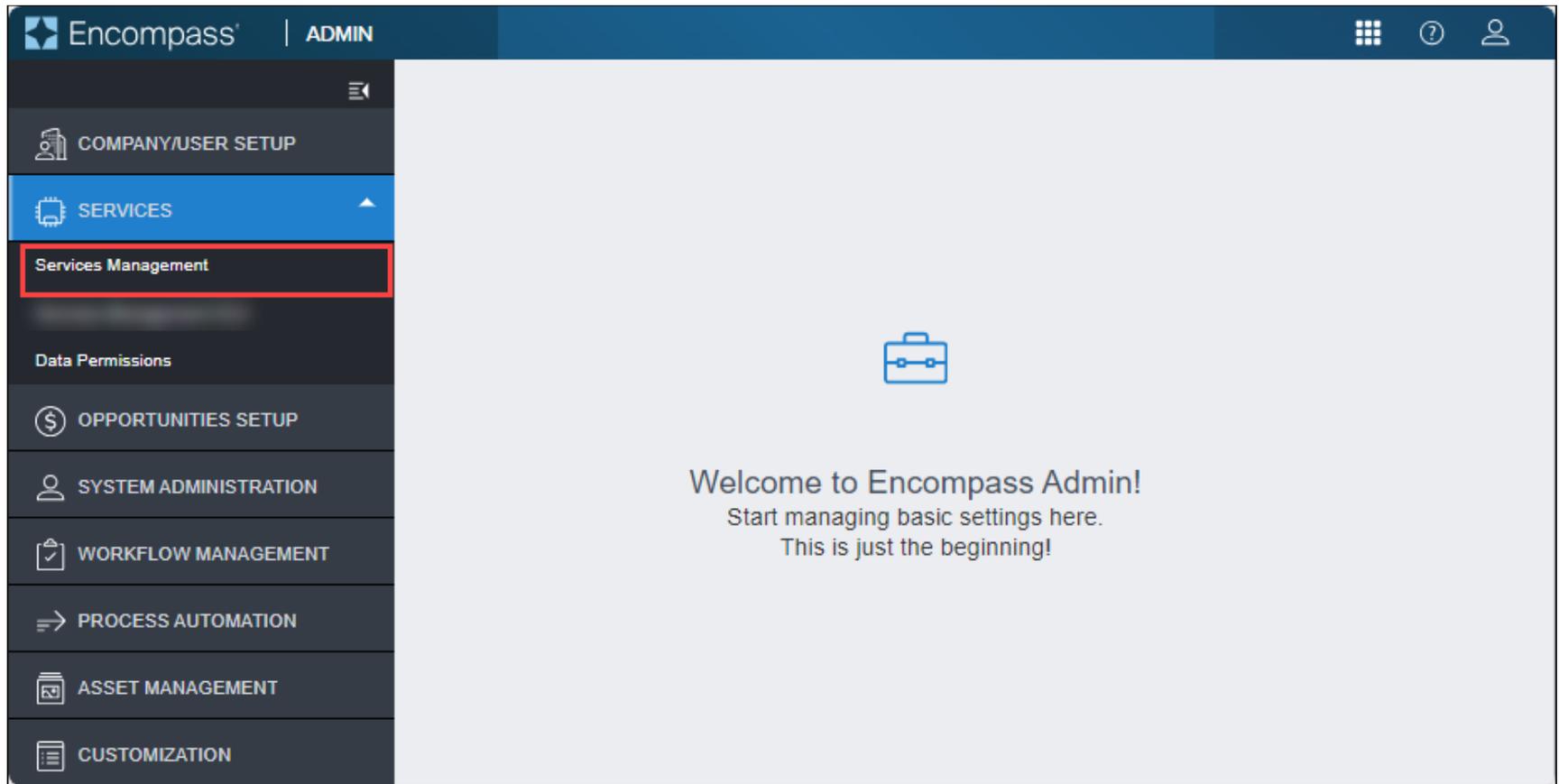
3. Click the **Add Service** button.
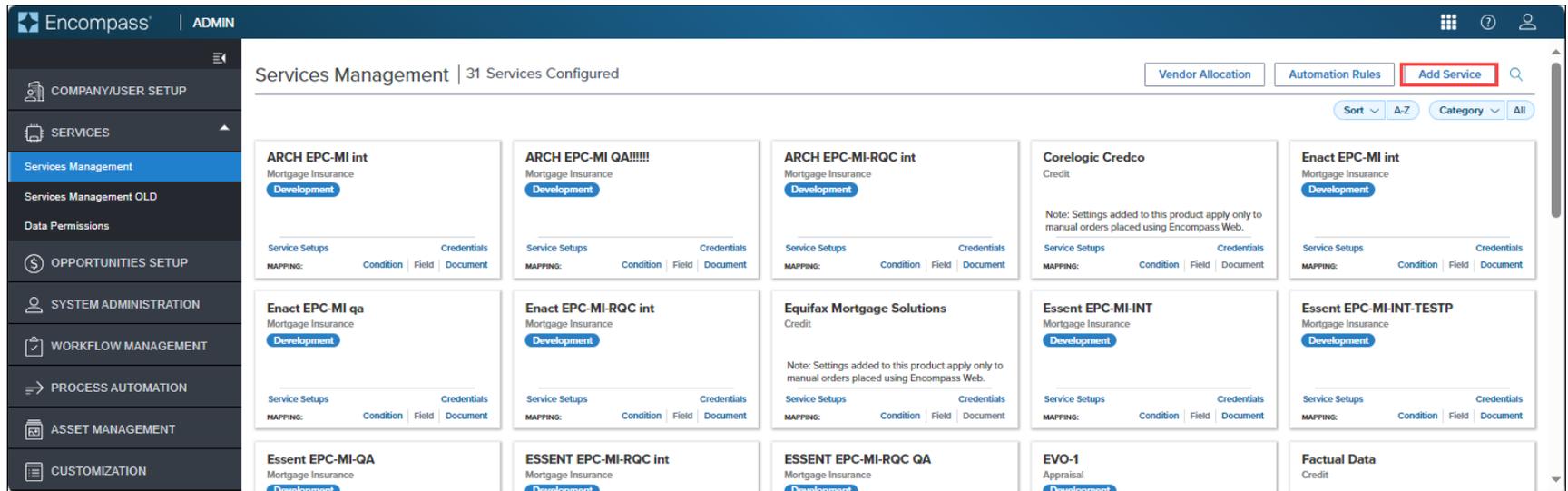
4. Use the *Search* field to locate the MI Service partner card for which you want to configure the service and click the **Manual** link.
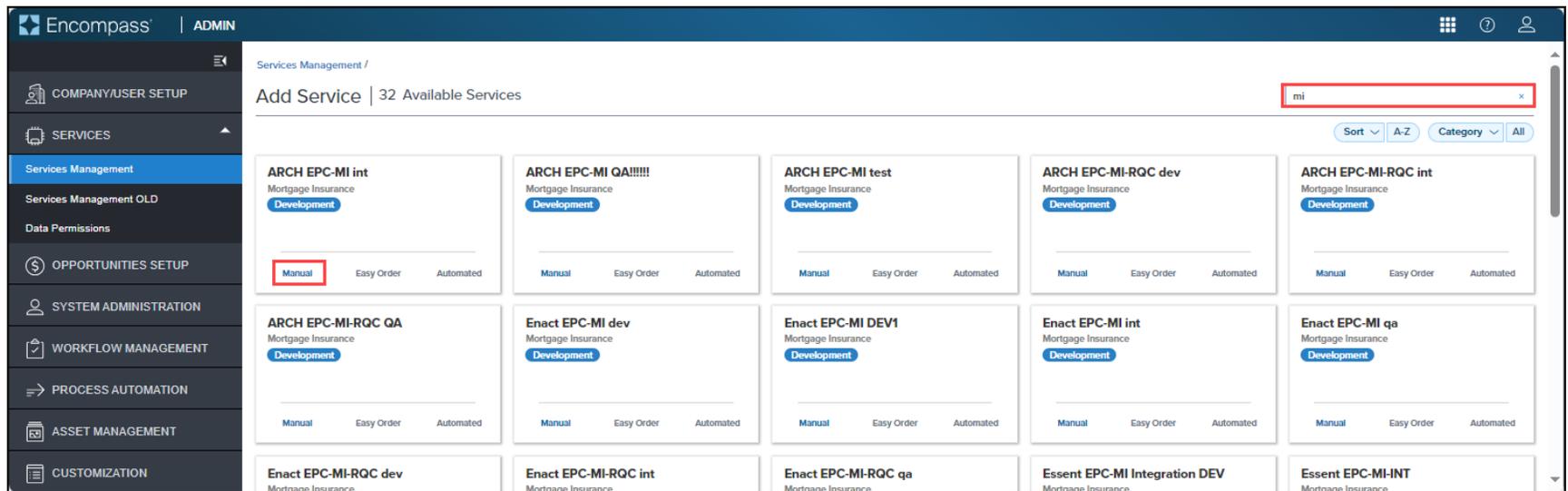
- For Rate Quote Comparison, you will need to locate a partner card that displays an **RQC** suffix (See Screenshot below).
  NOTE: Follow the steps listed in this section twice - once for Rate Quote Comparison, and once for non-RQC orders.

5. Update information in the *Add Manual Setup* window and click the **Save** button.
   For more information, see: Add Service

6. In the *Service Setups* page, click the **Credentials** link.

- You can also go the **Credentials** link from the Services Management page - locate the MI partner card for which you want to configure the service, and click the **Credentials** link.

7. In the *Edit Company Credentials* window, type the *Master Policy Number* and *Description*, and click **Save**.

    - For multiple Master Policy Numbers (MPNs), type a comma separated list with spaces, such as 1234, 4567, 5678. MPNs entered here will be displayed in a drop-down list to the user placing an MI Service order.
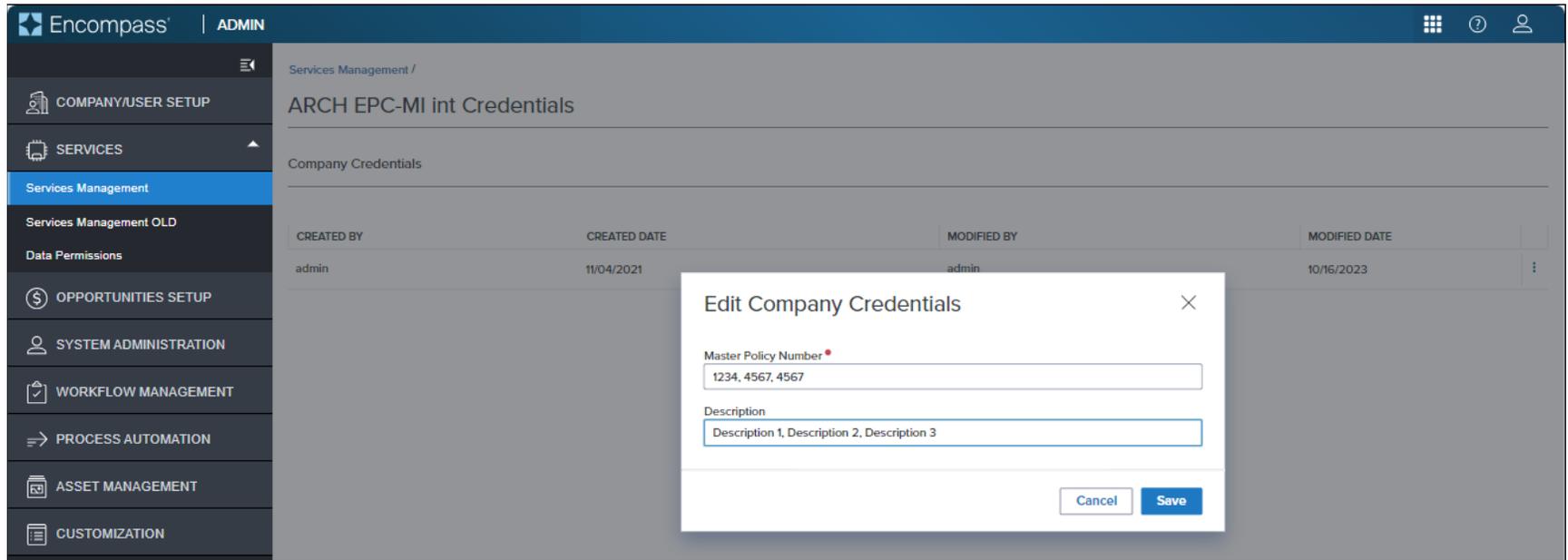
# Rate Quote Comparison and MI orders from the MI Center

Once the Mortgage Insurance Service setting is configured by the Encompass administrator, users can manually place MI orders from the MI Center.

If you have multiple MI service providers configured with MI Center, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates until a certificate order type is placed on the loan.
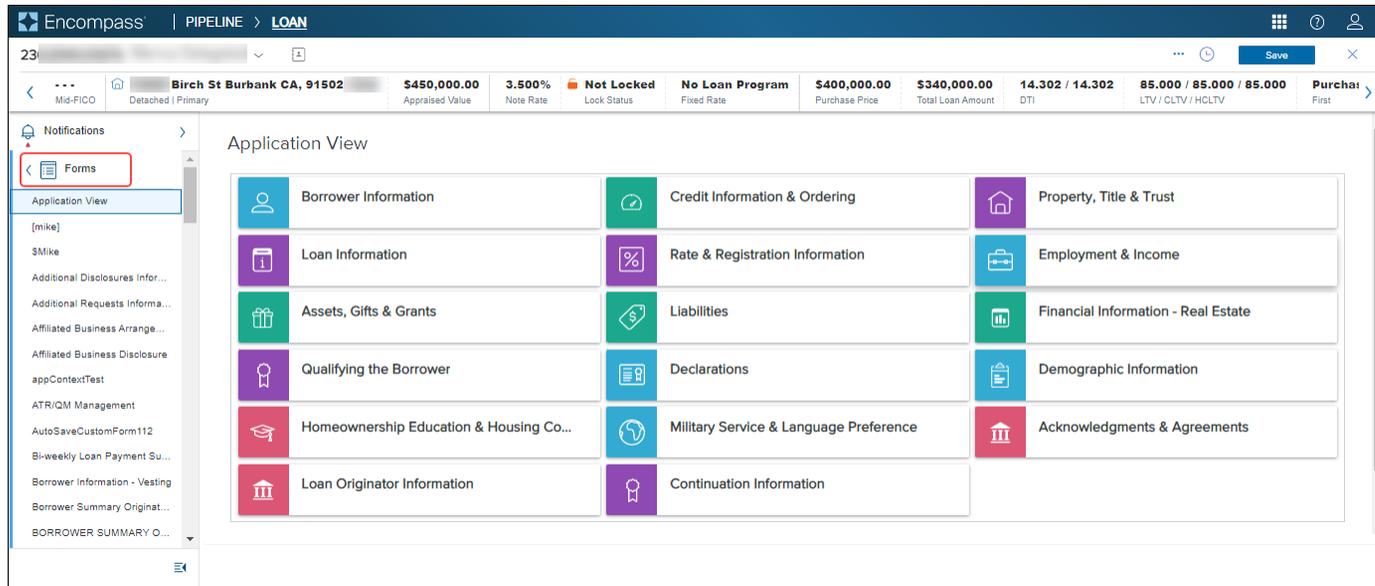
Compare Rate Quotes

Use this feature to compare rate quotes from all MI Center-supported partners configured for the service. Rate Quotes are read-only with this release - you can view the rate quote, make a note of it, and include it in your MI certificate order. Ability to import rates will be available with a future release.

1. Log into the Web Version of Encompass.
2. Click the **Applications** menu, and from the drop-down menu, click **Pipeline**.
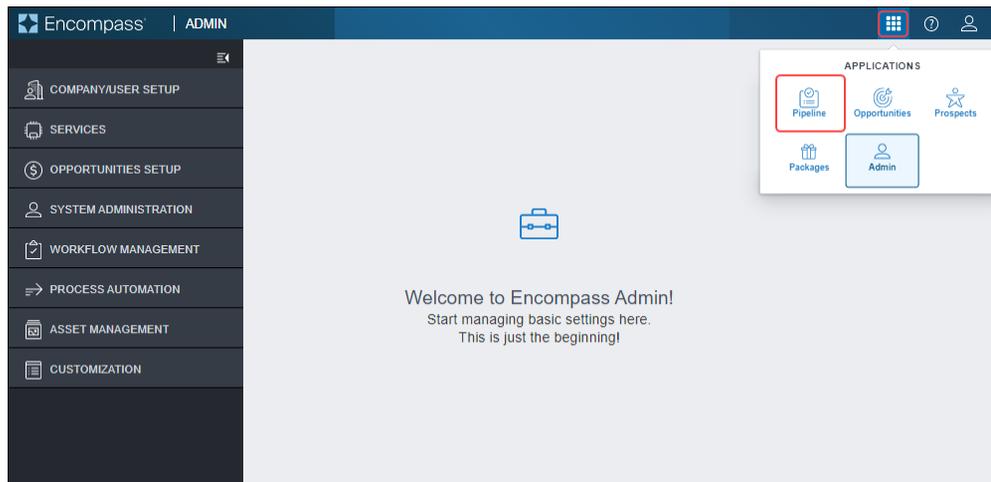
3. From the Pipeline, open the loan for which you want to place your MI order.

4. On the left navigation panel, click the **Forms** menu to collapse it.

5. From the Services menu, click **MI Center**.
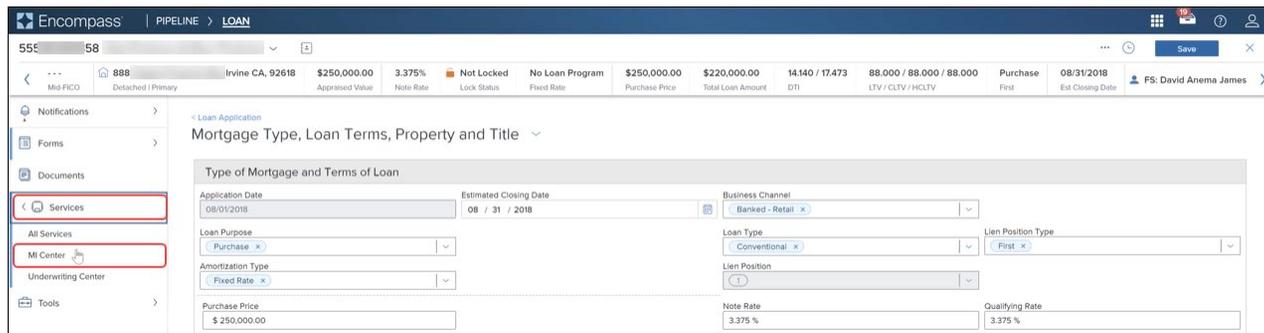
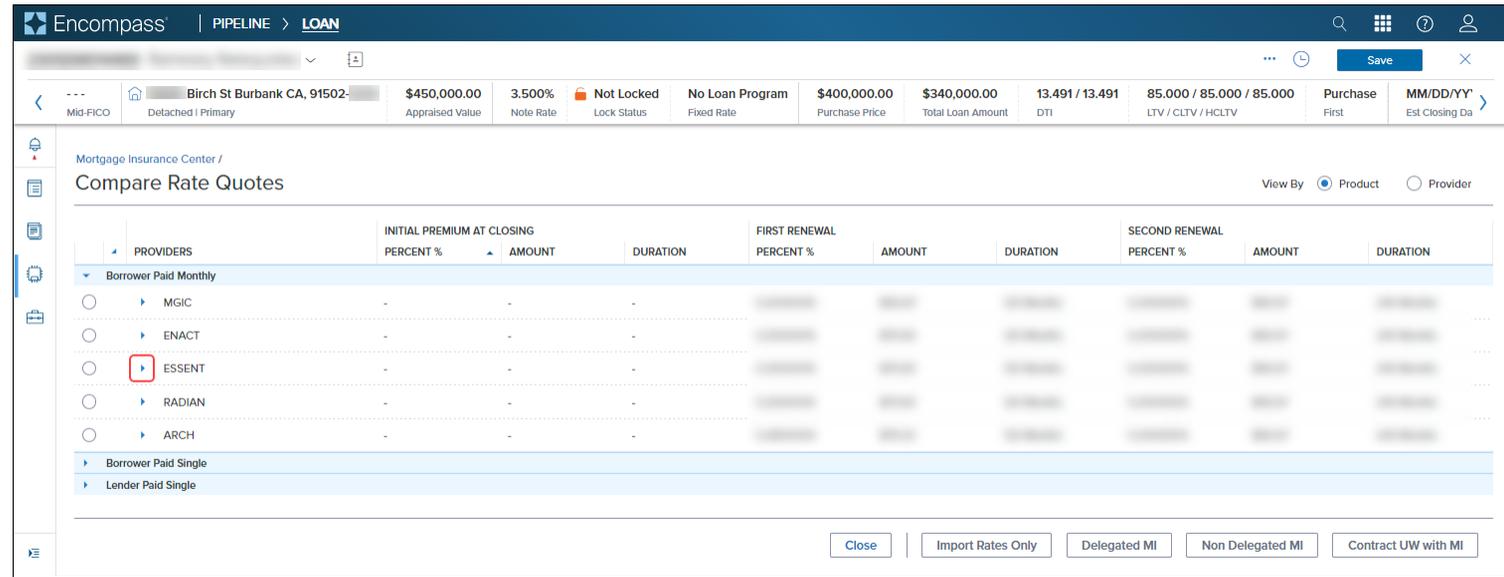6. Click the **Compare Rate Quotes** button.
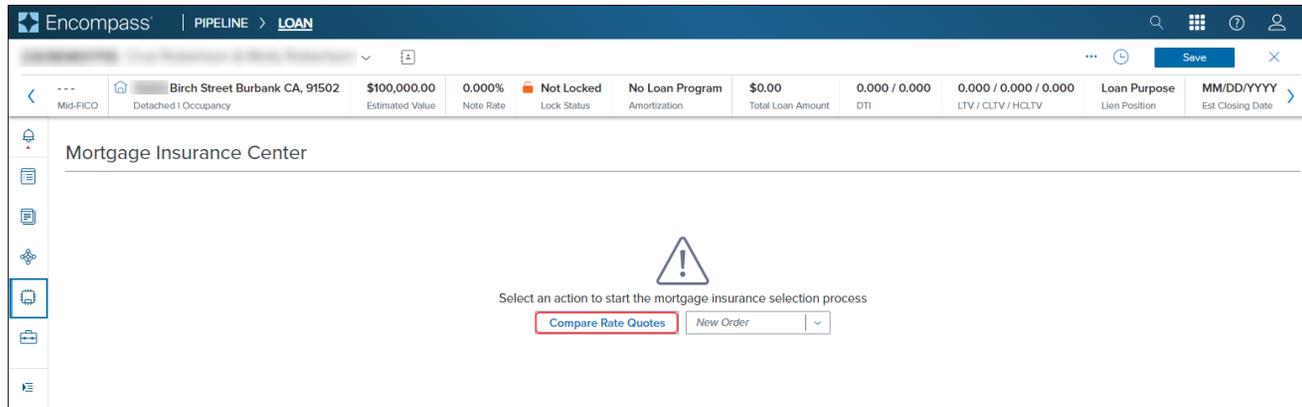
7. Review the data in the *Compare Rate Quotes* panel.
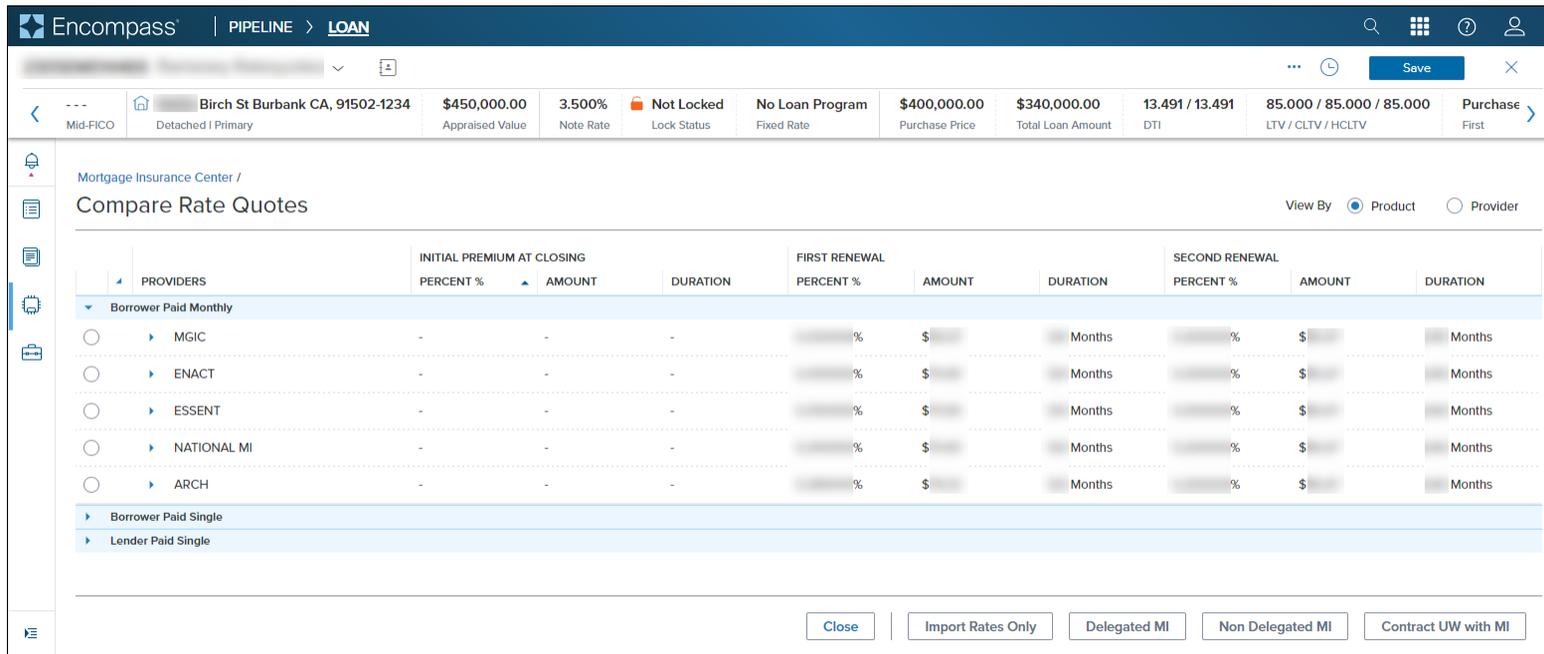
8. You can expand/collapse the panels, and filter by **Product** and **Provider**.
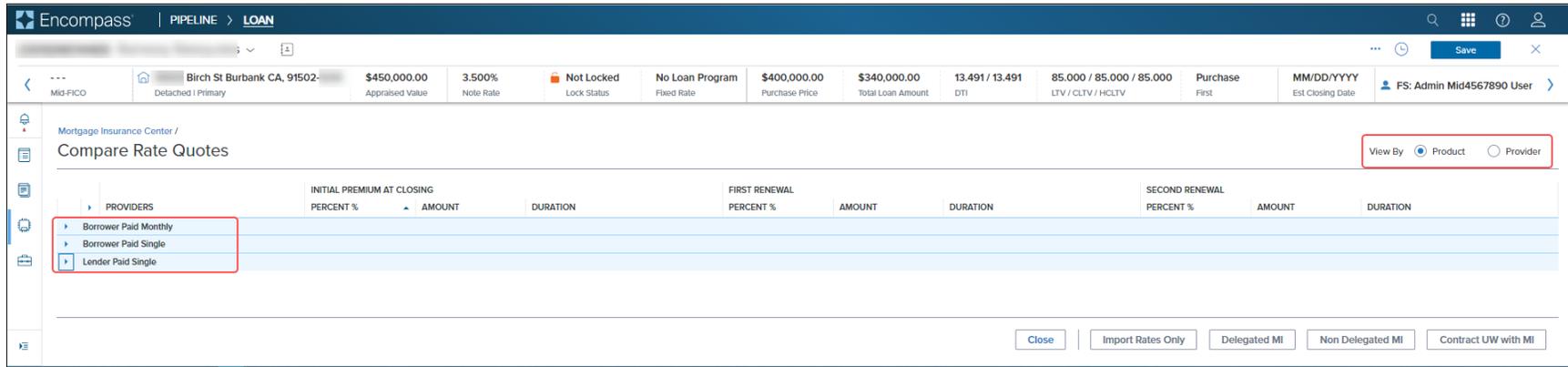
9. Click the arrow on each row to expand and view the details.

10. View the Rate Quote details and note down the Rate Quote ID.

11. Click the **Provider** option to view the data grouped by MI service providers.
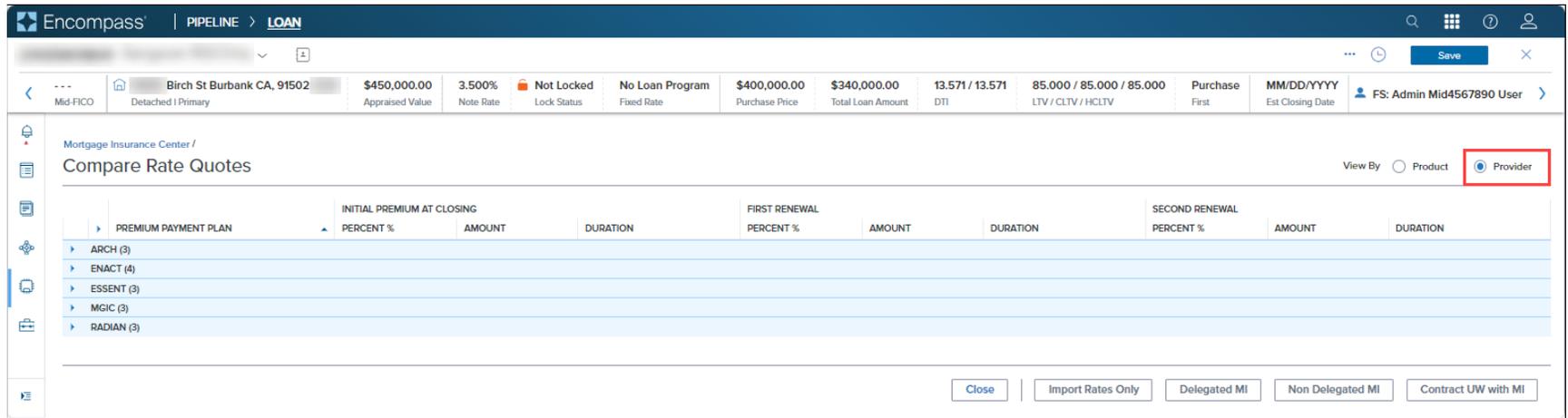
12. Click the arrows to expand the panels and view the data.
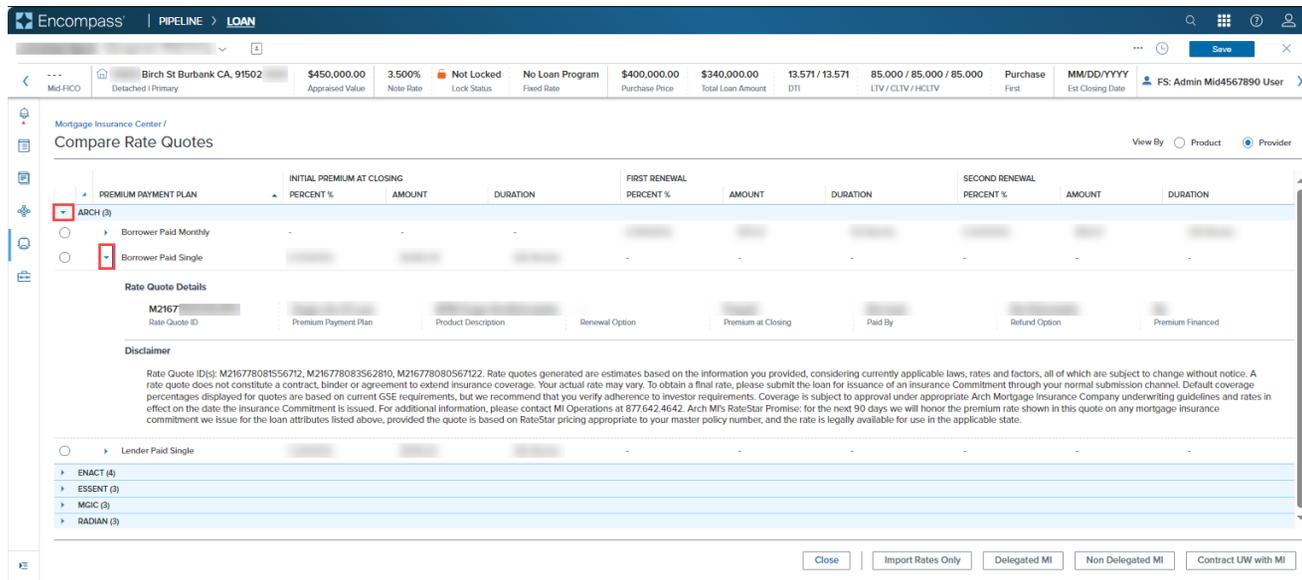
For options available at the bottom of the *Compare Rate Quotes* page, such as Import Rates Only, Delegated MI, Non Delegated MI, see Import Rates Only and Delegated MI, Non Delegated MI, Contract UW with MI.

Import Rates Only

Use the **Import Rates Only** button to select a rate quote and import the rate to your loan file.

1. Click to select a rate quote and then click the **Import Rates Only** button

- This displays the Order Summary page for the selected Rate Quote.

Mortgage Insurance Center: Order Summary ⌄

New Order ⌄

Rate Quote ID: [redacted]

OPEN QUOTE ORDER ✎

OVERVIEW | DOCUMENTS RECEIVED (1) | DOCUMENT UPLOADS (0)

🌐 **ESSENT**®

Status: Eligible   **ACTIVE ORDER**

Type	Provider	Order Date
Rate Quote	**Essent**	**08/30/2023 09:14 AM**

Premium Payment Plan	Paid By	Refund Option
Periodic Monthly	**Borrower**	**Not Refundable**

Renewal Option	Product Description	Premium Financed
Declining	**Borrower Paid Monthly**	**No**

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing			
First Renewal			
Second Renewal			

Rates Imported On
09/01/2023 @ 11:23 AM by Admin Mid4567890 User

Quotes

PRODUCT ▲	INITIAL PREMIUM AT CLOSING PERCENT %	AMOUNT	DURATION	FIRST RENEWAL PERCENT %	AMOUNT	DURATION	SECOND RENEWAL PERCENT %	AMOUNT	DURATION		
▸ Borrower Paid Monthly	0.000000%	$0.00	-	0.290000%	$82.17	12 Months	0.290000%	$0.00	348 Months	⊘	IMPORT

Disclaimer

Rate Quote ID: 67184545 This rate quote and/or eligibility indication for mortgage insurance is only an estimate based on certain information you provided, including information from consumer reports, and may make assumptions about information you did not provide. We will use consumer reports and other credit related information you provide to us to provide our quote to you, so you should understand that we are relying on your having already obtained the consumer's written instructions to obtain a consumer report. This rate quote is not an agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data is not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Coverage is subject to applicable Essent underwriting guidelines and rates then in effect; rates may vary as a result of the application of state taxes. Essent will honor the premium rate shown for this Quote ID for 90 days provided the loan attributes and the coverage you requested do not change. For additional information, please contact your Essent account representative or our EssentConnect department by telephone at 833.ESNT4MI (833.376.8464) or send an email to essentconnectsupport@essent.us.

Delegated MI, Non Delegated MI, Contract UW with MI

Selecting an entry in the Compare Rate Quotes page and then clicking any one of the following buttons launches a new order window for that product, if supported by the selected partner: Delegated MI, Non Delegated MI, Contract UW with MI

1. Click to select a rate quote, and then click any of the order type buttons.

- This launches a new order window for the selected vendor - with relevant rate quote data (including the rate quote ID) pre-populated on the order page.

New MI order

The following new order types are supported:

- Rate Quote -Pricing Only
- Rate Quote -Pricing with Eligibility
- Delegated MI
- Non-Delegated
- Contract Underwriting with MI
- Contract Underwriting without MI

NOTE: *Not all order types are supported by all MI Service vendors with this release.*

For the purpose of this exercise, we will place a Delegated MI order.

1. Go to the MI Center, and from the **New Order** drop-down list, select a service provider.
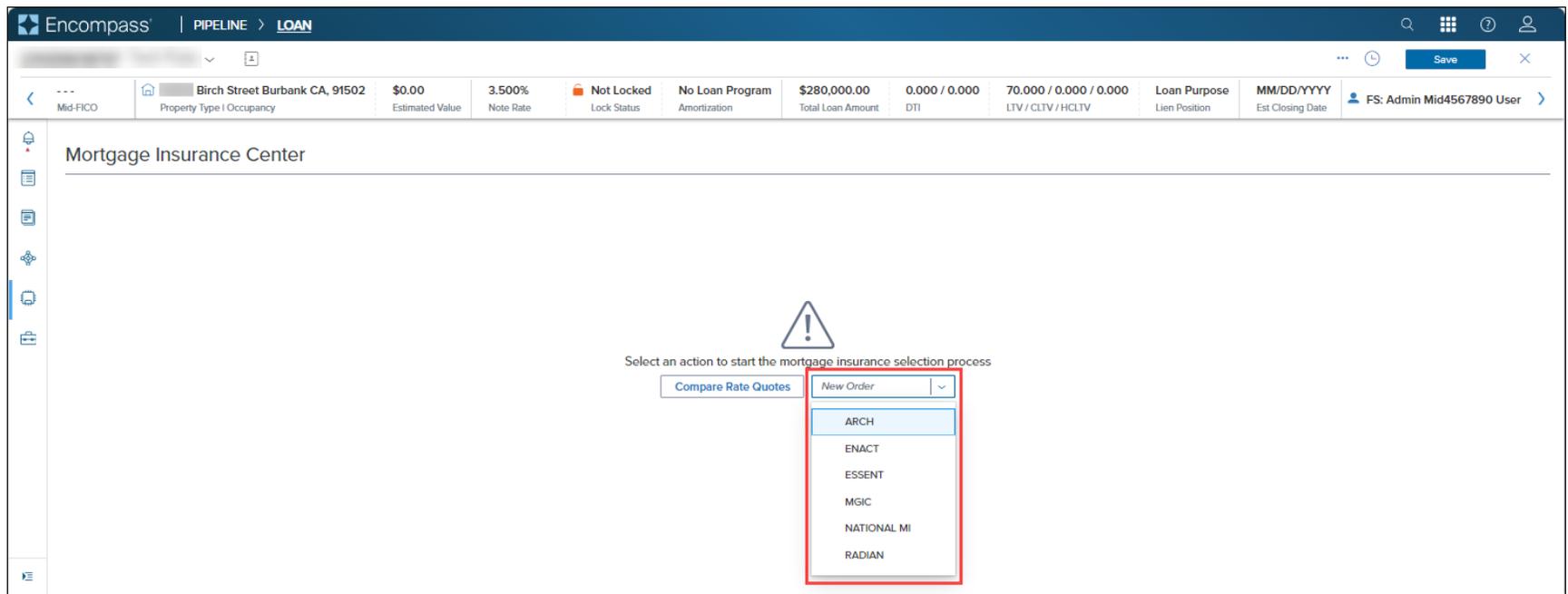
a. This displays the *New Order* window for your selected partner. Note that the default selection in the *Order Type Request Type* drop-down field is **Rate Quote -Pricing with Eligibility**).

2. Complete the fields in the New Order window and click the **Order** button.

For details on how to place an MI order, refer to the partner-specific MI User Guides listed below in alphabetical order:

- [Mortgage Insurance Center in Encompass: Arch MI](#)
- [Mortgage Insurance Center in Encompass: Enact](#)
- [Mortgage Insurance Center in Encompass: Essent Guaranty Integration](#)
- [Mortgage Insurance Center in Encompass: MGIC](#)
- [Mortgage Insurance Center in Encompass: National MI](#)
- [Mortgage Insurance Center in Encompass: Radian](#)

NOTE: Once you have placed your first MI order, you can click the **New Order** drop-down available as a header on all MI pages to place subsequent MI orders.

Order History

- Click the kebab menu to access the following menu options:

- o **View Order Summary**: View additional details of your order. For more information, see <u>View Order Summary</u>
- o **Resubmit Order**: Supported for the following order types only
  - Delegated
  - Non Delegated
  - Contract Underwriting (with and without MI)

o **Check Status**: Checks the status of your order and returns a success message from the MI Service provider. This can also potentially refresh the order data if the MI Service provider has completed their workflow on the order. You may see updated Order Status, latest rates, and new document attachments.

- Click the arrow to expand the panel…

- … and view details of the order

- o The following screenshot displays more details returned from a successful order

- Click the **View Order Summary** button to go to the *Order Summary* page. For more information, see [View Order Summary](#).

Additional navigation

When you have placed multiple MI orders, you can streamline the Order History display to locate your order.

- Use the **Group By** options to filter the reports based on Provider, Order Date, and Order Type.

- Click the **Search** icon on each column (Order Date, Order number, Provider name, etc.) and select available values to further filter the data.

- Use the green checkmark as a quick visual indicator to identify the active order. For more information, see Active Orders.

View Order Summary

Use the Order Summary page to view additional details of the MI order.

1) On the *Order History* page, click the arrow next to the order to expand the panel and view order details.

2) In the MI Orders panel:
   a) Click the **View Order Summary** button,

b) Or, click the kebab menu (three vertical dots) and click **View Order Summary**.

NOTE: *You can also use the kebab menu to access the **View Order Summary** option when the panel is collapsed.*

3) In the Order Summary page:
    a) Click the following tabs to view:
        - **Overview**: overall information on the order
        - **Documents Received**: Files returned from the MI vendor
        - **Document Uploads**: Files that you attached to the loan with your MI submission
          NOTE: *Delegated MI submissions do not support Document Uploads. For more information, see Document Uploads.*

b) If the loan submission is unsuccessful, go the Partner Messages section to review details of issues with the loan file data (sent by the MI vendor).

Partner Messages	
DATE	MESSAGE
07/12/2023 03:17 PM	The data for "LOAN_FEATURES.GSEPropertyType" was not provided. Please review your loan details and resubmit with the missing information. If you have any questions or concerns, please contact EssentCONNECT at 833.ESNT4MI (833.376.8464) or EssentConnectSupport@essent.us. [OM-0060]
07/12/2023 03:17 PM	The LOAN_PURPOSE._Type attribute cannot be set to (Other).
07/12/2023 03:17 PM	The data for "PROPERTY._StreetAddress" was not provided. Please review your loan details and resubmit with the missing information. If you have any questions or concerns, please contact EssentCONNECT at 833.ESNT4MI (833.376.8464) or EssentConnectSupport@essent.us. [OM-0060]
07/12/2023 03:17 PM	An EssentConnect team member will contact you shortly regarding your request, or contact EssentConnect at 833.ESNT4MI (833.376.8464) or by email at essentconnectsupport@essent.us for assistance.

4) Click the links/icons in the *Order Summary* page to:

a) **RESUBMIT ORDER**: Use this option to **resubmit** your order for Delegated, Non-Delegated, and Contract Underwriting order types
- For Rate Quotes, **OPEN QUOTE ORDER** displays instead of RESUBMIT ORDER.

- Click the **OPEN QUOTE ORDER** link to access the *Edit Order* page and update info if needed.

b) **Check Status**: Click this link to potentially refresh data on the page if the MI Service provider has completed their workflow on the order. You may see the Order Status update from Suspended to Approve, latest rates, and new document attachments

c) **Order Event Log**: Displays the event log associated with the order. Click the **Up** and **Down** arrows to arrange the logs in chronological order - oldest or newest on top. Click the **X** to close the Order Event Log panel.

5) Click the **Documents Received** tab to view the MI certificate returned from the MI Service provider.

6) Use the options above the MI certificate to navigate between the pages, adjust the zoom, and download the certificate in PDF format.

7) Use the **Order Summary** drop-down menu from any of the three tabs (**Overview**, **Documents Received**, and **Document Upload**) to navigate back to the Order History page. For information on the Active Order option, see Active Orders.

Active Orders

Your latest certificate order in the MI Center is identified as an Active Order.

To support this, the following UI updates are available on the Order Summary page:

- **Order Summary** drop-down> **Active Status** menu option is enabled. You can use the drop-down menu options to toggle between the *Order Summary* and *Order History* pages
- *Order Status* panel updates with an **ACTIVE ORDER** tag in green

- Active order is indicated by a green check mark

NOTE: *Only one order at a time may be designated as the active order, and it is possible that the loan may have multiple orders and none are active.*

Document Uploads

Document Uploads are supported for Non-Delegated and Contract Underwriting order types only. You can attach documents to your MI order:

- At the time of loan submission - using the **Attach Documents** button in the New Order page

- After submission, using the **Upload Documents** button in the **Document Uploads** tab of the Order Summary page

Attach Documents to your Non-Delegated Order

Follow the steps listed in this section to attach documents, from your hard drive or the Encompass eFolder, to your Non-Delegated Order:
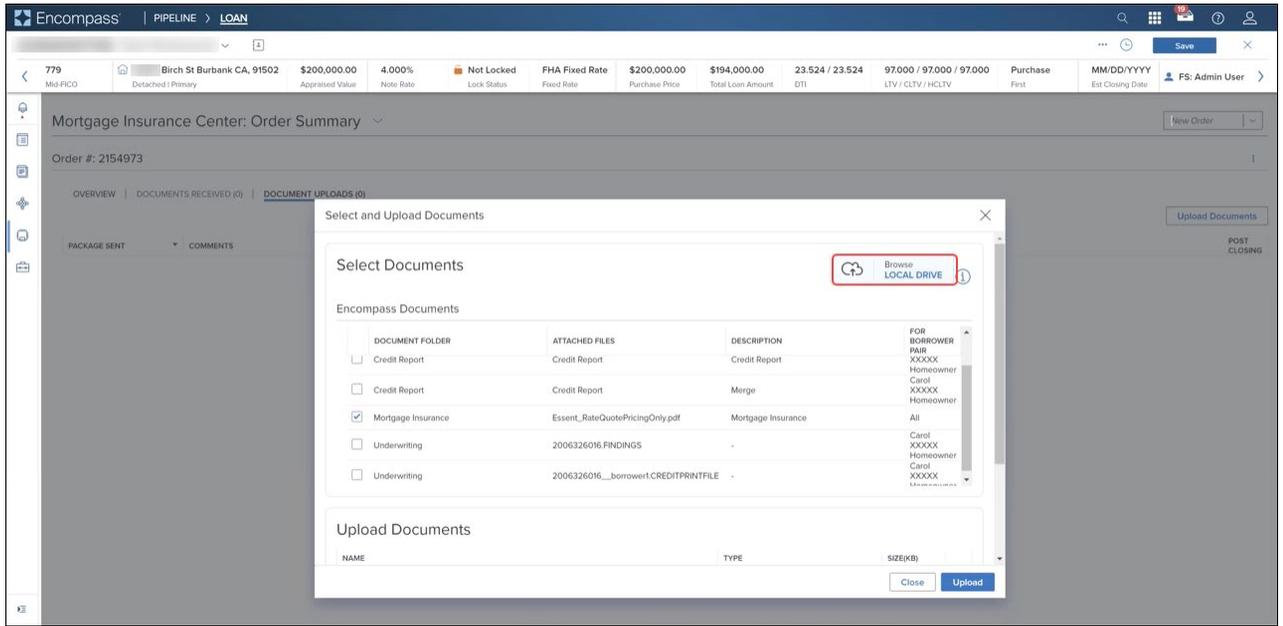
1) For a new order, click the **Attach Documents** button in the New Order page, or, for an existing order, go to the Order Summary page, click the **Document Uploads** tab, and then click the **Upload Documents** button.
2) In the *Select and Upload Documents* window:
   a) Go to the *Encompass Documents* panel, and select checkboxes to include documents from the eFolder

b) To add documents from your hard drive:

   i) Click the **Browse Local Drive** button.

ii) Locate the document you want to attach, click to select it, and then click the **Open** button.
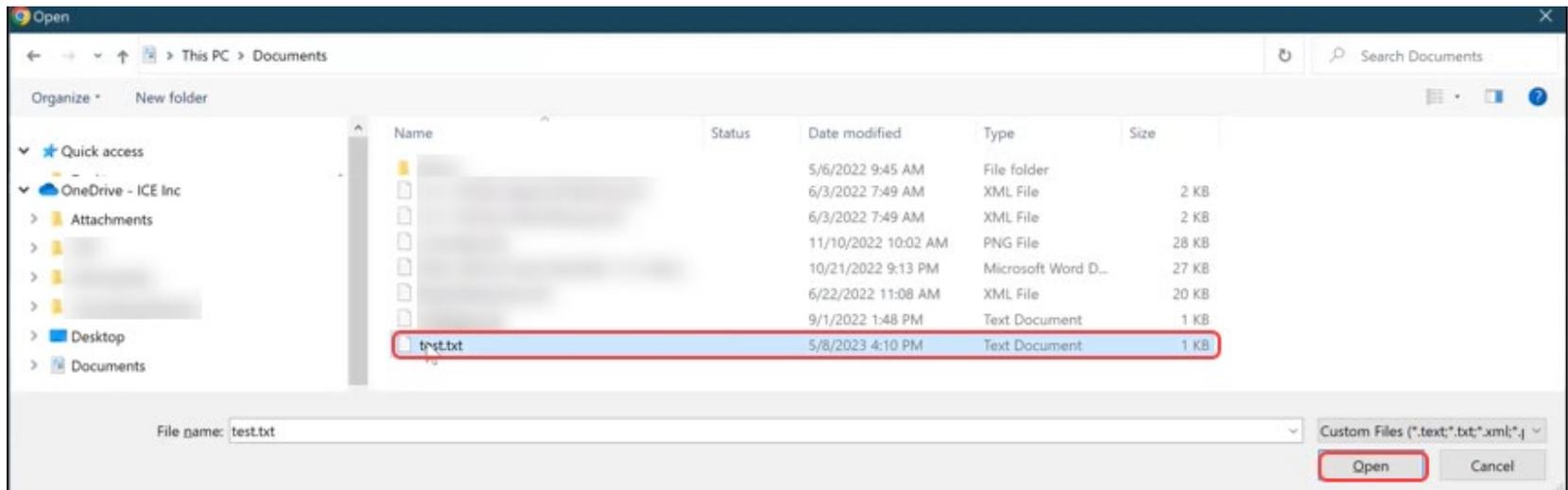
iii) Confirm that the Upload panel displays the documents you have selected to attach to your order.

iv) Type additional information in the Comments field (optional) and click the **Upload** button.

v) Wait for the document upload to process.

vi) When the document upload completes, you will be automatically taken to the Order Summary page.
    (1) Close the success notification or wait for it to go away in a few seconds.
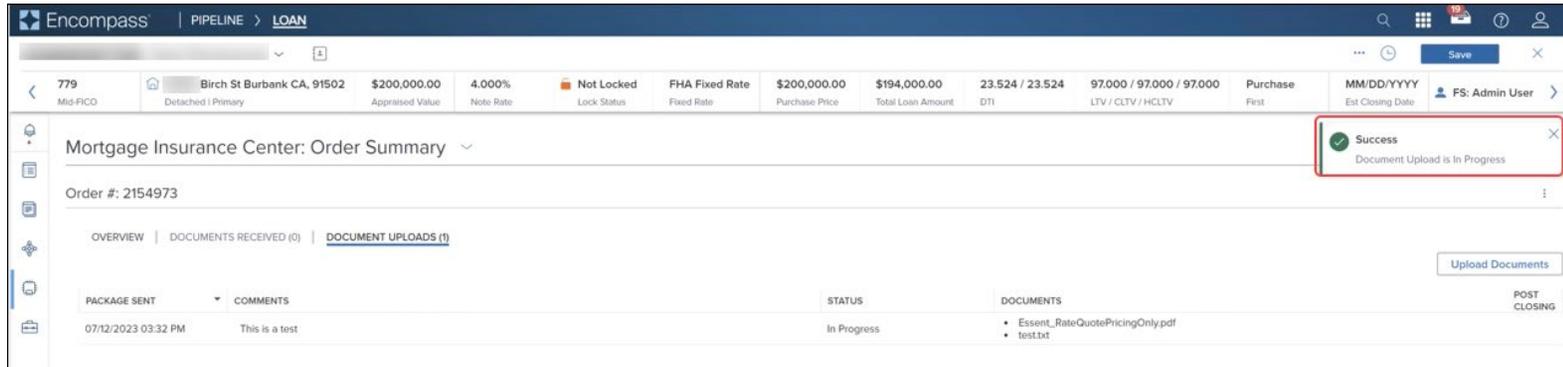
    (2) Note that the **Document Uploads** tab now displays the number of times you have attached documents to the order.
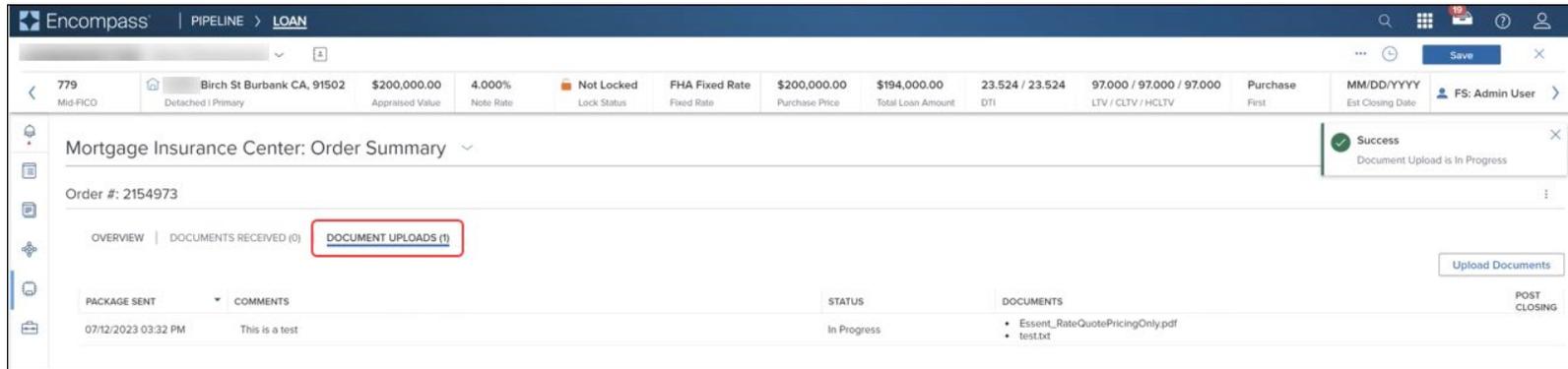
(3) Table in the **Document Uploads** tab now displays the details of the attached documents.

MI Center landing page rules

When you click **MI Center** in the left navigation menu, one of three pages will display, depending on where you are in the workflow:

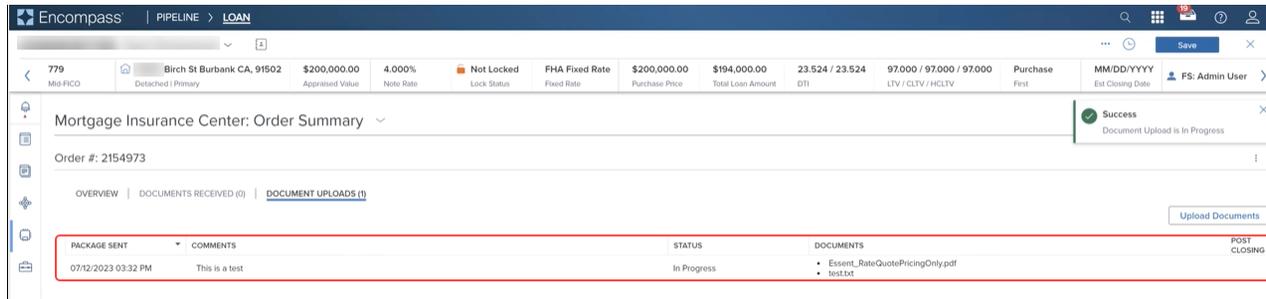- If no orders exist yet for the loan, MI Center Landing page will display, where you may have up to two options:
  - Compare Rate Quotes (if this option is configured)
  - New Order (if new ordering is configured)
- If one or more orders exist, but none of the orders are active, the Order History page displays, listing a history of all the MI orders on the loan
- If one or more orders exist and one of these is 'active', Order Summary page for the active order displays. For more information, see Active Orders.