



Mortgage Insurance Interface (User)

Using the Path Mortgage Insurance Interface

The Path mortgage insurance interface is available from the **Interfaces** activity in Path.

Accessing the Mortgage Insurance Interface

To access the mortgage insurance interface:

1. Open Path.
2. Select an existing or create a new loan.
3. Enter closing costs and other loan data on the **Application** and **Closing Costs** screens as needed.
4. Select the **Mortgage Insurance** screen from the **Interfaces** activity.

The screenshot displays the Path Mortgage Insurance interface. At the top, there is a navigation bar with tabs for Production, Lock, Compliance, Conditions, Documents, Interfaces (selected), and Messages. Below this is a secondary navigation bar with tabs for Summary, Credit, AUS, Disclosures, Appraisal, Flood, Mortgage Insurance (selected), Fraud, Audit, Verifications, UCD, Zip VOA, AVM, and Bank System.

The main form area contains several input fields and dropdown menus:

- MI Provider: Arch MI (dropdown)
- Request Type: (dropdown)
- Update Password:
- Vendor Specific Coverage Requirements:
- Premium Plan: (dropdown)
- Renewal Type: (dropdown)
- MI Coverage: (dropdown)
- Paid By: (dropdown)
- MI Program: (dropdown)
- Special Program: (dropdown)
- Refundable:
- Rate Quote Number: (input field)
- MI Certificate Number: (input field)
- Copy MI Data to Loan:
- Message to MI Provider: (text area)

Below the form, there is a **Documents** section with a search bar and a table for document management. The **History** section features a search bar and a table with the following columns: Date/Time, MI Provider, MI Certificate/Rate Quote Num., Status, Request Type, Premium Plan, Paid By, Upfront Amount, Renewal 1 Amount, Renewal 2 Amount, Prepaid Amount, Message, Ordered By, Sent, and Received. The table currently shows "No records".

At the bottom, there is a footer bar with buttons for Delete, Order, and Save.

To Order a Mortgage Insurance Report

1. Open the **Mortgage Insurance** screen.
2. Select the **MI Provider**.
3. Select a rate quote option from the **Request Type** dropdown list.

4. Optional, select the **Update Password** check box if needed.
5. Select from the **Premium Plan**, **Renewal Type**, **MI Coverage** and **Paid By** dropdown lists as needed.
6. Fill out the **MI Program** and **Special Program** fields if applicable.
7. If applicable, select the **Refundable** check box.
8. If applicable, click the select icon (⌵) of the **Rate Quote Number** field. The **Select Rate Quote** lightbox appears.
 - A. Select the checkbox of the rate quote.
 - B. Click **Select**.
9. Fill out the **MI Certificate Number** field.
10. If applicable, select the **Copy MI Data to Loan** check box.
11. Optional, fill out the **Message to MI Provider** field.
12. Click the add icon (+) corresponding to **Documents**. The **Document Management List** lightbox appears.
 - A. Select the check boxes of the documents to be added.
 - B. Click **Select**.
13. Click **Order**.
A lightbox appears asking for the login credentials of the MI provider you selected.
14. Enter your login credentials.
15. Click **Login**.
A message is displayed when the order is complete. And the rate(s), are displayed in the **History** section table.

History

Date/Time	MI Provider	MI Certificate/ Rate Quote Num.	Status	Request Type	Premium Plan	Paid By	Upfront Amount	Renewal 1 Amount	Renewal 2 Amount	Prepaid Amount	Message	Ordered By	Sent	Received
09/30/2019 9:13:30 AM	National MI		Success	Multi-Produ...	Monthly	Lender	\$	\$	\$	\$ 3192.00	The Rate Quote Request has been...	Path User		
09/30/2019 9:13:30 AM	National MI		Success	Multi-Produ...	Deferred Mont...	Borrower	\$	\$ 84.31	\$ 23.75	\$	The Rate Quote Request has been...	Path User		
09/30/2019 9:13:30 AM	National MI		Success	Multi-Produ...	Monthly	Borrower	\$	\$	\$	\$ 2864.25	The Rate Quote Request has been...	Path User		
09/30/2019 9:13:28 AM	National MI		Success	Multi-Produ...	Deferred Mont...	Borrower	\$	\$ 68.88	\$ 23.75	\$	The Rate Quote Request has been...	Path User		
09/30/2019 9:13:15 AM	National MI		Ordered	Multi-Produ...			\$	\$	\$	\$		Path User		

16. Optional, to copy the MI rate data to the loan, click the row of the rate. The **Rate Quote Details** lightbox is displayed.

Rate Quote Details							
MI Provider	National MI	Product Description	LPMI Monthly Non-Refundable				
Premium Plan	Deferred Monthly	Rate Quote Number					
Renewal Type	Constant	MI Taxing Authority					
MI Coverage	12%	MI Tax Type					
Paid By	Borrower	MI Tax Percent					
MI Program		MI Tax Amount	\$				
Refundable	No						
Without Tax		With Tax					
Upfront Premium %		Upfront Premium %					
Upfront Premium Amount	\$	Upfront Premium Amount	\$				
Upfront Premium Term		Upfront Premium Term					
Renewal 1 Rate	0.710000%	Renewal 1 Rate	0.710000%				
Renewal 1 Amount	\$ 84.31	Renewal 1 Amount	\$ 84.31				
Renewal 1 Term	120	Renewal 1 Term					
Renewal 2 Rate	0.200000%	Renewal 2 Rate	0.200000%				
Renewal 2 Amount	\$ 23.75	Renewal 2 Amount	\$ 23.75				
Renewal 2 Term	240	Renewal 2 Term					
Prepaid Premium Amount	\$	Prepaid Premium Amount	\$				
Prepaid Premium Term	0	Prepaid Premium Term					
Comments from MI Provider		Message to MI Provider					
<p>The Rate Quote Request has been successfully processed The quoted rate, is an estimate for informational purposes, reflective of loan attributes you have provided and based on current National MI rates and adjustments, and shall not constitute an application or offer of insurance. Coverage may be offered by National MI at its discretion subject to its review and approval under applicable National MI Underwriting Guidelines. National MI will honor this quote for 90 days based on the data you provided. Final rate will be provided to a lender</p>							
Documents Received		Documents Sent					
<table border="1"> <thead> <tr> <th>Description</th> </tr> </thead> <tbody> <tr> <td>NationalMI_MultiRateQuote_09302019_1113AM.pdf</td> </tr> </tbody> </table>		Description	NationalMI_MultiRateQuote_09302019_1113AM.pdf	<table border="1"> <thead> <tr> <th>Description</th> </tr> </thead> <tbody> <tr> <td>No Data.</td> </tr> </tbody> </table>		Description	No Data.
Description							
NationalMI_MultiRateQuote_09302019_1113AM.pdf							
Description							
No Data.							
Copy to Loan							

- A. Click the **Copy to Loan** button.
The **Copy MI Data Warning** light box appears, asking you to confirm the decision.

Copy MI Data Warning	
<p>Copying the MI data may change the existing loan information. Do you wish to continue?</p>	
<input type="button" value="Yes"/> <input type="button" value="Cancel"/>	

- B. Click **Yes**.
The data is copied to the loan, which can be viewed through the **Mortgage Insurance** lightbox, as shown below.

Production	Lock	Compliance	Conditions	Documents	Interfaces	Messages						
Application	Summary	Send/Status	Closing Costs	Loan Transmittal	HMDA	Appraisals	Profile	Originator	Registration			
Borrower	Property	Product	Employment	Income	Housing Exp.	REO	Credit / Liab.	Assets	Cash To Close	Declarations	Addendum	Originator
Total Present Housing	\$	0.00	Difference	\$	1,067.41							

Mortgage Insurance ✕

Up-Front Mortgage Insurance Premium/ Funding Fee

Premium %	<input type="text" value=""/>	%	Premium % Override	<input checked="" type="checkbox"/>	USDA Paid in Cash	<input type="checkbox"/>		
Premium Amount	\$	0.00	Premium Paid in Cash	\$	0.00	MIP Refund Amount	\$	<input type="text" value=""/>
Premium Financed	\$	0.00	Premium Paid in Cash Override	<input type="checkbox"/>	MI Refundable	<input type="checkbox"/>		

Monthly Mortgage Insurance

Renewal 1	<input type="text" value="0.710000"/>	%	Monthly Amount	\$	84.31	Months	<input type="text" value="120"/>
Renewal 2	<input type="text" value="0.200000"/>	%	Monthly Amount	\$	23.75	Months	<input type="text" value="240"/>
Renewal 3	<input type="text" value=""/>	%	Monthly Amount	\$	0.00	Months	<input type="text" value=""/>

Midpoint Cancellation	<input type="checkbox"/>	MI Absence Reason	<input type="text" value=""/>	Premium Paid By	<input type="text" value="Borrower"/>
Calculate Based on Remaining Balance	<input type="checkbox"/>	Other Description	<input type="text" value=""/>	VA Branch of Service	<input type="text" value=""/>
Cancel at	<input type="text" value=""/>	Calculated Based on	<input type="text" value=""/>	Previous VA Loan	<input type="text" value=""/>
Cancel PMI Date	<input type="text" value="06/07/2049"/>				

Save

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