



Encompass[®]

MI (Mortgage Insurance) Center in Encompass

Last updated: February 21, 2024

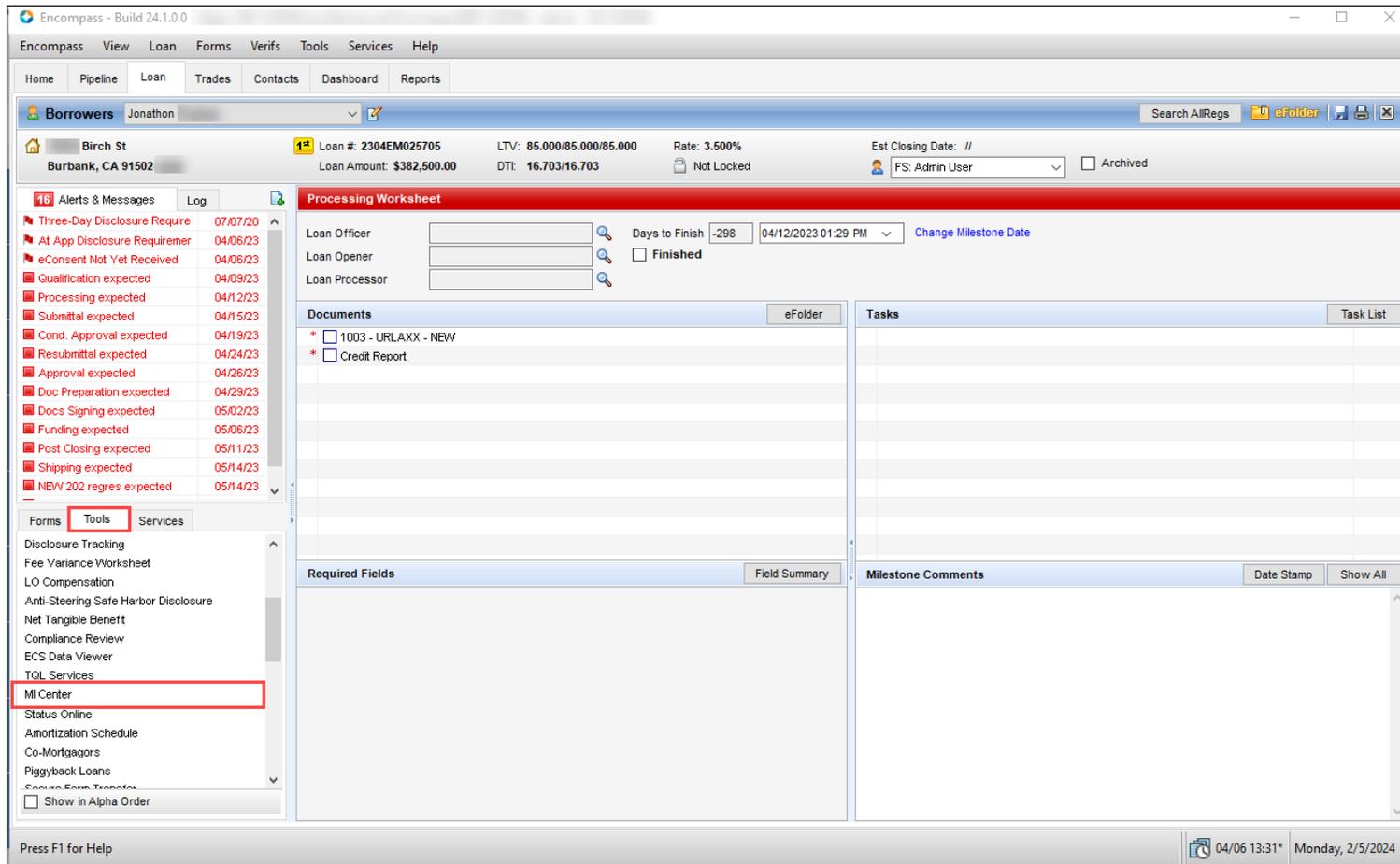
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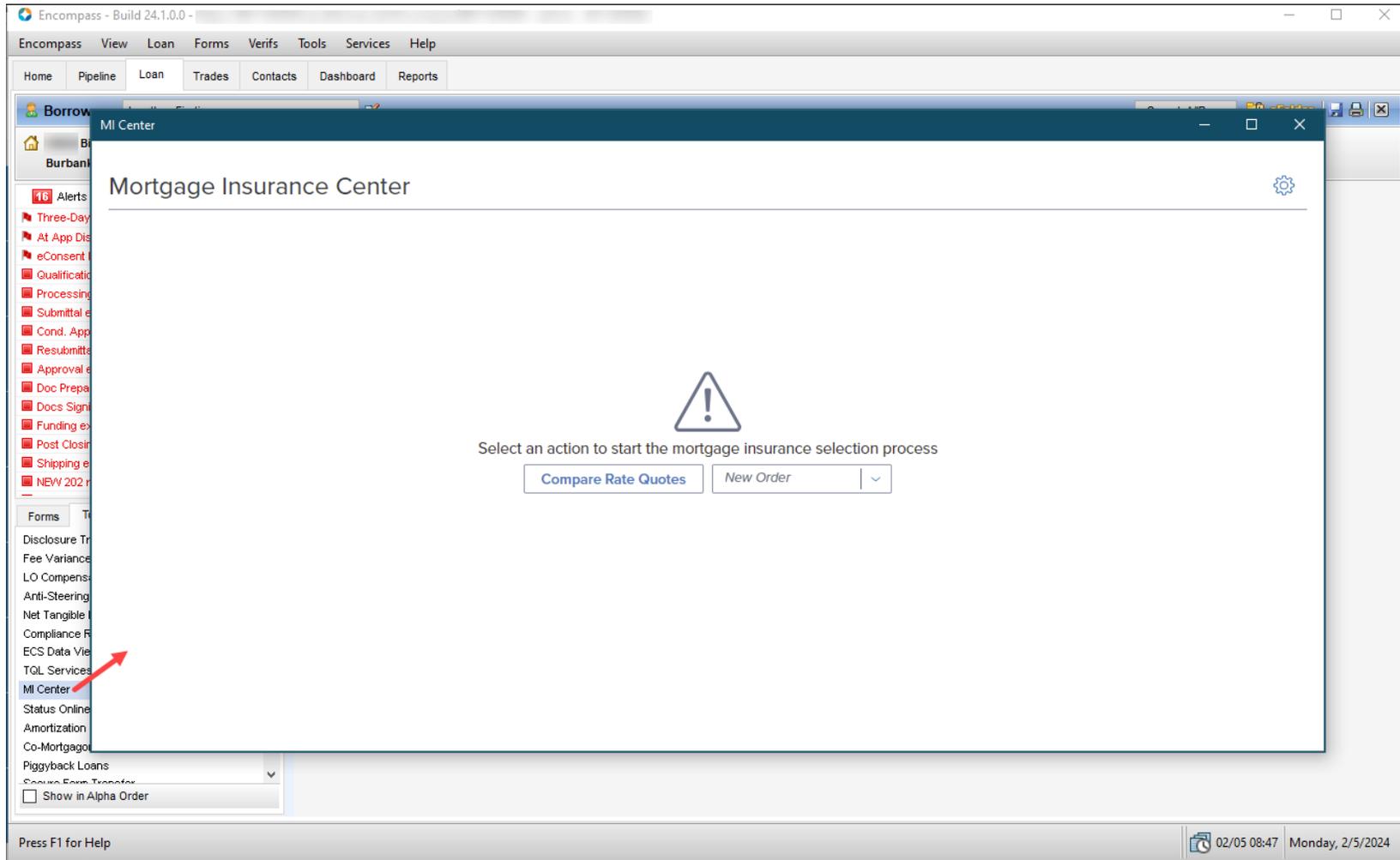
The MI Center in Encompass includes an enhanced integration with multiple MI Service partners for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers process improvements, and access to data and alerts. The following partners are supported on the MI Center: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



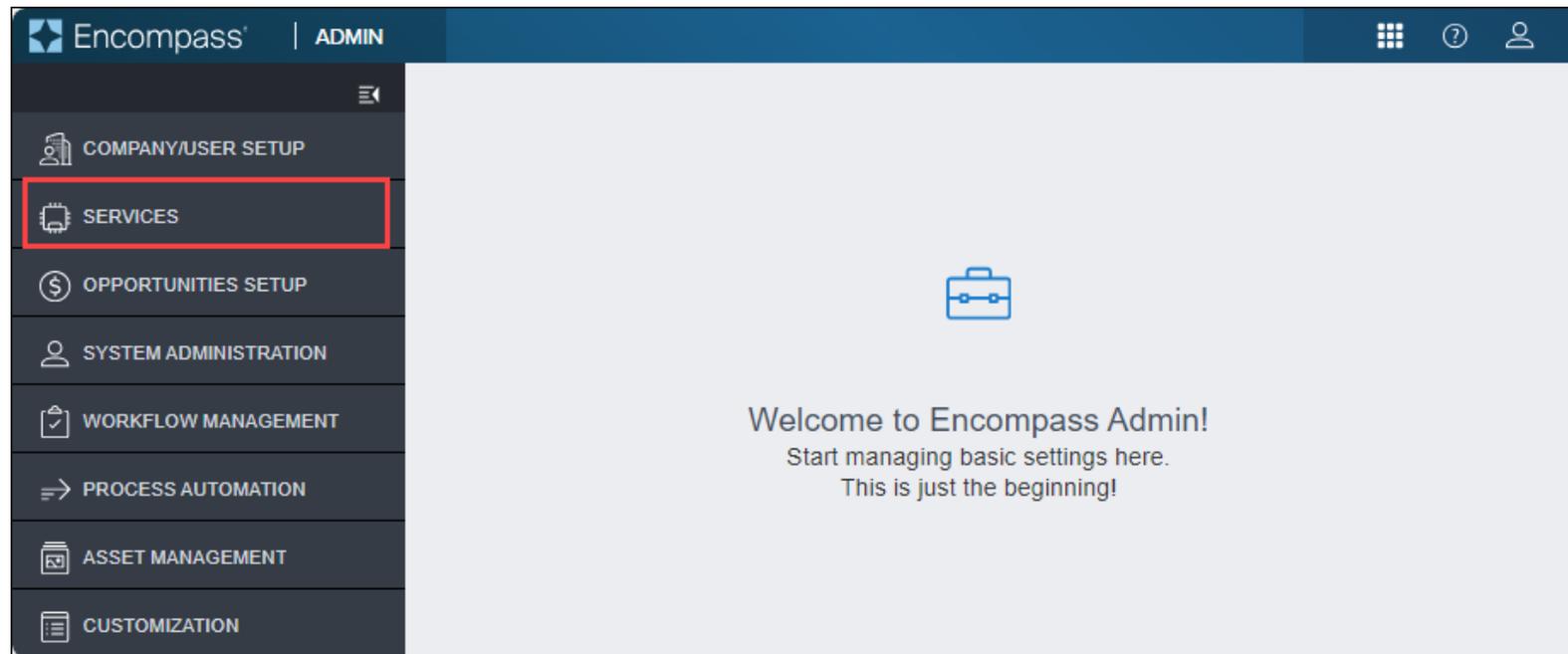
This document focuses on the Web Version of Encompass.

Settings and configuration

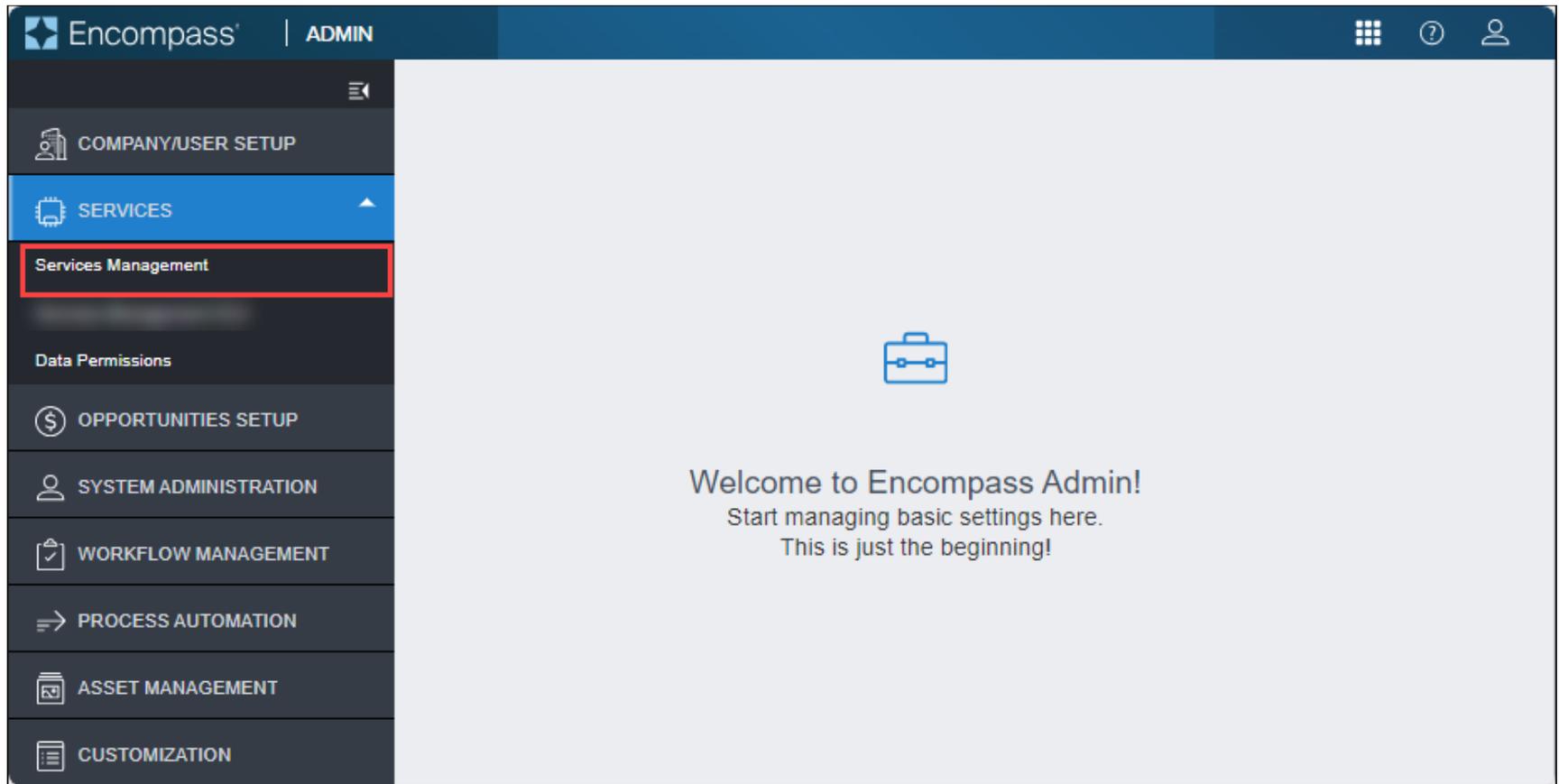
Use this section to configure MI Service in Encompass (Web) ADMIN settings.

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.

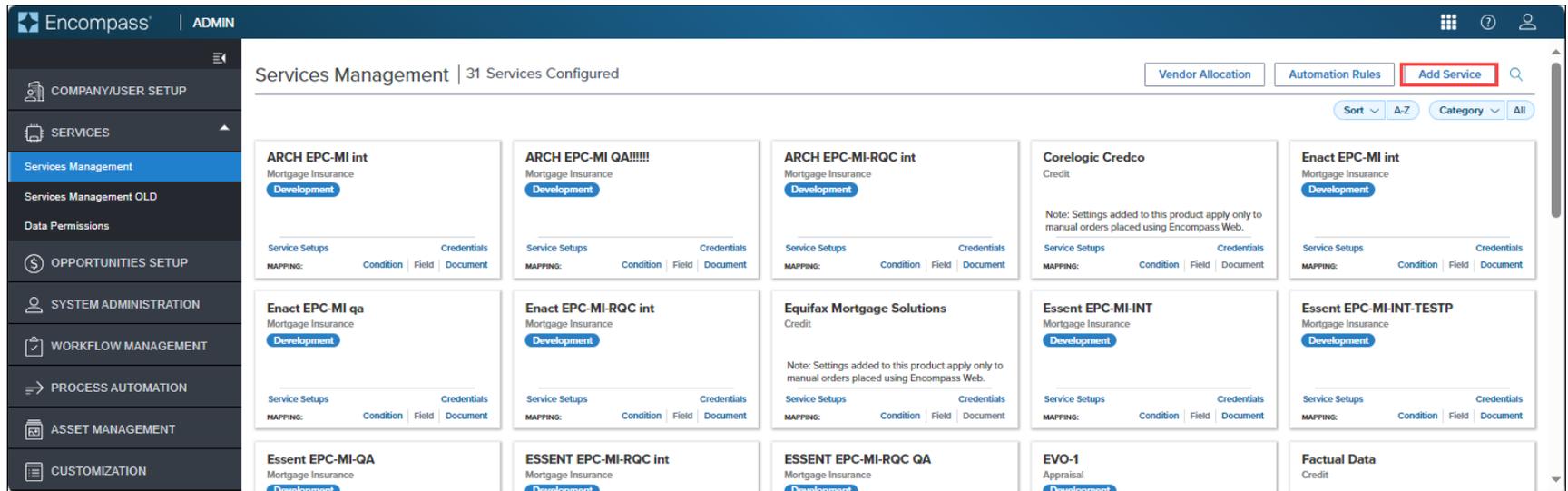
1. Log into Encompass as an admin and click the **SERVICES** menu.



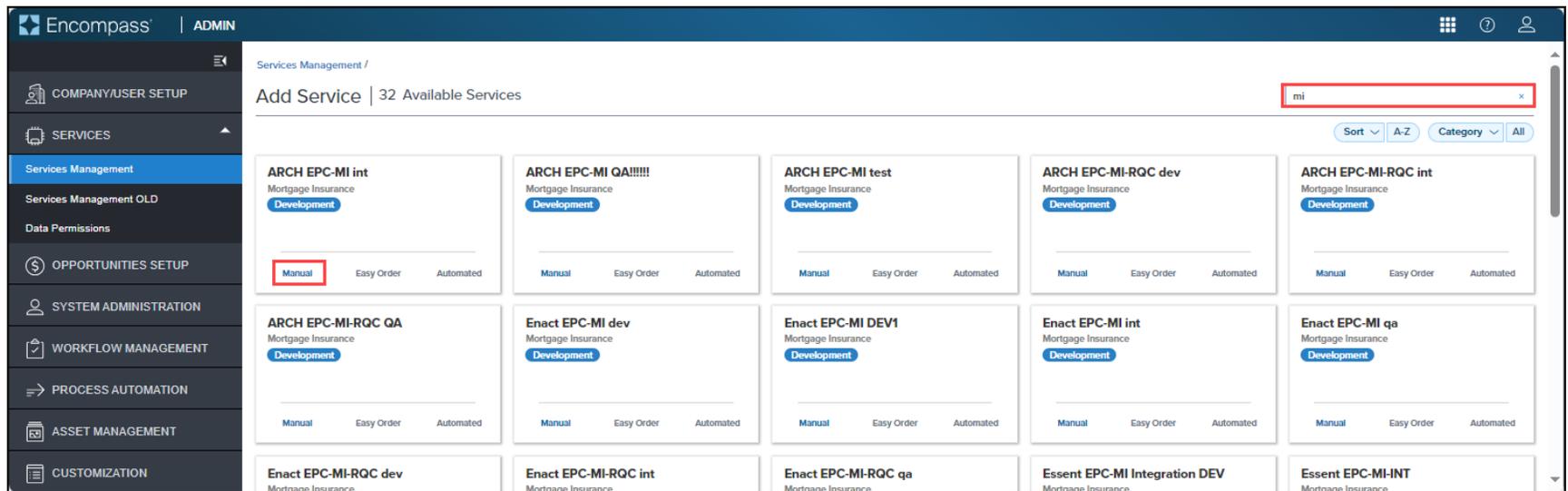
2. From the **SERVICES** drop-down menu, click **Services Management**.



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.

The screenshot displays the Encompass Services Management interface. The top navigation bar shows 'Encompass | ADMIN' and '31 Services Configured'. The left sidebar contains navigation options: COMPANY/USER SETUP, SERVICES (expanded), Services Management (selected), Services Management OLD, Data Permissions, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW MANAGEMENT, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area features a grid of service cards. Two cards are highlighted with red boxes: 'Enact EPC-MI-RQC int' (Mortgage Insurance) and 'ESSENT EPC-MI-RQC int' (Mortgage Insurance). Other visible cards include ARCH EPC-MI int, ARCH EPC-MI QA, ARCH EPC-MI-RQC int, Corelogic Credco, Enact EPC-MI int, Enact EPC-MI qa, Equifax Mortgage Solutions, Essent EPC-MI-INT, Essent EPC-MI-INT-TESTP, Essent EPC-MI-QA, EVO-1, and Factual Data. Each card includes a 'Development' status indicator and links for 'Service Setups', 'Condition', 'Field', and 'Document'.

- 5. Update information in the *Add Manual Setup* window and click the **Save** button.
For more information, see: [Add Service](#)

Encompass | ADMIN

Services Management / Add Service /

Add Manual Setup

Active OFF

Service Type: Mortgage Insurance Evaluation Level: Loan Level Provider: ARCH EPC-MI int

Service Setup Name: Service Setup Description:

Readiness Conditions ⓘ

Condition Editor Query Builder

Authorized Users ⓘ

ID	NAME	TYPE	ACTION
No Results Found.			

Total items: 0

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

The screenshot shows the Encompass ADMIN interface. The left sidebar contains navigation options: COMPANY/USER SETUP, SERVICES, Services Management (selected), Services Management OLD, Data Permissions, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW MANAGEMENT, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area is titled 'ARCH EPC-MI int Service Setups' and includes a 'Credentials' link in a red box. Below this is a 'Manual' section with an 'Add' button and a table of service setups.

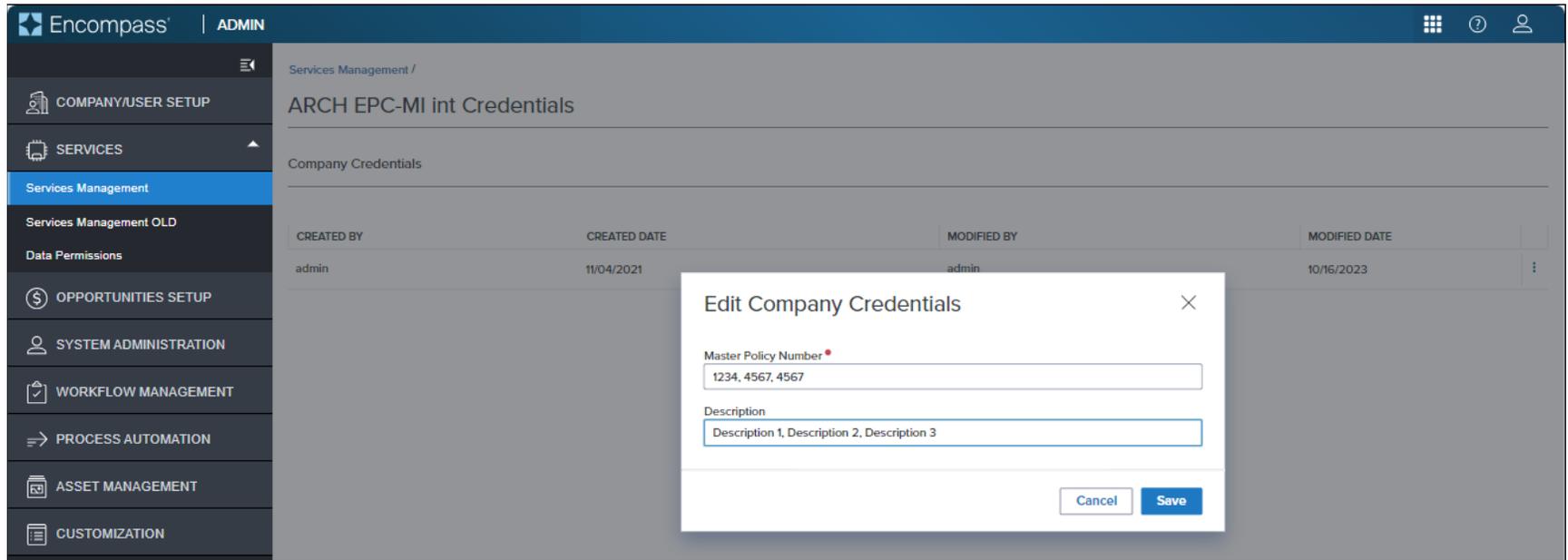
STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE		
<input type="checkbox"/> OFF	MI Guide	-	admin	10/26/2023	✓	⋮
<input checked="" type="checkbox"/> ON	ARCH EPC-MI int	-	admin	10/24/2023	✓	⋮

- 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.

The screenshot displays the Encompass Admin interface for Services Management. The left sidebar contains navigation options: COMPANY/USER SETUP, SERVICES, Services Management (selected), Services Management OLD, Data Permissions, OPPORTUNITIES SETUP, SYSTEM ADMINISTRATION, WORKFLOW MANAGEMENT, PROCESS AUTOMATION, ASSET MANAGEMENT, and CUSTOMIZATION. The main content area is titled 'Services Management | 31 Services Configured' and includes buttons for 'Vendor Allocation', 'Automation Rules', and 'Add Service'. A search bar and filters for 'Sort' (A-Z) and 'Category' (All) are also present. The services are organized into a grid of cards, each representing a different mortgage insurance or credit product. Each card includes a title, a category (e.g., Mortgage Insurance, Credit), a 'Development' status indicator, and a set of links for 'Service Setups', 'Condition', 'Field', 'Document', and 'Credentials'. The 'Credentials' link for the 'ARCH EPC-MI int' card is highlighted with a red box.

Service Name	Category	Status	Service Setups	Condition	Field	Document	Credentials
ARCH EPC-MI int	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
ARCH EPC-MI QA!!!!!!	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
ARCH EPC-MI-RQC int	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
Corelogic Credco	Credit		Service Setups	Condition	Field	Document	Credentials
Enact EPC-MI int	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
Enact EPC-MI qa	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
Enact EPC-MI-RQC int	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
Equifax Mortgage Solutions	Credit		Service Setups	Condition	Field	Document	Credentials
Essent EPC-MI-INT	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
Essent EPC-MI-INT-TESTP	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
Essent EPC-MI-QA	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
ESSENT EPC-MI-RQC int	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
ESSENT EPC-MI-RQC QA	Mortgage Insurance	Development	Service Setups	Condition	Field	Document	Credentials
EVO-1	Appraisal	Development	Service Setups	Condition	Field	Document	Credentials
Factual Data	Credit		Service Setups	Condition	Field	Document	Credentials

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

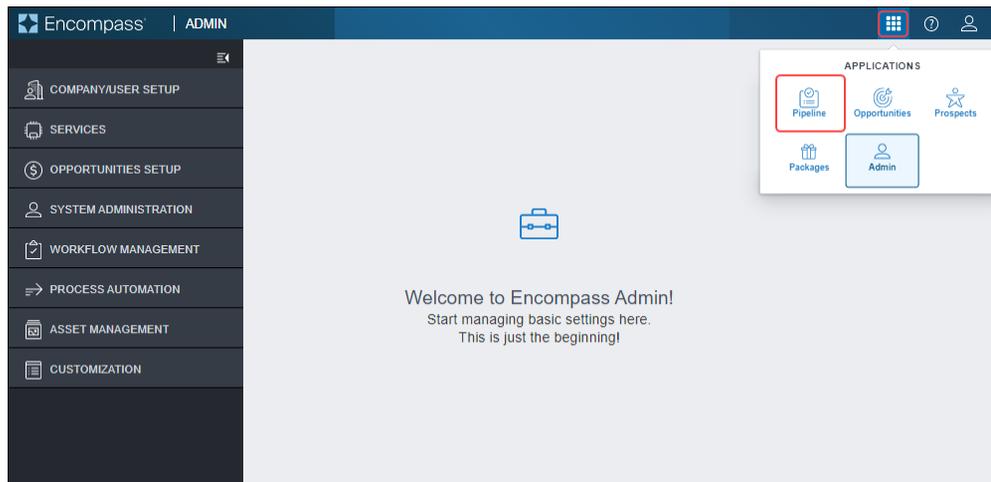
Once the Mortgage Insurance Service setting is configured by the Encompass administrator, users can manually place MI orders from the MI Center.

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

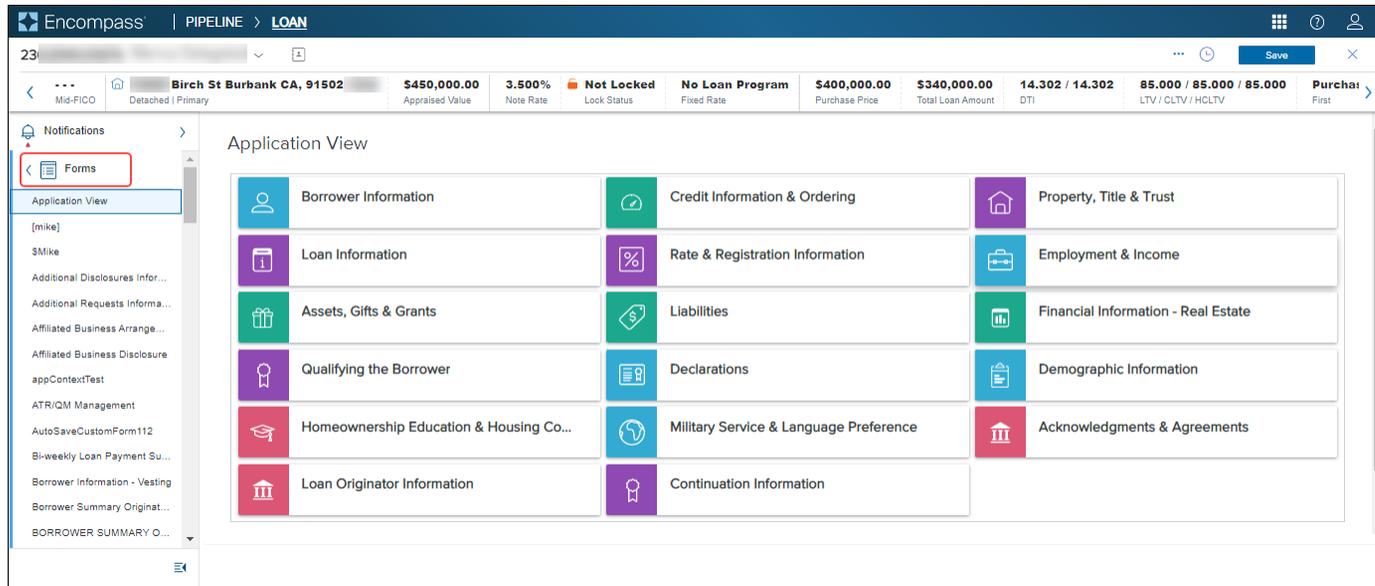
Use this feature to compare rate quotes from all MI Center-supported partners configured for the service. Rate Quotes are read-only with this release - you can view the rate quote, make a note of it, and include it in your MI certificate order. Ability to import rates will be available with a future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

1. Log into the Web Version of Encompass.
2. Click the **Applications** menu, and from the drop-down menu, click **Pipeline**.

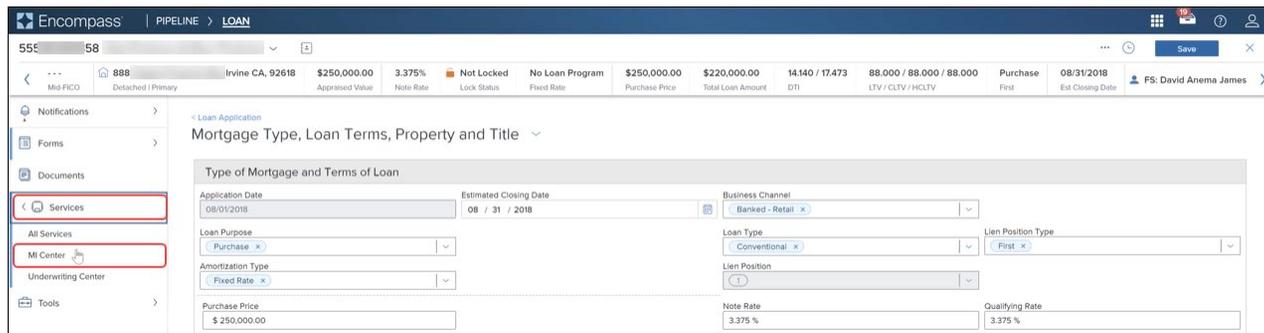


3. From the Pipeline, open the loan for which you want to place your MI order.

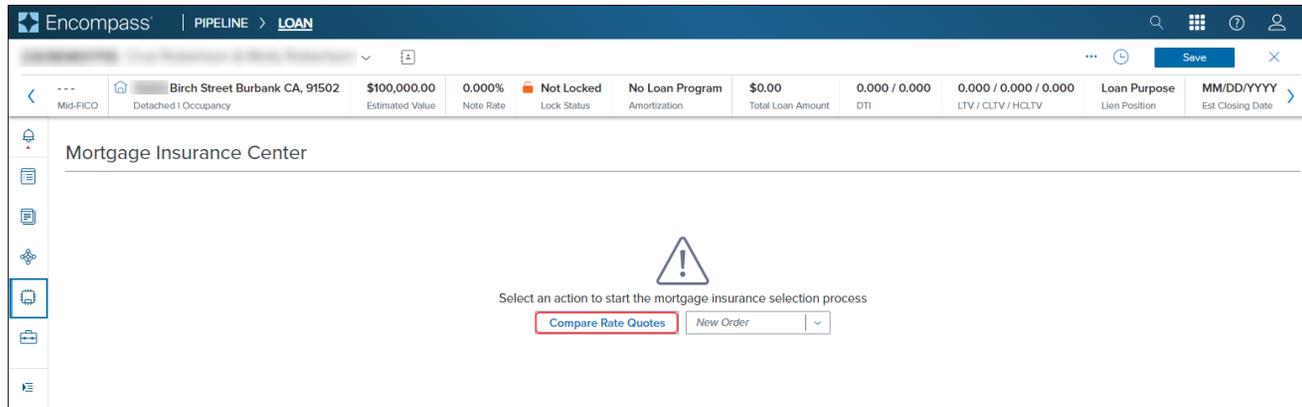
4. On the left navigation panel, click the **Forms** menu to collapse it.



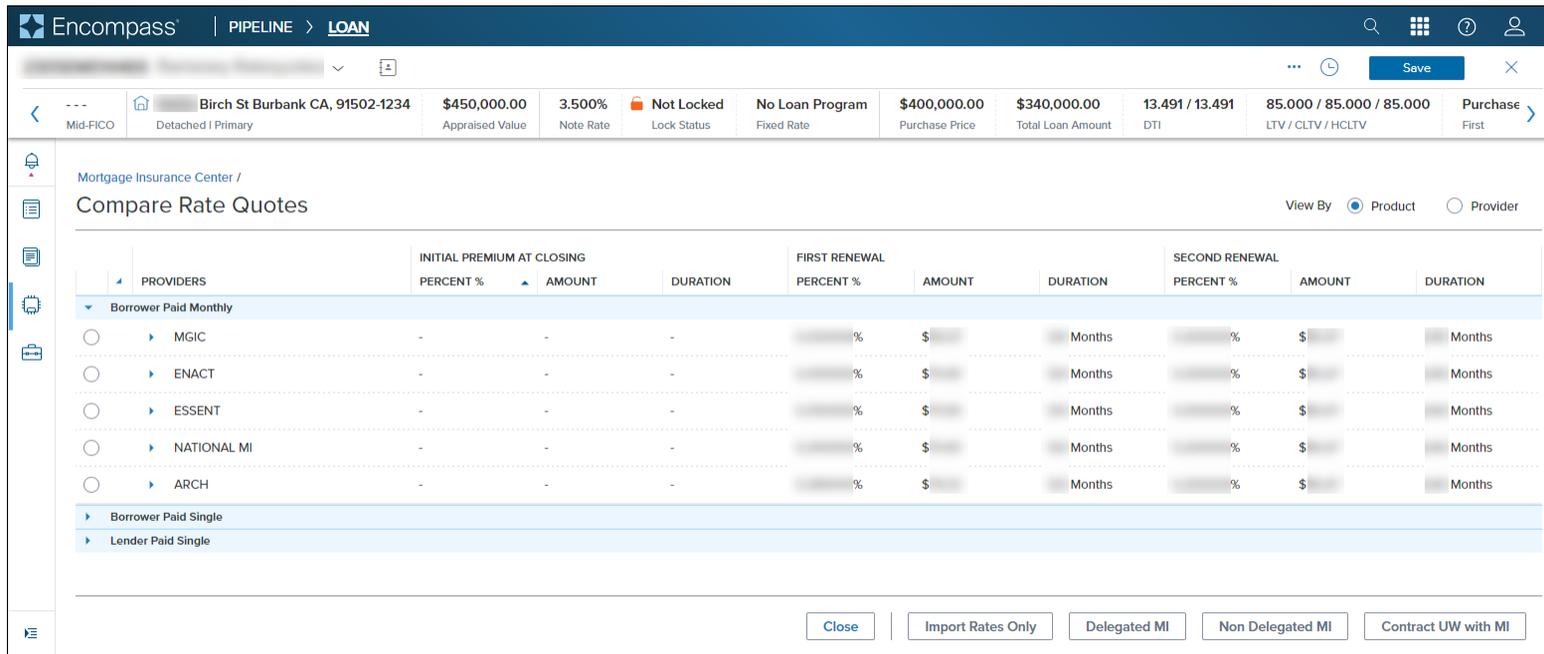
5. From the Services menu, click **MI Center**.



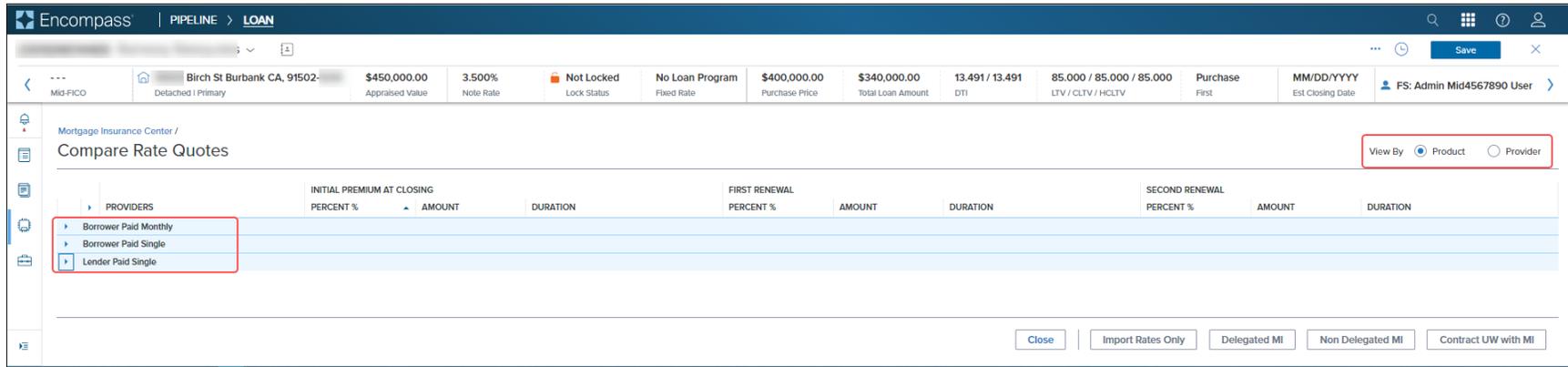
6. Click the **Compare Rate Quotes** button.



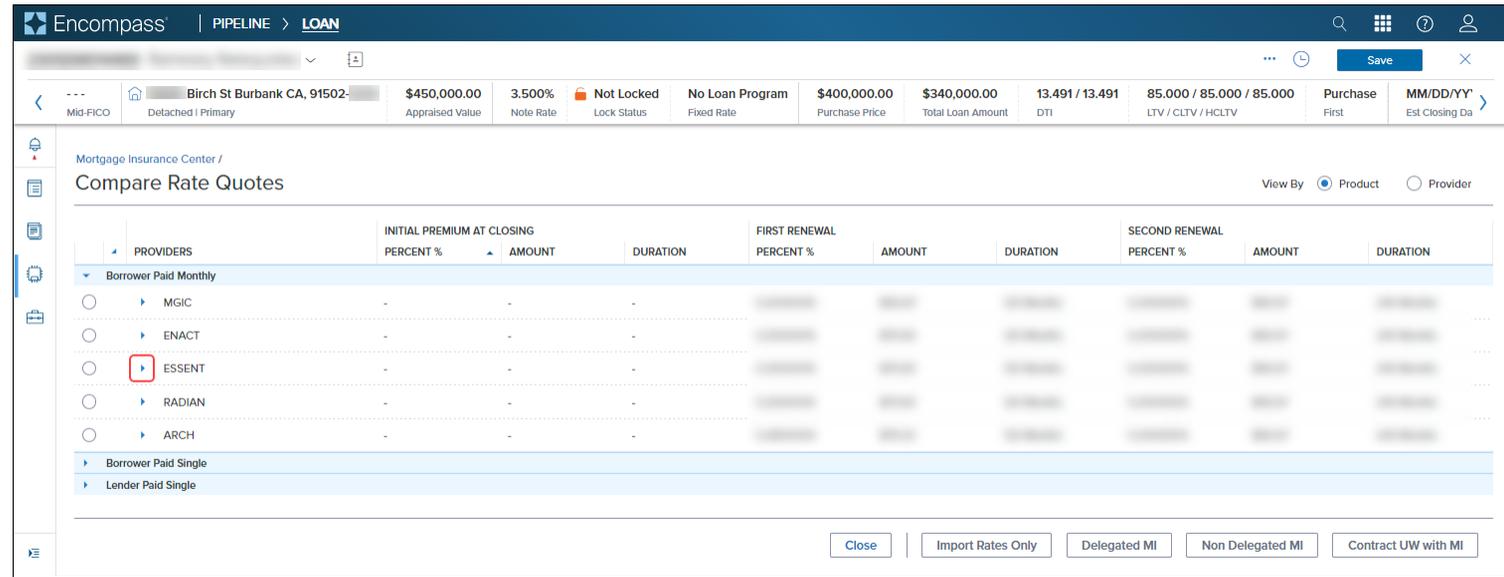
7. Review the data in the *Compare Rate Quotes* panel.



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.

Encompass | PIPELINE > LOAN

Save

Mid-FICO: Birch St Burbank CA, 91502 | Appraised Value: \$450,000.00 | Note Rate: 3.500% | Lock Status: Not Locked | Fixed Rate: No Loan Program | Purchase Price: \$400,000.00 | Total Loan Amount: \$340,000.00 | DTI: 13.491 / 13.491 | LTV / CLTV / HCLTV: 85.000 / 85.000 / 85.000 | Purchase First: MM/DD/YY | Est Closing Da: >

Mortgage Insurance Center / Compare Rate Quotes

View By: Product Provider

PROVIDERS	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly									
<input type="radio"/> MGIC	-	-	-	-	-	-	-	-	-
<input type="radio"/> ENACT	-	-	-	-	-	-	-	-	-
<input checked="" type="radio"/> ESSENT	-	-	-	-	-	-	-	-	-

Rate Quote Details

67 [Redacted] Rate Quote ID

Periodic Monthly Premium Payment Plan

67 [Redacted] BPMI Periodic Monthly, Constant, NotRefundable

Constant Renewal Option

- Premium at Closing

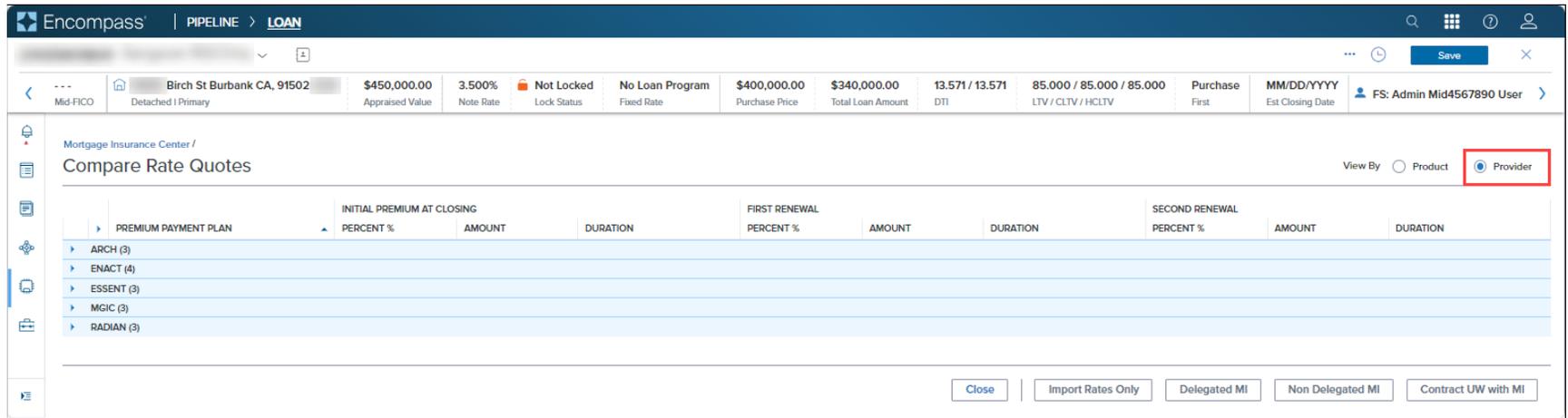
Borrower Paid By

Not Refundable Refund Option

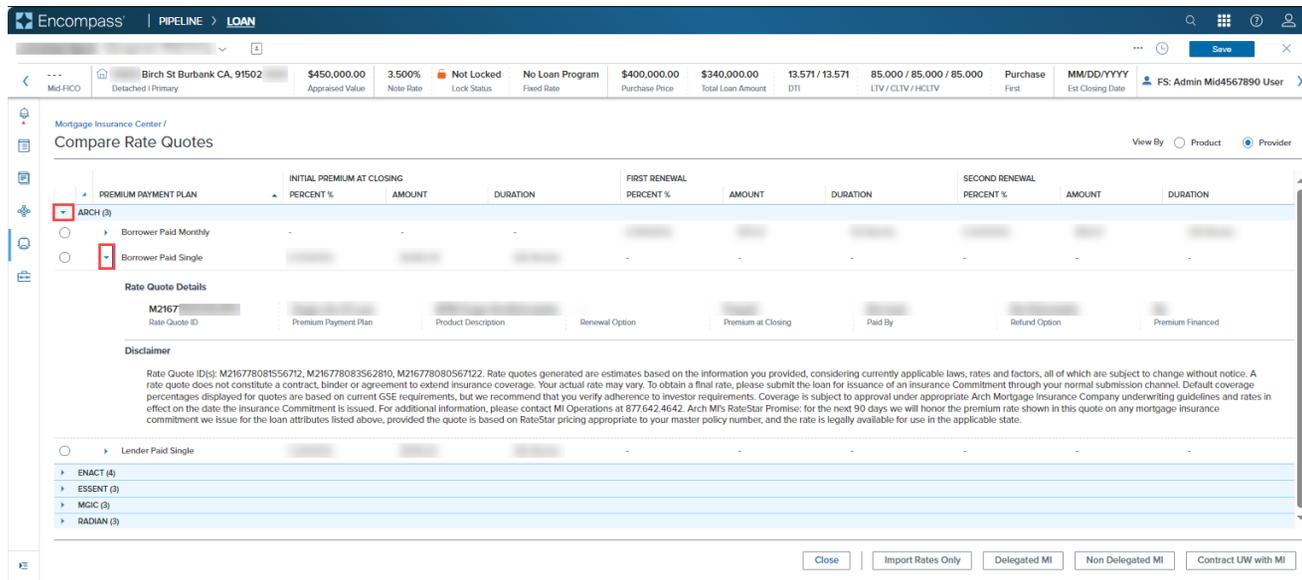
Disclaimer

Close | Import Rates Only | Delegated MI | Non Delegated MI | Contract UW with MI

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](#).

The screenshot displays the Encompass interface for the 'Compare Rate Quotes' page. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. Below this, a summary bar shows key loan details: Mid-FICO, Property (Birch St Burbank CA, 91502), Appraised Value (\$450,000.00), Note Rate (3.500%), Lock Status (Not Locked), No Loan Program, Purchase Price (\$400,000.00), Total Loan Amount (\$340,000.00), DTI (13.571 / 13.571), LTV / CLTV / HCLTV (85.000 / 85.000 / 85.000), Purchase First, and Est Closing Date (MM/DD/YYYY). The user is identified as 'FS: Admin Mid4567890 User'.

The main content area is titled 'Mortgage Insurance Center / Compare Rate Quotes'. It features a table with the following columns: PREMIUM PAYMENT PLAN, INITIAL PREMIUM AT CLOSING (PERCENT %, AMOUNT, DURATION), FIRST RENEWAL (PERCENT %, AMOUNT, DURATION), and SECOND RENEWAL (PERCENT %, AMOUNT, DURATION). The table lists several providers: ARCH (3), ENACT (4), ESSENT (3), MGIC (3), and RADIAN (3).

At the bottom of the page, there is a 'Close' button and four additional options: 'Import Rates Only', 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'. These four options are highlighted with a red border.

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

The screenshot displays the Encompass Mortgage Insurance Center interface. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. The header area contains various loan details: Mid-FICO, Property (Birch St Burbank CA, 91502), Appraised Value (\$450,000.00), Note Rate (3.500%), Lock Status (Not Locked), No Loan Program (Fixed Rate), Purchase Price (\$400,000.00), Total Loan Amount (\$340,000.00), DTI (13.571 / 13.571), LTV / CLTV / HCLTV (85.000 / 85.000 / 85.000), Purchase First, and Est Closing Date (MM/DD/YYYY). The user is identified as FS: Admin Mid456789.

The main content area is titled 'Mortgage Insurance Center / Compare Rate Quotes'. It features a table with columns for PROVIDERS, INITIAL PREMIUM AT CLOSING (PERCENT %, AMOUNT), DURATION, FIRST RENEWAL (PERCENT %, AMOUNT), DURATION, and SECOND RENEWAL (PERCENT %, AMOUNT), DURATION. The table lists several providers under 'Borrower Paid Monthly (5)': MGIC, ENACT, ESSENT (selected), RADIAN, and ARCH. All listed providers have a duration of 240 Months. Below this, there are sections for 'Borrower Paid Single (5)', 'Lender Paid Single (5)', and 'Split Premium 1% (1)'. At the bottom right, there are buttons for 'Close', 'Import Rates Only' (highlighted with a red box), 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI'.

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

Encompass | PIPELINE > LOAN

Save

Mid-FICO | Birch St Burbank CA, 91502- | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 14.302 / 14.302 | 85,000 / 85,000 / 85,000 | Purchase | MM/DD/YYYY | FS: Admin Mid45678

Mortgage Insurance Center: Order Summary

Rate Quote ID: [REDACTED] [OPEN QUOTE ORDER](#)

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

Status: Eligible ACTIVE ORDER

Type Rate Quote	Provider Essent	Order Date 08/30/2023 09:14 AM
Premium Payment Plan Periodic Monthly	Paid By Borrower	Refund Option Not Refundable
Renewal Option Declining	Product Description Borrower Paid Monthly	Premium Financed 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			FIRST RENEWAL			SECOND RENEWAL			DURATION	IMPORT
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT			
Borrower Paid Monthly	0.000000%	\$0.00	-	0.290000%	\$8217	12 Months	0.290000%	\$0.00	348 Months	<input checked="" type="checkbox"/> 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/DJ 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.

The screenshot displays the Encompass Mortgage Insurance Center interface. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. The header area contains various loan details: Mid-FICO, Detached / Primary, Birch St Burbank CA, 91502, Appraised Value \$450,000.00, Note Rate 3.500%, Not Locked, No Loan Program, Fixed Rate, Purchase Price \$400,000.00, Total Loan Amount \$340,000.00, DTI 13.571 / 13.571, LTV / CLTV / HCLTV 85.000 / 85.000 / 85.000, Purchase First, Est Closing Date MM/DD/YYYY, and user FS: Admin Mid4567890 User. The main content area is titled 'Compare Rate Quotes' and includes a 'View By' dropdown set to 'Product'. A table lists providers under 'Borrower Paid Monthly (4)'. The 'ARCH' provider is selected, indicated by a red box around its radio button. The table columns are: PROVIDERS, INITIAL PREMIUM AT CLOSING (PERCENT %, AMOUNT, DURATION), FIRST RENEWAL (PERCENT %, AMOUNT, DURATION), and SECOND RENEWAL (PERCENT %, AMOUNT, DURATION). At the bottom right, there are three buttons: 'Close', 'Import Rates Only', and 'Delegated MI', 'Non Delegated MI', and 'Contract UW with MI' (all three are highlighted with red boxes).

- 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.

Encompass | PIPELINE > LOAN

Mid-FICO | Birch St Burbank CA, 91502 | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 13.571 / 13.571 | 85.000 / 85.000 / 85.000 | Purchase First | MM/DD/YYYY | FS: Admin Mid4567890 User

MI Center / Arch MI: New Order

MASTER POLICY INFORMATION

Master Policy Number
DEL MPN | 236

ORDER TYPE

Request Type: Delegated MI | Rate Quote ID: M216

ORDER PARAMETERS

Premium Payment Plan: Deferred Monthly | Premium Paid By: Borrower Paid | Refund Option: Not Refundable

Renewal Option: Constant | Premium Financed: | Relocation Loan: | Non Traditional Credit:

Special Loan Program: Select | Approved MI Buydown Amount: [Field]

Housing Expense Ratio w/o MI: 571 | Debt to Income Ratio w/o MI: 571

MI COVERAGE

MI Coverage %: 12 | Affordable Housing Type: Select

AUS FINDINGS

AUS Service: Select | AUS Document Waiver:

ORIGINATOR INFORMATION

Originator Type: Lender / Retail

Cancel | Order

New MI order

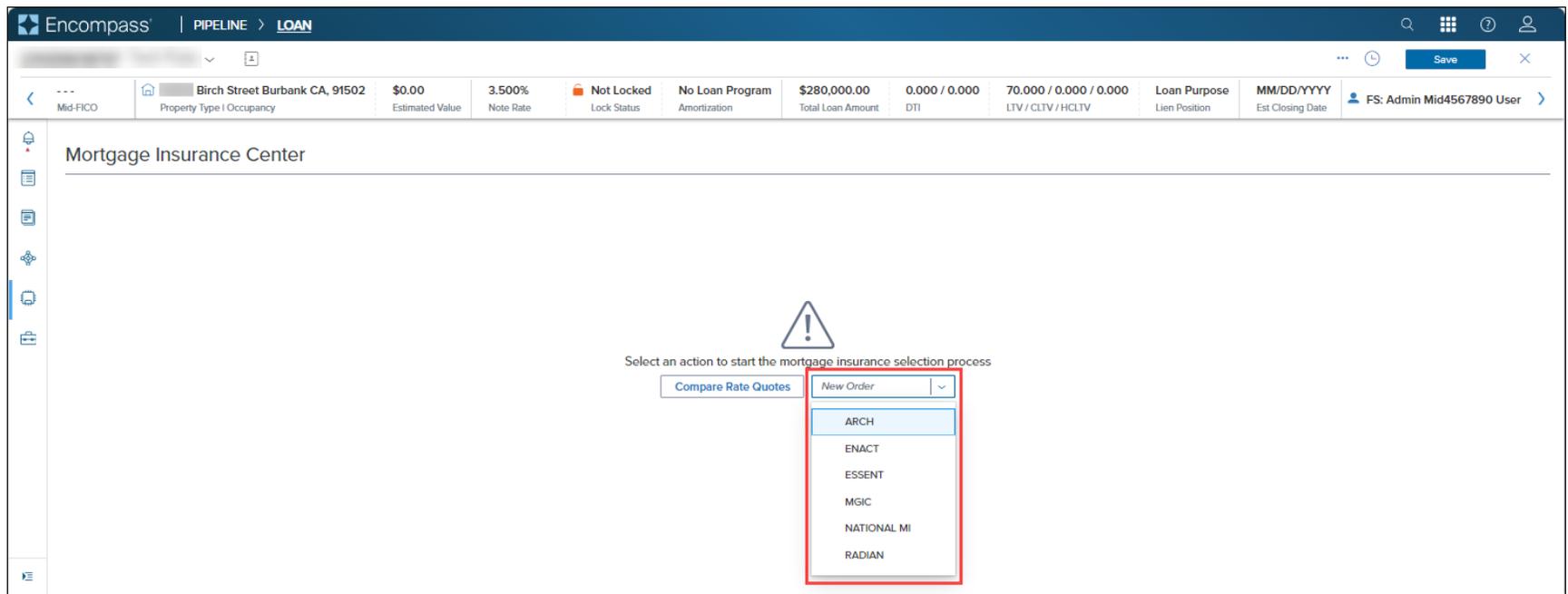
The following new order types are supported:

- 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**).

Encompass | PIPELINE > LOAN

Mid-FICO | Birch Street Burbank CA, 91502 | \$0.00 | 3.500% | Not Locked | No Loan Program | \$280,000.00 | 0.000 / 0.000 | 70.000 / 0.000 / 0.000 | Loan Purpose | MM/DD/YYYY | FS: Admin Mid4567890 User

State Fraud Disclosures Settings

MI Center / : New Order

MASTER POLICY INFORMATION

Master Policy Number: 059 | Branch ID: Test Branch 2 | 4321

ORDER TYPE

Request Type: Rate Quote-Pricing with Eligibility

ORDER PARAMETERS

Premium Payment Plan: Deferred Monthly | Split Premium Up Front Rate: | Premium Paid By: Borrower Paid | Refund Option: Not Refundable

Renewal Option: Declining / Amortizing | Premium Financed: | Relocation Loan:

Special Loan Program: | Special Pricing:

MI COVERAGE

MI Coverage %: 6 | Affordable Housing Type: Select | MI COVERAGE % DETAILS

AUS FINDINGS

AUS Service: Select | AUS Document Waiver:

ORIGINATOR INFORMATION

Originator Type: Lender / Retail

Cancel Order

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.

The screenshot shows the Encompass LOAN interface. At the top, there's a navigation bar with 'Encompass' and 'PIPELINE > LOAN'. Below this is a summary bar with various loan details: Mid-FICO, Property Type (Primary), Estimated Value (\$0.00), Note Rate (0.000%), Lock Status (Not Locked), Amortization (No Loan Program), Purchase Price (\$100,000.00), Total Loan Amount (\$75,000.00), DTI (0.000 / 0.000), LTV / CLTV / HCLTV (75.000 / 0.000 / 0.000), Purchase Lien Position, Est Closing Date (MM/DD/YYYY), and FS: A. The main content area is titled 'Mortgage Insurance Center: Order History' and includes a 'New Order' button. Underneath, there's a section for 'MI Orders' with a 'Group By' dropdown set to 'None'. A table lists the order history with columns for ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. One order is listed with an order date of 09/13/2023 01:10 PM, an order number of '-', a provider name of 'Essent', an order type of 'Delegated', an expiration date of '-', and a status of 'Error'.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 01:10 PM	-	Essent	Delegated	-	Error

Order History

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

The screenshot displays the Encompass interface for the Mortgage Insurance Center Order History. The top navigation bar includes the Encompass logo, a breadcrumb trail (PIPELINE > LOAN), and a search icon. Below the navigation bar, a summary row provides key loan details: Mid-FICO, Property Type (Primary), Estimated Value (\$0.00), Note Rate (0.000%), Lock Status (Not Locked), No Loan Program Amortization, Purchase Price (\$100,000.00), Total Loan Amount (\$75,000.00), DTI (0.000 / 0.000), LTV / CLTV / HCLTV (75.000 / 0.000 / 0.000), Purchase Lien Position, Est Closing Date (MM/DD/YYYY), and FS: A. The main content area is titled "Mortgage Insurance Center: Order History" and includes a "New Order" button. Below the title, there are filter options for "MI Orders" (Group By: None, Provider, Order Date, Order Type). A table lists the orders with columns: ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The first order is dated 09/13/2023 01:10 PM, has an order number of -, is provided by Essent, is of type Delegated, has an expiration date of -, and has a status of Error. A kebab menu is open for this order, showing three options: View Order Summary, Resubmit Order, and Check Status.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 01:10 PM	-	Essent	Delegated	-	Error

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

- **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.

The screenshot shows the Encompass interface for a loan pipeline. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below this, a summary bar displays loan details: Mid-FICO, Property Type 1 Occupancy, Birch Street Burbank CA, 91502, \$0.00 Estimated Value, 0.000% Note Rate, Not Locked Lock Status, No Loan Program Amortization, \$0.00 Total Loan Amount, 0.000 / 0.000 DTI, 0.000 / 0.000 / 0.000 LTV / CLTV / HCLTV, Loan Purpose, MM/DD/YYYY Est Closing Date, and FS: Admin Mid45678. A 'Save' button is visible in the top right.

The main content area is titled 'Mortgage Insurance Center: Order History'. A success message is displayed in a red-bordered box: 'Success Check Status Completed'. Below this, the 'MI Orders' section is shown with a 'Group By' dropdown set to 'None'. A table lists the order details:

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 11:50 AM	-	Essent	Delegated	-	Error

- Click the arrow to expand the panel...

This screenshot shows the same Encompass interface, but with the 'MI Orders' table expanded. The 'ORDER DATE' column for the first row is highlighted with a red box, and a red arrow points to it. The table now includes a 'New Order' button in the top right corner. The loan details in the summary bar have updated: \$100,000.00 Purchase Price, \$75,000.00 Total Loan Amount, 0.000 / 0.000 DTI, and 75.000 / 0.000 / 0.000 LTV / CLTV / HCLTV. The loan purpose is now 'Purchase'.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 01:10 PM	-	Essent	Delegated	-	Error

- ... and view details of the order

Encompass | PIPELINE > LOAN

Mid-FICO: **Birch Street Burbank CA, 91502** | Property Type: Primary | Estimated Value: **\$0.00** | Note Rate: **0.000%** | Lock Status: **Not Locked** | Amortization: **No Loan Program** | Purchase Price: **\$100,000.00** | Total Loan Amount: **\$75,000.00** | DTI: **0.000 / 0.000** | LTV / CLTV / HCLTV: **75.000 / 0.000 / 0.000** | Lien Position: **Purchase** | Est Closing Date: **MM/DD/YYYY** | FS: **A**

Mortgage Insurance Center: Order History New Order

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
09/13/2023 01:10 PM	-	Essent	Delegated	-	Error

Details

- DeferredMonthly** Premium Payment Plan
- Borrower** Paid By
- Not Refundable** Refund Option
- Declining** Renewal Option
- Deferred** Premium at Closing

[View Order Summary](#)

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

Encompass | PIPELINE > LOAN

Mid-FICO: **Birch St Burbank CA, 91502** | Property Type: Detached | Primary | Appraised Value: **\$450,000.00** | Note Rate: **3.500%** | Lock Status: **Not Locked** | Fixed Rate: **No Loan Program** | Purchase Price: **\$400,000.00** | Total Loan Amount: **\$340,000.00** | DTI: **13.747 / 13.747** | LTV / CLTV / HCLTV: **85.000 / 85.000 / 85.000** | Lien Position: **Purchase First** | Est Clk: **MM/**

Mortgage Insurance Center: Order History New Order

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
06/20/2023 08:27 AM	87883596	Arch	Delegated	-	Abort
06/14/2023 12:18 PM	2128762	Essent	Delegated	-	Approved

Details

- Split Premium** Premium Payment Plan
- Borrower** Paid By
- Not Refundable** Refund Option
- Constant** Renewal Option
- Split Premium** Product Description
- Prepaid** Premium at Closing

[View Order Summary](#)

05/19/2023 04:31 PM | Radian | Multi Quote | 08/17/2023 | Complete

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

The screenshot shows the 'Mortgage Insurance Center: Order History' page in the Encompass system. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below the navigation bar, there is a summary row with various loan details: Mid-FICO, Detached | Primary, Appraised Value (\$450,000.00), Note Rate (3.500%), Lock Status (Not Locked), Fixed Rate (No Loan Program), Purchase Price (\$400,000.00), Total Loan Amount (\$340,000.00), DTI (13.747 / 13.747), LTV / CLTV / HCLTV (85.000 / 85.000 / 85.000), Purchase First, and MM/T Est Clk. The main content area is titled 'Mortgage Insurance Center: Order History' and includes a 'New Order' button. Below this, there are 'MI Orders' with a 'Group By' section containing radio buttons for 'None', 'Provider', 'Order Date', and 'Order Type'. A table of orders is displayed with columns: ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The table contains three rows of data. A 'View Order Summary' button is highlighted in red in the bottom right corner of the table area.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
06/20/2023 08:27 AM	87883596	Arch	Delegated	-	Abort
06/14/2023 12:18 PM	2128762	Essent	Delegated	-	Approved
05/19/2023 04:31 PM	-	Radian	Multi Quote	08/17/2023	Complete

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.

The screenshot shows the 'Mortgage Insurance Center: Order History' page with the 'Group By' filter set to 'Provider'. The 'Group By' section has radio buttons for 'None', 'Provider', 'Order Date', and 'Order Type', with 'Provider' selected and highlighted in red. The table below shows a list of orders grouped by provider name: Arch (1), Enact (8), Essent (10), MGIC (1), National MI (7), and Radian (7). The table columns are: ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (1)					
Enact (8)					
Essent (10)					
MGIC (1)					
National MI (7)					
Radian (7)					

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

The screenshot shows the Encompass interface for a mortgage loan. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. Below this, a summary bar displays loan details: Birch St Burbank CA, 91502; Appraised Value \$450,000.00; Note Rate 3.500%; Lock Status Not Locked; Fixed Rate No Loan Program; Purchase Price \$400,000.00; Total Loan Amount \$340,000.00; DTI 13.491 / 13.491; LTV / CLTV / HCLTV 85.000 / 85.000 / 85.000; Purchase First; Est Closing Date MM/DD/YY. The main section is titled 'Mortgage Insurance Center: Order History' and includes a 'Compare Rate Quotes' button and a 'New Order' dropdown. Under 'MI Orders', there are radio buttons for 'Group By' (None, Provider, Order Date, Order Type). A table with columns: ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS is shown. A search dropdown menu is open over the 'ORDER TYPE' column, showing a search input field and a 'Multi Quote' checkbox.

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

The screenshot shows the same Encompass interface. The summary bar now shows DTI 13.747 / 13.747 and LTV / CLTV / HCLTV 85.000 / 85.000 / 85.000. The 'Mortgage Insurance Center: Order History' section has a 'New Order' dropdown. The 'MI Orders' section has radio buttons for 'Group By' (None, Provider, Order Date, Order Type). The table below shows a list of orders:

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
06/20/2023 08:27 AM	87883596	Arch	Delegated	-	Abort
06/14/2023 12:18 PM	2128762	Essent	Delegated	-	Approved
05/19/2023 04:31 PM	-	Radian	Multi Quote	08/17/2023	Complete
05/19/2023 04:31 PM	-	Enact	Multi Quote	-	Rate found

The 'ORDER DATE' for the second row (06/14/2023 12:18 PM) is highlighted with a red box and a green checkmark, indicating it is the active order.

View Order Summary

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

Encompass | PIPELINE > **LOAN**

Save

Mid-FICO | Birch St Burbank CA, 91502 | \$450,000.00 | 3.500% | Not Locked | No Loan Program | \$400,000.00 | \$340,000.00 | 14.478 / 14.478 | 85.000 / 85.000 / 85.000 | Purchase | MM/DD/YYYY | FS: A

Mortgage Insurance Center: Order Summary

New Order

Order #: 2045536

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

Order Status: Approved

Type	Provider	Order Date
Delegated	Essent	03/29/2023 02:49 PM
Premium Payment Plan	Premium at Closing	Paid By
Periodic Monthly	Deferred	Lender
Refund Option	Renewal Option	Certificate Expiration Date
Not Refundable	Constant	-

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On	-	-	-

Rates

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL			
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	
-	0.000000%	\$0.00	-	0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months	IMPORT

Essent Messages

DATE	MESSAGE
 No Messages	

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

The screenshot shows the Encompass software interface for a loan pipeline. The top navigation bar includes 'Encompass | PIPELINE > LOAN'. The main header area displays loan details: Birch St Burbank CA, 91502, Appraised Value \$450,000.00, Note Rate 3.500%, Lock Status Not Locked, No Loan Program, Purchase Price \$400,000.00, Total Loan Amount \$340,000.00, DTI 14.478 / 14.478, LTV / CLTV / HCLTV 85.000 / 85.000 / 85.000, Purchase First, Est Closing Date MM/DD/YYYY, and FS: A. The main content area is titled 'Mortgage Insurance Center: Order History' and shows a table of MI Orders. The table has columns for ORDER DATE, ORDER NUMBER, PROVIDER NAME, ORDER TYPE, EXPIRATION DATE, and STATUS. The order dated 03/29/2023 02:49 PM is highlighted with a red box.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
04/17/2023 09:57 AM	2045536	Essent	Delegated	-	Approved
04/17/2023 06:42 AM	2045536	Essent	Delegated	-	Approved
03/29/2023 02:49 PM	2045536	Essent	Delegated	-	Approved
03/17/2023 12:47 PM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 11:22 AM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 11:04 AM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 10:59 AM	-	Essent	Multi Quote	06/15/2023	Eligible

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

Mortgage Insurance Center: Order History

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (1)					
Enact (8)					
Essent (10)					
04/17/2023 09:57 AM	2045536	Essent	Delegated	-	Approved
04/17/2023 06:42 AM	2045536	Essent	Delegated	-	Approved
03/29/2023 02:49 PM	2045536	Essent	Delegated	-	Approved
Details					
Periodic Monthly Premium Payment Plan	Lender Paid By	Not Refundable Refund Option	Constant Renewal Option	Deferred Premium at Closing	View Order Summary
03/17/2023 12:47 PM	-	Essent	Multi Quote	06/15/2023	Eligible
03/17/2023 11:22 AM	-	Essent	Multi Quote	06/15/2023	Eligible

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

Encompass | PIPELINE > LOAN

Mid-FICO: **Birch St Burbank CA, 91502** | Appraised Value: **\$450,000.00** | Note Rate: **3.500%** | Lock Status: **Not Locked** | No Loan Program: **No Loan Program** | Purchase Price: **\$400,000.00** | Total Loan Amount: **\$340,000.00** | DTI: **14.302 / 14.302** | LTV / CLTV / HCLTV: **85.000 / 85.000 / 85.000** | Purchase: **Purchase** | Est Closing Date: **MM/DD/YYYY** | FS: **A**

Mortgage Insurance Center: Order History

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (12)					
Enact (11)					
Essent (16)					
05/24/2023 05:43 PM	2033812	Essent	Contract UW without MI	-	Suspended
05/01/2023 09:33 AM	-	Essent	Contract UW without MI	-	Error
04/17/2023 11:56 AM	2033812	Essent	Delegated	-	Approved
Details Periodic Monthly Premium Payment Plan Borrower Paid By Not Refundable Refund Option Declining Renewal Option Borrower Paid Monthly Product Description Deferred Premium at Closing					
04/17/2023 06:26 AM	2033812	Essent	Delegated	-	Approved

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

Encompass | PIPELINE > LOAN

Mid-FICO: **Birch St Burbank CA, 91502** | Appraised Value: **\$450,000.00** | Note Rate: **3.500%** | Lock Status: **Not Locked** | No Loan Program: **No Loan Program** | Purchase Price: **\$400,000.00** | Total Loan Amount: **\$340,000.00** | DTI: **14.302 / 14.302** | LTV / CLTV / HCLTV: **85.000 / 85.000 / 85.000** | Purchase: **Purchase** | Est Closing Date: **MM/DD/YYYY** | FS: **A**

Mortgage Insurance Center: Order History

MI Orders

Group By: None Provider Order Date Order Type

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
Arch (12)					
Enact (11)					
Essent (16)					
04/17/2023 11:56 AM	2033812	Essent	Delegated	-	Approved
04/17/2023 06:26 AM	2033812	Essent	Delegated	-	Approved
04/17/2023 06:10 AM	2033812	Essent	Delegated	-	Approved
04/16/2023 03:40 PM	2033812	Essent	Delegated	-	Approved
04/13/2023 10:27 AM	2033812	Essent	Delegated	-	Approved
03/29/2023 11:25 AM	-	Essent	Contract UW with MI	-	Error

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.

The screenshot displays the Encompass Mortgage Insurance Center Order Summary page. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. The header contains various loan metrics: Mid-FICO, Property (Birch St Burbank CA, 91502), Appraised Value (\$450,000.00), Note Rate (3.500%), Lock Status (Not Locked), Loan Program (No Loan Program), Fixed Rate, Purchase Price (\$400,000.00), Total Loan Amount (\$340,000.00), DTI (14.478 / 14.478), LTV/CLTV/HCLTV (85.000 / 85.000 / 85.000), Purchase First, and Est Closing Date (MM/DD/YYYY). The user is identified as FS: A.

The main section is titled 'Mortgage Insurance Center: Order Summary' with a 'New Order' button. Below this, the Order # is 2045536. There are three tabs: 'OVERVIEW' (highlighted with a red box), 'DOCUMENTS RECEIVED (1)', and 'DOCUMENT UPLOADED (0)'. The 'Overview' tab shows the 'Order Status: Approved' and 'Imported Rates'.

The 'Order Status: Approved' section includes the following details:

Type Delegated	Provider Essent	Order Date 03/29/2023 02:49 PM
Premium Payment Plan Periodic Monthly	Premium at Closing Deferred	Paid By Lender
Refund Option Not Refundable	Renewal Option Constant	Certificate Expiration Date -

The 'Imported Rates' section shows a table with columns: Percent %, Amount, and Duration.

Percent %	Amount	Duration
Initial Premium at Closing	-	-
First Renewal	-	-
Second Renewal	-	-
Rates Imported On	-	-

The 'Rates' section contains a detailed table:

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL			IMPORT
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	
-	0.000000%	\$0.00	-	0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months	IMPORT

The 'Essent Messages' section is currently empty, showing columns for DATE and MESSAGE. A warning icon and 'No Messages' text are displayed at the bottom of the page.

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:

The screenshot displays the Encompass interface for a Mortgage Insurance Center. At the top, there's a navigation bar with 'Encompass | PIPELINE > LOAN'. Below that, a summary bar shows loan details: 'John Mi', 'Birch St Burbank CA, 91502', '\$450,000.00' Appraised Value, '3.500%' Note Rate, 'Not Locked' Lock Status, 'No Loan Program' Fixed Rate, '\$400,000.00' Purchase Price, '\$340,000.00' Total Loan Amount, '13.491 / 13.491' DTI, '85.000 / 85.000 / 85.000' LTV / CLTV / HCLTV, 'Purchase' First, and 'MM/DD/YYYY' Est Closing Date. The user is identified as 'FS: Admin Mid4567890 User'.

The main section is titled 'Mortgage Insurance Center: Order Summary' with a 'New Order' button. Below this, the 'Order #: 2211041' is displayed. Two buttons, 'RESUBMIT ORDER' and 'CHECK STATUS', are highlighted with a red box. An 'MI Partner Logo' is highlighted with a black box.

The 'Order Status: Suspended' section is labeled 'ACTIVE ORDER' and contains the following details:

Type	Provider	Order Date
Delegated	Essent	10/02/2023 07:59 AM
Premium Payment Plan	Premium at Closing	Paid By
Periodic Monthly	Deferred	Borrower
Refund Option	Renewal Option	Product Description
Not Refundable	Declining	Borrower Paid Monthly
Certificate Expiration Date	Premium Financed	
-	No	

The 'Imported Rates' section includes a table with columns: Percent %, Amount, and Duration.

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On			
-			

- 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.

Mortgage Insurance Center: Order Summary

Rate Quote ID: [REDACTED]

OPEN QUOTE ORDER

MI Partner Logo

Status: Eligible ACTIVE ORDER

Type	Provider	Order Date
Rate Quote	Esent	06/20/2023 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 at 11:23 AM by Admin M14567890 User

Quotes

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL		
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION
Borrower Paid Monthly									

Disclaimer

Rate Quote ID: 6784545 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 LPTU 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 Esent underwriting guidelines and rates. In effect, rates may vary as a result of the application of state laws. Esent 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 Esent account representative or our EsentConnect department by telephone at 833.636.7446 (833.376.8464) or send an email to esentconnectsupport@esent.us.

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

The screenshot displays the 'Edit Order' page in the Encompass system. The top navigation bar includes 'Encompass', 'PIPELINE', and 'LOAN'. A summary bar at the top provides key loan metrics: Appraised Value (\$450,000.00), Note Rate (3.500%), Lock Status (Not Locked), Fixed Rate (No Loan Program), Purchase Price (\$400,000.00), Total Loan Amount (\$340,000.00), DTI (14.302 / 14.302), LTV / CLTV / HCLTV (85,000 / 85,000 / 85,000), Purchase First, and Est. Closing Date (MM/DD/YYYY). The user is identified as 'FS: Admin Mid45678'.

The main content area is titled 'Edit Order' and is divided into several sections:

- MASTER POLICY INFORMATION:** Shows Master Policy Number 05 and Branch ID Test Branch 2 | 4321.
- ORDER TYPE:** Shows Request Type 'Rate Quote-Pricing with Eligibility', Rate Quote ID, and Order Status 'Eligible'.
- RATES:** A table showing rates imported on 9/1/2023, 11:23:58 AM by Admin Mid4567890 User.

Initial Premium at Closing			First Renewal			Second Renewal		
Percent %	Amount	Duration	Percent %	Amount	Duration	Percent %	Amount	Duration
0.000000%	\$0.00	0 Months	0.290000%	\$82.17	12 Months	0.290000%	\$0.00	348 Months
- ORDER STATUS:** Includes a 'Show All Messages' link and 'Import MI Rates' and 'Cancel' buttons at the bottom right.

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

The screenshot displays the Encompass mortgage software interface. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. The loan ID is 2309EM017716, and the user is John Mi. A summary row contains key loan details: 10655 Birch St Burbank CA, 91502-1234; Appraised Value of \$450,000.00; Note Rate of 3.500%; Lock Status of Not Locked; No Loan Program; Purchase Price of \$400,000.00; Total Loan Amount of \$340,000.00; DTI of 13.491 / 13.491; LTV / CLTV / HCLTV of 85.000 / 85.000 / 85.000; Purchase First; and Est Closing Date of MM/DD/YYYY. The user is identified as FS: Admin Mid4567890 User.

The main content area is titled 'Mortgage Insurance Center: Order Summary' for Order #: 2211041. A success notification in the top right corner states 'Success Check Status Completed'. Below this, there are buttons for 'RESUBMIT ORDER' and 'CHECK STATUS', and an 'MI Partner Logo' placeholder.

The 'Order Status: Suspended' panel is labeled 'ACTIVE ORDER' and contains the following details:

Type	Provider	Order Date
Delegated	[Redacted]	10/02/2023 07:59 AM
Premium Payment Plan	Premium at Closing	Paid By
Periodic Monthly	Deferred	Borrower
Refund Option	Renewal Option	Product Description
Not Refundable	Declining	Borrower Paid Monthly
Certificate Expiration Date	Premium Financed	
-	No	

The 'Imported Rates' panel shows a table with columns for Percent %, Amount, and Duration. The data rows are:

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On			
-			

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.

The screenshot displays the Encompass software interface for a Mortgage Insurance Center Order Summary. The top navigation bar shows 'Encompass | PIPELINE > LOAN'. The header section contains loan details: 'Birch St Burbank CA, 91502', '\$450,000.00' (Appraised Value), '3.500%' (Note Rate), 'Not Locked' (Lock Status), 'No Loan Program' (Fixed Rate), '\$400,000.00' (Purchase Price), '\$340,000.00' (Total Loan Amount), '13.491 / 13.491' (DTI), '85.000 / 85.000 / 85.000' (LTV / CLTV / HCLTV), 'Purchase' (First), and 'MM/DD/YYYY' (Est Closing Date). The user is identified as 'FS: Admin Mid4567890 User'.

The main content area is titled 'Mortgage Insurance Center: Order Summary' and shows 'Order #: 2211041'. There are buttons for 'RESUBMIT ORDER', 'CHECK STATUS', and 'Order Event Log'. A red box highlights the sort controls (up, down, and close arrows) in the 'Order Event Log' panel. The 'MI Partner Logo' is also visible.

The 'Order Status' section shows 'Suspended' with an 'ACTIVE ORDER' tag. The 'Imported Rates' table is as follows:

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

The 'Order Event Log' panel on the right shows the following events:

- Fulfilled:** Order fulfilled. Date-Time: 10/26/2023 07:59:12 PM. Activity By: admin.
- Response Received:** Order response received from partner with partner status as 'Suspended'. Date-Time: 10/26/2023 07:59:05 PM. Activity By: admin.
- Event Received:** Order message received: 'Partner Comments' comments: '...more'. Date-Time: 10/26/2023 07:59:03 PM. Activity By: Essent.

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

Encompass | PIPELINE > LOAN

Mid-FICO | Detached | Primary | Birch St Burbank CA, 91502 | \$450,000.00 Appraised Value | 3.500% Note Rate | Not Locked Lock Status | No Loan Program Fixed Rate | \$400,000.00 Purchase Price | \$340,000.00 Total Loan Amount | 14.478 / 14.478 DTI | 85.000 / 85.000 / 85.000 LTV / CLTV / HCLTV | Purchase First | MM/DD/YYYY Est Closing Date | FS: A

Mortgage Insurance Center: Order Summary

Order #: 2045536

OVERVIEW DOCUMENTS RECEIVED (1) DOCUMENT UPLOADS (0)

Order Status: Approved

Type	Provider	Order Date
Delegated		03/29/2023 02:49 PM
Premium Payment Plan	Premium at Closing	Paid By
Periodic Monthly	Deferred	Lender
Refund Option	Renewal Option	Certificate Expiration Date
Not Refundable	Constant	-

Imported Rates

	Percent %	Amount	Duration
Initial Premium at Closing	-	-	-
First Renewal	-	-	-
Second Renewal	-	-	-
Rates Imported On	-	-	-

Rates

PRODUCT	INITIAL PREMIUM AT CLOSING			FIRST RENEWAL			SECOND RENEWAL			IMPORT
	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	PERCENT %	AMOUNT	DURATION	
-	0.000000%	\$0.00	-	0.360000%	\$102.00	120 Months	0.200012%	\$56.67	240 Months	IMPORT

Essent Messages

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

Encompass | PIPELINE > LOAN

Mid-FICO | Detached | Primary | **Birch St Burbank CA, 91502** | **\$450,000.00** Appraised Value | **3.500%** Note Rate | **Not Locked** Lock Status | **No Loan Program** Fixed Rate | **\$400,000.00** Purchase Price | **\$340,000.00** Total Loan Amount | **14.478 / 14.478** DTI | **85.000 / 85.000 / 85.000** LTV / CLTV / HCLTV | **Purchase** First | **MM/DD/YYYY** Est Closing Date | **FS: A**

Mortgage Insurance Center: Order Summary

Order #: 2045536

Document Name: CertPDF.Pdf

MI Service Provider Logo

Commitment and Certificate Number
Lender Loan Number:
Master Policy Number:

COMMITMENT AND CERTIFICATE OF INSURANCE

date the Loan is Closed or such other date as mutually agreed to by you and the Company provided the Loan is Closed prior to the expiration of the Commitment. The Company reserves the right to rescind the Commitment and Certificate of Insurance if the loan is ineligible for coverage based upon the terms of the Master Policy and the Company's published underwriting guidelines. Capitalized terms in this form shall be given the meaning as ascribed to them in the Master Policy.

INSURED'S INFORMATION		BORROWER(S) NAME AND PROPERTY INFORMATION	
Master Policy Name	ICE MORTGAGE TECHNOLOGY - EPC	BIRCH ST, BURBANK, CA 91502	
Master Policy Address	4420 PLEASANTON PLEASANTON, CA 94588		

INSURANCE INFORMATION		Submission Type	
Commitment Date	03/29/2023	Delegated	
Commitment Expiration Date	07/29/2023	Coverage Percentage	
Premium Plan Type	LENDER PAID RATES	Renewal Premiums	
Premium Refundability	Non-Refundable	Premium Payment Plan	

PREMIUM RATE INFORMATION		
Months	Premium Rate	Premium Amount
Months 1-12	0.36%	\$ 102.00

- 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](#).

The screenshot shows the Encompass Loan Pipeline interface. At the top, the breadcrumb navigation reads "PIPELINE > LOAN". Below this, a summary bar displays key loan metrics: Appraised Value (\$450,000.00), Note Rate (3.500%), Lock Status (Not Locked), No Loan Program, Purchase Price (\$400,000.00), Total Loan Amount (\$340,000.00), DTI (14.478 / 14.478), LTV / CLTV / HCLTV (85.000 / 85.000 / 85.000), Purchase First, and Est Closing Date (MM/DD/YYYY). The user's initials "FS: A" are visible in the top right.

The main content area is titled "Mortgage Insurance Center: Order Summary" with a dropdown menu. The dropdown menu is open, showing "Active Order" and "Order History" (highlighted with a red box). Below the title, the order number "Order #: 2045536" is displayed. The page has three tabs: "OVERVIEW", "DOCUMENTS RECEIVED (1)", and "DOCUMENT UPLOADS (0)".

The "DOCUMENTS RECEIVED (1)" tab is active, showing a document viewer for "CertPDF.Pdf". The document content includes:

- MI Service Provider Logo (highlighted with a purple box)
- Commitment and Certificate Number: [REDACTED]
- Lender Loan Number: [REDACTED]
- Master Policy Number: [REDACTED]
- COMMITMENT AND CERTIFICATE OF INSURANCE
- Text: "date the Loan is Closed or such other date as mutually agreed to by you and the Company provided the Loan is Closed prior to the expiration of the Commitment. The Company reserves the right to rescind the Commitment and Certificate of Insurance if the loan is ineligible for coverage based upon the terms of the Master Policy and the Company's published underwriting guidelines. Capitalized terms in this form shall be given the meaning as ascribed to them in the Master Policy."

The document also contains several tables of information:

INSURED'S INFORMATION		BORROWER(S) NAME AND PROPERTY INFORMATION	
Master Policy Name	ICE MORTGAGE TECHNOLOGY - EPC	DAVID DELEGATED	
Master Policy Address	4420 PLEASANTON PLEASANTON, CA 94588	10655 BIRCH ST, BURBANK, CA 91502	

INSURANCE INFORMATION		Submission Type	
Commitment Date	03/29/2023	Delegated	
Commitment Expiration Date	07/29/2023	Coverage Percentage	
Premium Plan Type	LENDER PAID RATES	Renewal Premiums	
Premium Refundability	Non-Refundable	Premium Payment Plan	

PREMIUM RATE INFORMATION	
Premium Rate	Premium Amount

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

The screenshot displays the Encompass Mortgage Insurance Center Order Summary page for Order # 2176545. The page includes a navigation bar with 'Encompass' and 'PIPELINE > LOAN'. A summary bar at the top shows key details: Birch St Burbank CA, 91501; Appraised Value: \$450,000.00; Note Rate: 3.500%; Lock Status: Not Locked; Fixed Rate: No Loan Program; Purchase Price: \$400,000.00; Total Loan Amount: \$340,000.00; DTI: 14.078 / 14.078; LTV / CLTV / HCLTV: 85.000 / 85.000 / 85.000; Purchase First; Est Closing Date: MM/DD/YYYY; User: FS: Admin Mid4567890 User.

The main content area is titled 'Mortgage Insurance Center: Order Summary' and includes a dropdown menu with options for 'Active Order' (highlighted with a red box) and 'Order History'. Below this, the 'Order Status: Approved' panel is shown with a green 'ACTIVE ORDER' tag (highlighted with a red box). The panel details include:

- Type: Delegated
- Provider: [Redacted]
- Order Date: 08/04/2023 10:10 AM
- Premium Payment Plan: Periodic Monthly
- Premium at Closing: Deferred
- Paid By: Borrower
- Refund Option: Not Refundable
- Renewal Option: Declining
- Product Description: Borrower Paid Monthly

The 'Imported Rates' section shows the following data:

	Percent %	Amount	Duration
Initial Premium at Closing	0.000000%	\$0.00	0 Months
First Renewal	0.290012%	\$82.17	12 Months
Second Renewal	0.290012%	\$0.00	348 Months

Below the rates table, there is a summary table with columns for Product, Initial Premium at Closing (Percent %, Amount), Duration, First Renewal (Percent %, Amount, Duration), and Second Renewal (Percent %, Amount, Duration). The data row shows: Borrower Paid Monthly, 0.000000%, \$0.00, -, 0.290012%, \$82.17, 12 Months, 0.290012%, \$0.00, 348 Months. An 'IMPORT' button is visible at the end of the row.

The 'Partner Messages' section shows a message dated 08/04/2023 10:10 AM with the text: 'Approved. Thanks for doing business with Essent!'

- Active order is indicated by a green check mark

The screenshot displays the Encompass software interface for a loan. The top navigation bar shows 'Encompass' and 'PIPELINE > LOAN'. Below this, a summary bar contains various loan details: 'Mid FICO', 'Birch St Burbank CA, 91502', '\$450,000.00' (Appraised Value), '3.500%' (Note Rate), 'Not Locked' (Lock Status), 'No Loan Program' (Fixed Rate), '\$400,000.00' (Purchase Price), '\$340,000.00' (Total Loan Amount), '14.078 / 14.078' (DTI), '85.000 / 85.000 / 85.000' (LTV / CLTV / HCLTV), 'Purchase' (Fest), and 'MM/DD/YYYY' (Est. Closing Date). The user is identified as 'FS: Admin Mid4567890 User'. Below the summary bar, the 'Mortgage Insurance Center: Order History' section is visible, featuring a 'New Order' button. Underneath, the 'MI Orders' section has a 'Group By' dropdown set to 'None' and radio buttons for 'None', 'Provider', 'Order Date', and 'Order Type'. A table lists the order history with columns for 'ORDER DATE', 'ORDER NUMBER', 'PROVIDER NAME', 'ORDER TYPE', 'EXPIRATION DATE', and 'STATUS'. One order is listed with a date of '08/04/2023 10:10 AM', order number '2176545', and status 'Approved'. A green checkmark icon is present in the first column of this row, indicating it is the active order.

ORDER DATE	ORDER NUMBER	PROVIDER NAME	ORDER TYPE	EXPIRATION DATE	STATUS
08/04/2023 10:10 AM	2176545		Delegated	-	Approved

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

The screenshot displays the Encompass 'New Order' page. At the top, a navigation bar shows 'Encompass | PIPELINE > LOAN'. Below this, a summary bar contains key loan metrics: 779 Mid-FICO, Birch St Burbank CA, 91502, \$200,000.00 Appraised Value, 4.000% Note Rate, Not Locked Lock Status, FHA Fixed Rate Fixed Rate, \$200,000.00 Purchase Price, \$194,000.00 Total Loan Amount, 23.524 / 23.524 DTI, 97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV, Purchase First, MM/DD/YYYY Est Closing Date, and FS: Admin User. The main content area is titled 'New Order' and includes a warning: 'Warning - Please attach documents when submitting Non Delegated order'. Below the warning is the 'MASTER POLICY INFORMATION' section with fields for Master Policy Number (10599999930) and Branch ID (B2 | Branch2). The 'ORDER TYPE' section shows 'Request Type' set to 'Non Delegated' and an empty 'Rate Quote ID' field. The 'ORDER PARAMETERS' section contains several dropdown menus: 'Premium Payment Plan' (Deferred Monthly), 'Split Premium Up Front Rate', 'Premium Paid By' (Borrower Paid), and 'Refund Option' (Not Refundable). There are also checkboxes for 'Premium Financed' and 'Relocation Loan', and a 'Special Pricing' field. The 'MI COVERAGE' section shows 'MI Coverage %' set to 35 and 'Affordable Housing Type' set to 'Select'. At the bottom, there are sections for 'AUS FINDINGS' and 'ORIGINATOR INFORMATION'. A red box highlights the 'Attach Documents' button in the top right corner of the form area. At the bottom right, there are 'Cancel' and 'Order' buttons.

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

The screenshot displays the Encompass interface for a mortgage order summary. At the top, a header bar shows the Encompass logo and navigation options like 'PIPELINE' and 'LOAN'. Below this, a summary row contains various loan metrics: 779 Mid-FICO, Birch St Burbank CA, 91502, \$200,000.00 Appraised Value, 4.000% Note Rate, Not Locked Lock Status, FHA Fixed Rate Fixed Rate, \$200,000.00 Purchase Price, \$194,000.00 Total Loan Amount, 23.524 / 23.524 DTI, 97.000 / 97.000 / 97.000 LTV / CLTV / HCLTV, Purchase First, and MM/DD/YYYY Est Closing Date. The user is identified as FS: Admin User.

The main content area is titled 'Mortgage Insurance Center: Order Summary' with a 'New Order' dropdown. Below this, the order number '2154973' is shown. A navigation bar includes 'OVERVIEW', 'DOCUMENTS RECEIVED (0)', and 'DOCUMENT UPLOADED (0)', with the latter highlighted by a red box. An 'Upload Documents' button is also highlighted with a red box. Below the navigation bar, a table structure is visible with columns: PACKAGE SENT, COMMENTS, STATUS, DOCUMENTS, and POST CLOSING. At the bottom center, there is a warning icon and the text 'No Upload History'.

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:

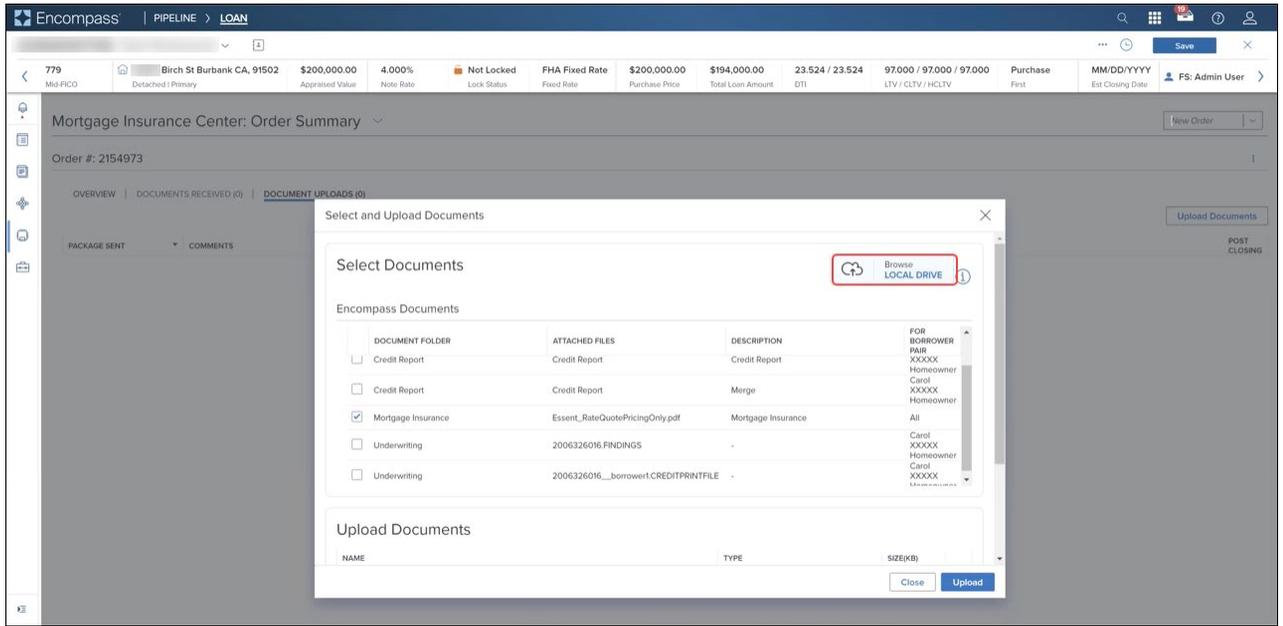
- 1) For a new order, click the **Attach Documents** button in the New Order page, or, for an existing order, go to the [Order Summary](#) page, click the **Document Uploads** tab, and then click the **Upload Documents** button.
- 2) In the *Select and Upload Documents* window:
 - a) Go to the *Encompass Documents* panel, and select checkboxes to include documents from the eFolder

The screenshot shows the Encompass software interface for a loan order. The main window displays the 'Mortgage Insurance Center: Order Summary' for Order # 2154973. A 'Select and Upload Documents' dialog box is open, showing a table of documents available for upload. The 'Encompass Documents' panel is highlighted with a red box. The table lists the following documents:

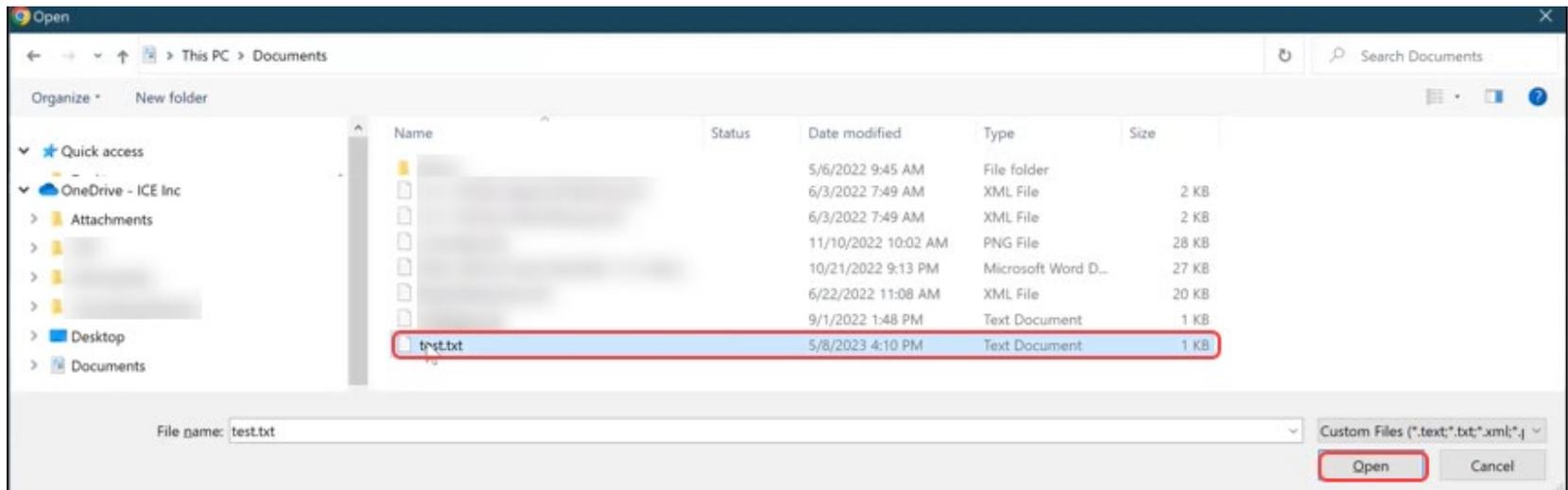
DOCUMENT FOLDER	ATTACHED FILES	DESCRIPTION	FOR BORROWER PAIR
<input type="checkbox"/> Credit Report	Credit Report	Credit Report	XXXXX Homeowner Carol XXXXX Homeowner
<input type="checkbox"/> Credit Report	Credit Report	Merge	XXXXX Homeowner Carol XXXXX Homeowner
<input checked="" type="checkbox"/> Mortgage Insurance	Essent_RateQuotePricingOnly.pdf	Mortgage Insurance	All
<input type="checkbox"/> Underwriting	2006326016.FINDINGS	-	Carol XXXXX Homeowner Carol XXXXX Homeowner
<input type="checkbox"/> Underwriting	2006326016__borrower1.CREDITPRINTFILE	-	Carol XXXXX Homeowner Carol XXXXX Homeowner

Below the table, there is an 'Upload Documents' section with a table for tracking uploads. The 'Close' and 'Upload' buttons are visible at the bottom right of the dialog box.

- 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.

The screenshot displays the Encompass Loan Pipeline interface. At the top, the breadcrumb navigation shows 'PIPELINE > LOAN'. Below this, a summary bar contains various loan details: 779 Mid-FICO, Birch St Burbank CA, 91502, \$200,000.00 Appraised Value, 4.000% Note Rate, Not Locked Lock Status, FHA Fixed Rate Fixed Rate, \$200,000.00 Purchase Price, \$194,000.00 Total Loan Amount, 23.524 / 23.524 DTI, 97,000 / 97,000 / 97,000 LTV / CLTV / HCLTV, Purchase First, and MM/DD/YYYY Est Closing Date. The user is identified as FS: Admin User.

The main content area is titled 'Mortgage Insurance Center: Order Summary' with Order #: 2154973. It features tabs for OVERVIEW, DOCUMENTS RECEIVED (0), and DOCUMENT UPLOADS (0). A modal window titled 'Select and Upload Documents' is open, showing a list of documents to be uploaded:

NAME	TYPE	SIZE(KB)	
Essent_RateQuotePricingOnly.pdf	PDF	48.08	
test.txt	TXT	0.02	

The modal also includes a 'Comments' field (0/500) and a 'Post Close Documents' checkbox. Buttons for 'Close' and 'Upload' are located at the bottom right of the modal.

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

The screenshot shows the Encompass software interface for a loan pipeline. The main window displays loan details for a mortgage center, including order number 2154973 and various financial metrics. A 'Select and Upload Documents' dialog box is open, allowing the user to select documents from a list and upload them. The dialog includes a table of documents to be uploaded, an 'Upload Documents' section with a table of uploaded files, and a 'Comments' text field highlighted with a red box. An 'Upload' button is visible at the bottom right of the dialog.

NAME	TYPE	SIZE(KB)
Essent_RateQuotePricingOnly.pdf	PDF	48.08
test.txt	TXT	0.02

Comments: 0/500

Post Close Documents

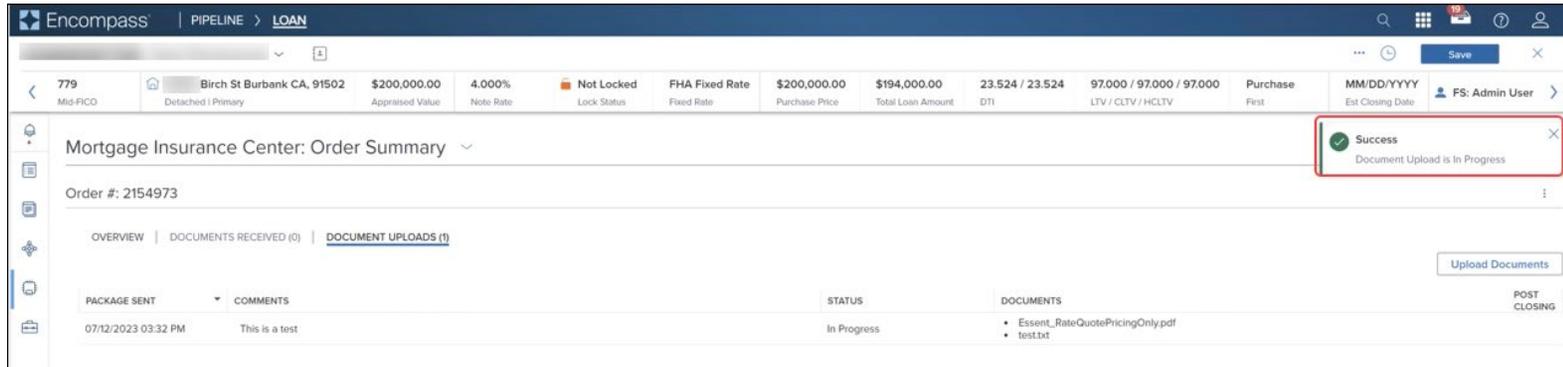
Close Upload

v) Wait for the document upload to process.

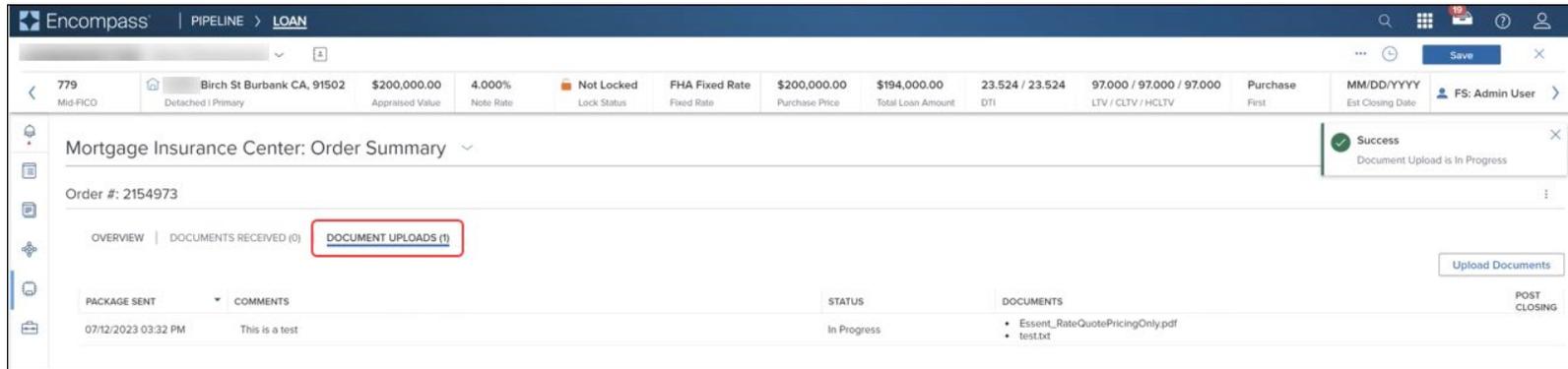
The screenshot displays the Encompass software interface for a loan pipeline. The main window shows a 'Mortgage Insurance Center, Order Summary' for Order # 2154973. A modal dialog box titled 'Select and Upload Documents' is open, showing a list of documents to be uploaded. The dialog includes a table with columns for NAME, TYPE, and SIZE(KB). The documents listed are 'Essent_RateQuotePricingOnly.pdf' (48.08 KB) and 'test.txt' (0.02 KB). The 'Upload' button is highlighted in blue.

NAME	TYPE	SIZE(KB)
Essent_RateQuotePricingOnly.pdf	PDF	48.08
test.txt	TXT	0.02

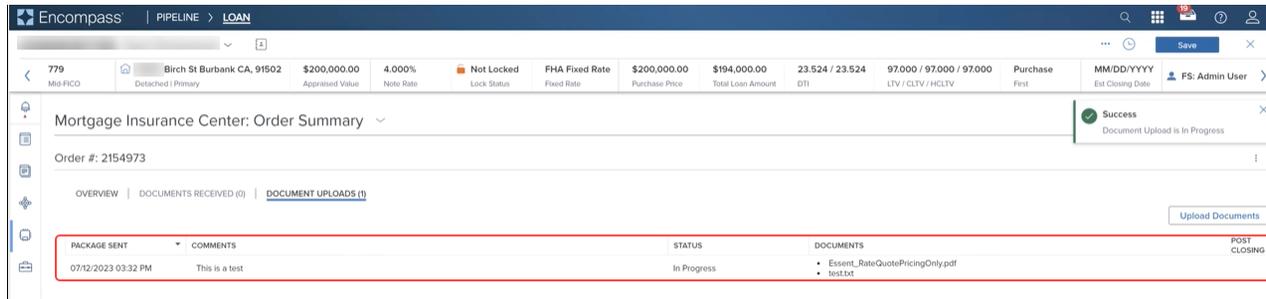
- vi) When the document upload completes, you will be automatically taken to the Order Summary page.
(1) Close the success notification or wait for it to go away in a few seconds.



- (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](#).