NationalMI℠

Ordering Mortgage Insurance from National MI

Encompass
User Guide

Dated: August 2014

National MI is pleased to present these quick and easy steps for seamless submission of Mortgage Insurance Requests and Rate Quote transactions via Ellie Mae's Encompass Loan Origination System (LOS) - v3.0 and above

- Submit MI orders and request Rate Quotes without the need to leave Encompass

- Receive data responses to both orders and rate quotes, and view/save MI Commitments and Certificates in PDF format!

- Let's get started...

Table of Contents:

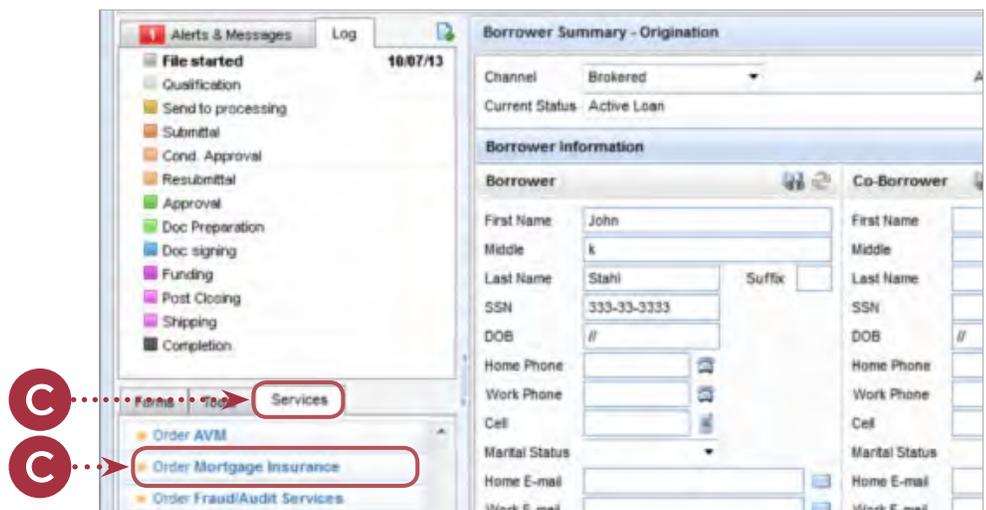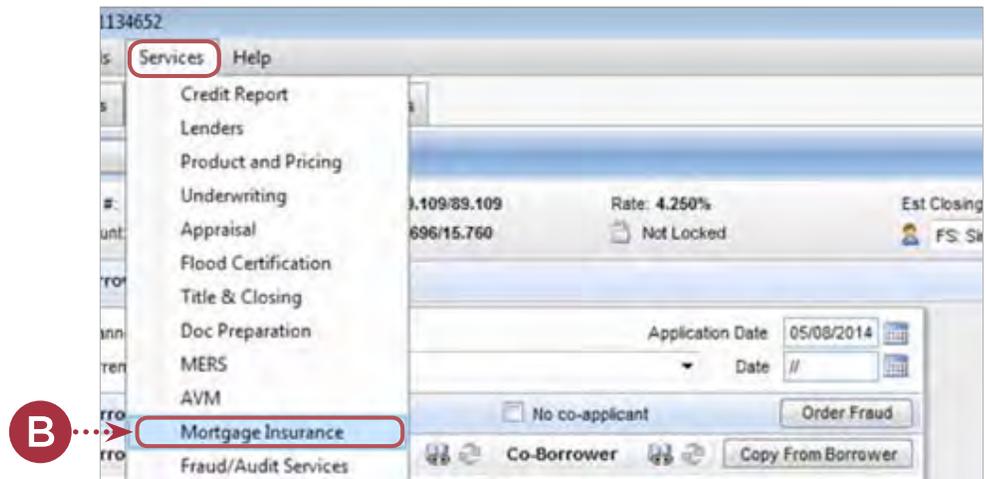## Accessing National MI's Mortgage Insurance Ordering Page

A. Select the target loan from the **Pipeline** tab.
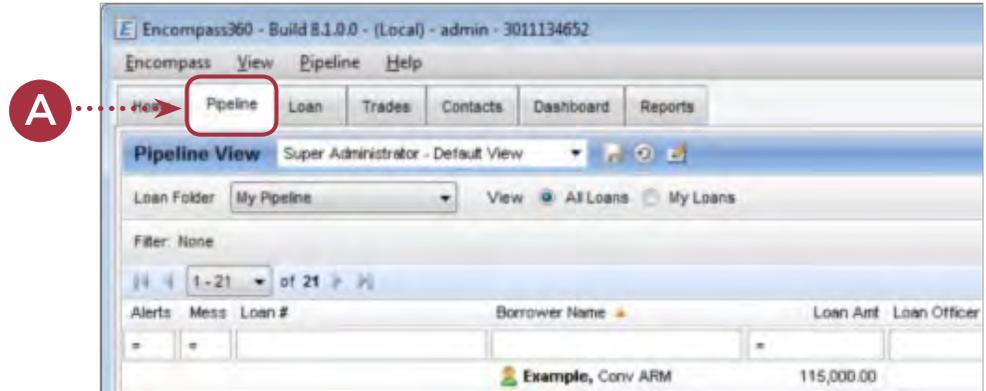
From the Encompass Loan screen, you can:

B. Select **Mortgage Insurance** from **Services** listed at the top of the screen or

C. Select the "**Order Mortgage Insurance**" link from the **Services** tab at the bottom left of the screen.

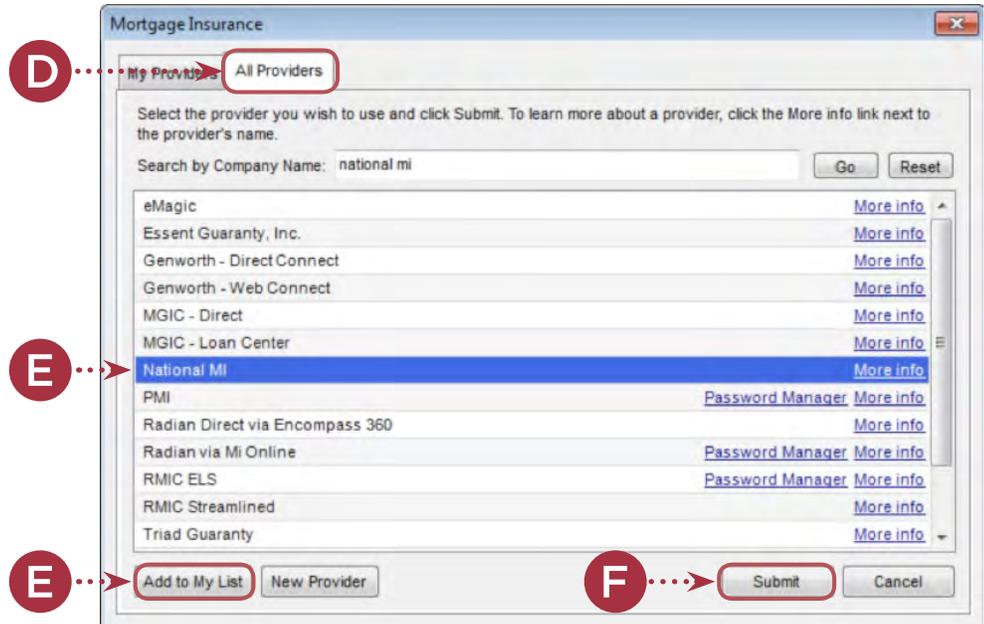**D.** If the My Providers screen is blank or if **National MI** does not appear, please select the **All Providers** tab.

E. Select **National MI** from the list of providers and then click the **Add to My List** button. **National MI** will now be available on the **My Providers** page.
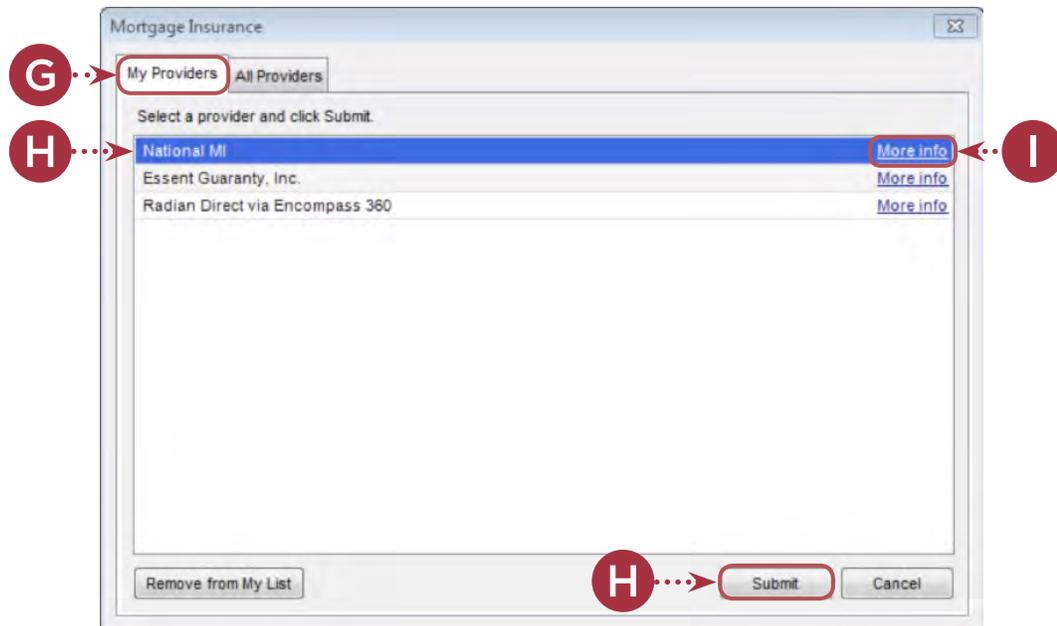
F. Similar to the **My Providers** window, select the **Submit** button to open the National MI Ordering page.

G. When selected, the **My Providers** page appears displaying the selected MI companies.

H. From this page, please select **National MI** and click the **Submit** button in order to select National MI from the Ordering Page.

I. Select the **More Info** link on the National MI row to learn how to get connected with National MI within Encompass.

National MI Ordering Page

From this page, you can get a Rate Quote and submit (Delegated and Non-Delegated) MI orders to National MI.

National MI's Encompass Storefront Page

J. This screen provides contact information to Solution Center to help you get setup with National MI on Encompass as well as a link to National MI's website, www.nationalmi.com

K. Once you have completed reviewing this page, select the **Loan** tab at the top of the screen and then select the Mortgage Insurance Service option to access the National MI Ordering Page.

Entry Information

NATIONAL MI ORDERING PAGE	TYPE OF INPUT	ENTRY
Master Policy Number	Open text	Provided by National MI
Branch ID	Open text	Provided by National MI
Branch Password	Open text	Provided by National MI
Save Login Information	Check box	User selection. Save credentials for pre-population on future orders.
Visit NationalMI.com	http://www.nationalmi.com/	National MI home page
Request Assistance	Solutioncenter@nationalmi.com	National MI Solution Center
ORDER TAB		
Request Type	• Rate Quote • Delegated Application • Non-Delegated Application	User selection. Delegated Application submission requires prior approval.
Mortgage Insurance Information		**Panel**
Premium Payment Type	• Borrower-Paid • Lender-Paid	User selection
Premium Payment Plan	• Monthly ADVANTAGE • Standard Monthly • Annual • Single	User selection
MI Coverage%	Open text - numeric	National MI values.
Refund Type	• No Refund • Refund	User entry
Renewal Option	• Amortizing • Constant • No Renewals	User entry
Finance Premium	Check box	User selection
Attachments	File/Document Selection	User selection
Additional Loan Information		**Panel**
Special Program ID	Open text	User entry
Special Pricing ID	Open text	User entry
Relocation Loan	Check box	User selection
Originator Information		**Panel**
Originator Channel	• Retail • Non-retail	User selection
Third Party Company Name		Manual Input when Originator Channel value = Non-Retail
DU Recommendation Type	• Approve / Eligible • Approve / Ineligible • EA-I / Eligible • EA-II / Eligible • EA-III / Eligible • EA-I / Ineligible • EA-II / Ineligible • EA-III / Ineligible • Refer with Caution / IV • Out of Scope	User selection
LP® Credit Risk Class	• Accept • Caution	User selection
Purchase Eligibility	• Eligible • Ineligible • A-Minus Eligible	User selection

Requesting a Rate Quote

A. Select Rate Quote from the **Request Type** drop-down field on the National MI Order page.

B. Once the data entry has been completed, select the **Rate Quote** button at the bottom of the page.

C. When select **OK**, the MI Fee Import window will be displayed.

D. Select the **Import Fee** button to import the MI Rate information into Encompass.

The user will receive the following message when the MI Rate information has been successfully imported into Encompass: Check Status / View Results Tab for Rate Quote Submission
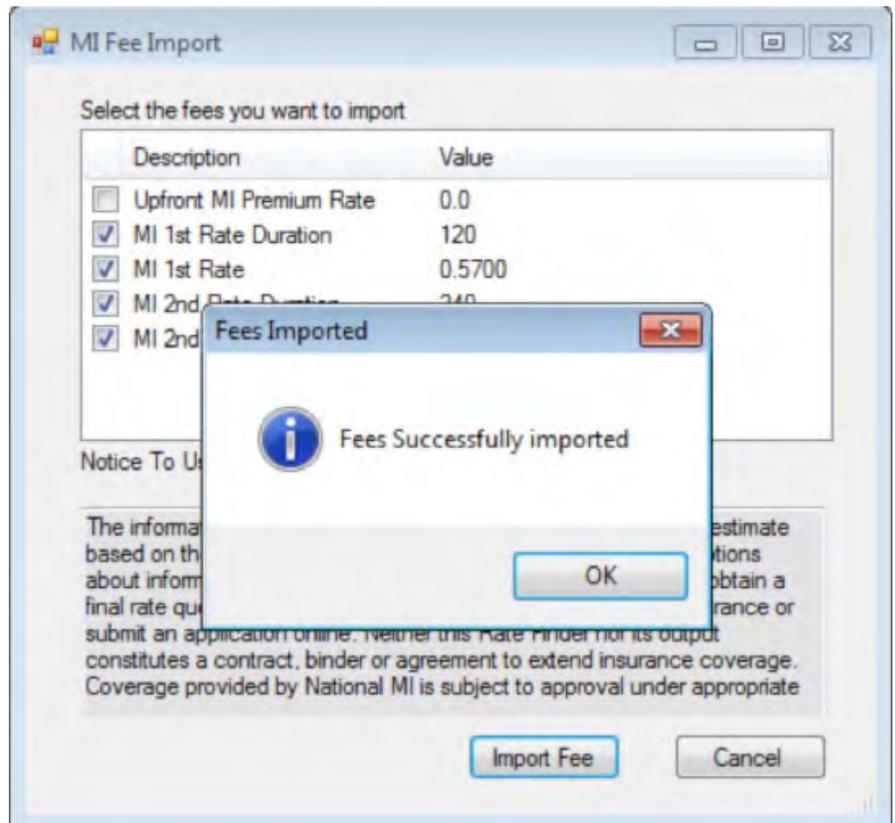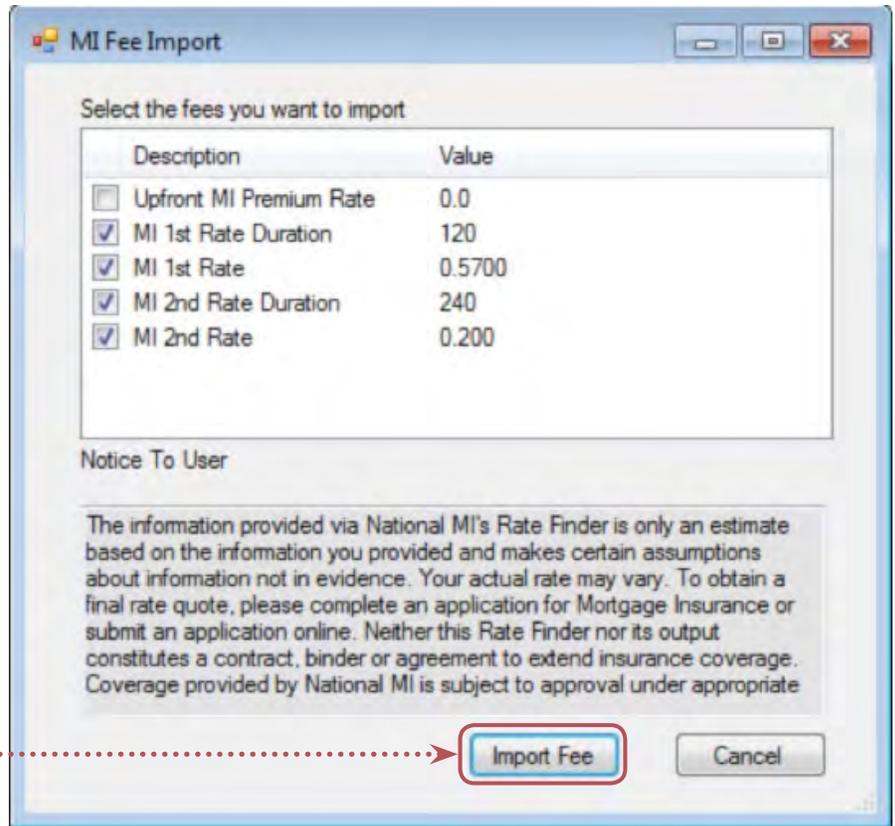
E. The **Check Status / View Results** page will appear. If a quote is successfully generated, the **Rate Quote pdf** will appear on the lower portion of the screen where you can double click the highlighted **blue row** or click **View**.

View Your Rate Quote PDF

F. The document will also be saved to the **eFolder** ▣ (select the eFolder link in the top right corner of the screen while in the loan you are working from, and the Encompass eFolder will be displayed).
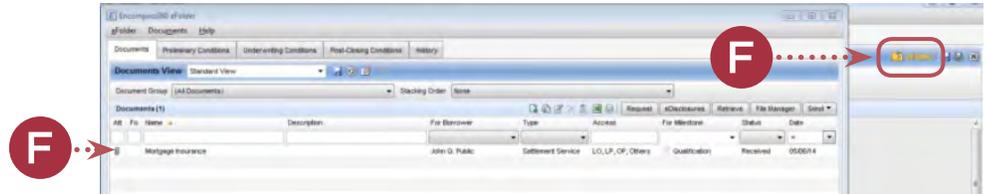
G. By double-clicking on the selected document, it will open a **Document Details** window which will display the filename at the top to view the document.
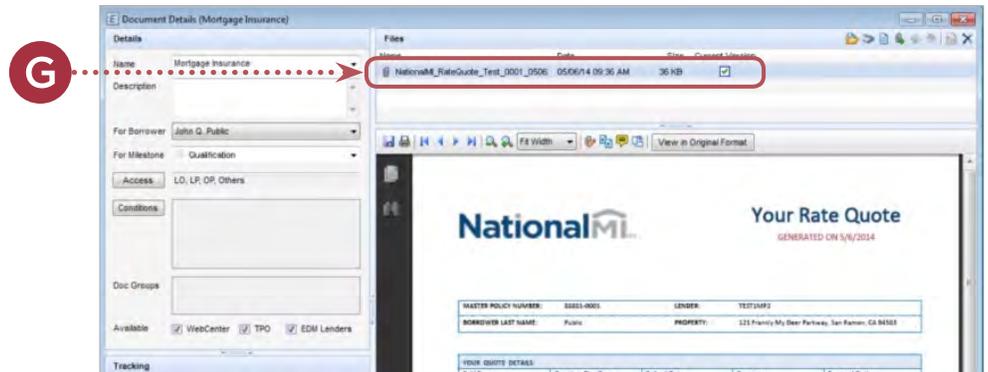
MI Fee Import Screen

H. This screen is displayed if a successful response is received by Encompass. These fields can be imported into Encompass when the '**Import**' or '**Import Fee**' buttons are clicked. The MI Fee can be imported either from successful Rate Quotes or MI Orders.
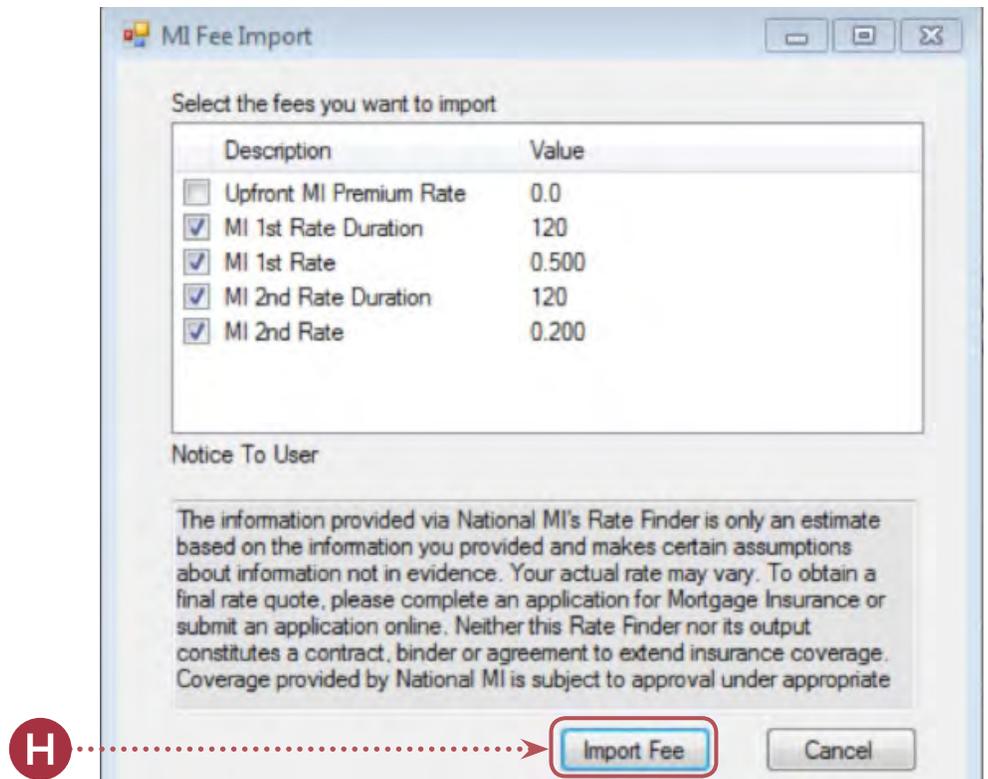
MI Fee Import Field Mapping

| NATIONAL MI FEE IMPORT	ENCOMPASS LOAN SUBMISSION SCREEN FIELD
Upfront MI Premium Rate	MIP / Funding / Guarantee
MI 1st Rate Duration*	Months Per Adjustment
MI 1st Rate *	Periodic Factors %
MI 2nd Rate Duration	Months Per Adjustment
MI 2nd Rate	Periodic Factors %

* Please note that National MI's Monthly ADVANTAGE Premium Plan will not display an Upfront MI Premium Rate value in the screen above as it is rolled into the MI 1st Rate / Duration period.

MI Fee Import Field Locations

I. When selecting the Loan Submission screen link in the Forms tab, the user can view the location where the MI Fee data was imported.
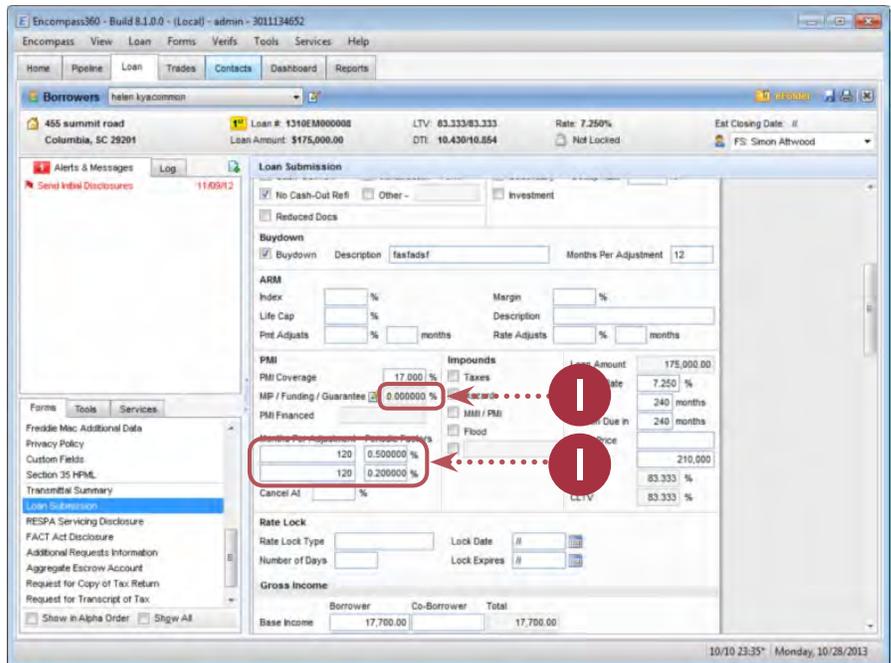
Submitting a MI Order Request

J. To submit a Delegated or Non-Delegated MI Order, please select the "**Delegated Application**" or "**Non-Delegated Application**" value in the **Request Type** drop-down field, complete all applicable mandatory and optional fields on this screen and click the **Order** button at the bottom of the page.

Check Status / View Results tab for MI Orders

K. If you get an Approved response for an MI Order, you can view the **Commitment** and **Certificate of Insurance** by selecting the PDF document and selecting the "View" button. The **Import** button below will also import the MI Fee information into Encompass.

Sample MI Commitment and Certificate of Insurance

L. If a Suspended response appears with your MI Order, you will receive an error message(s), for example:
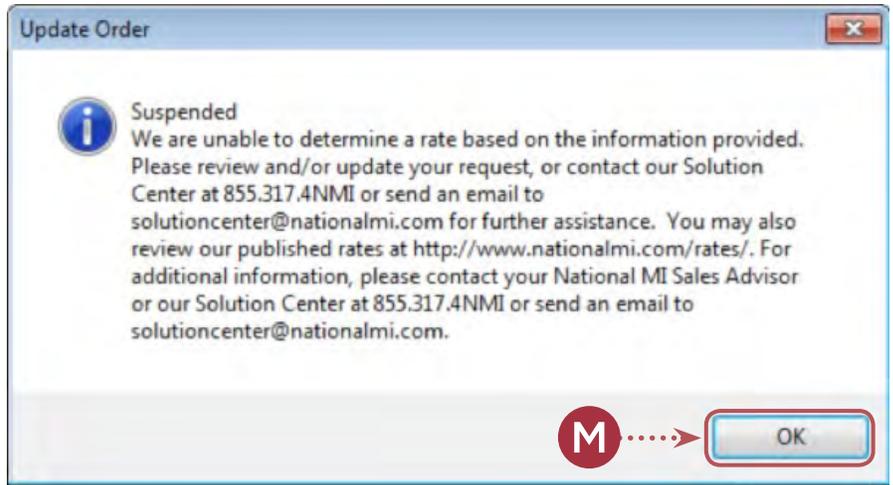
M. By selecting **OK**, you will go back to the National MI Order page on the **Check Status/View Results** tab, which will display the Suspended Status and the National MI Certificate number will be displayed in the **Order No.** column.
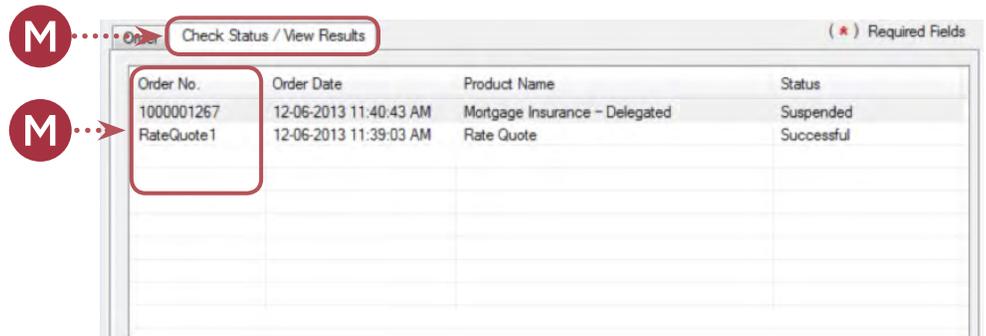
Determine whether you can resolve the issue through the MI Order page and/or by the Loan data screens before resubmitting the request. National MI's Solution Center will also be notified of the Suspended transactions and can assist you to resolve any issues.

Updating Data and Resubmissions

N. For those transactions that require corrections or updates to a Delegated MI order after receiving a National MI Certificate number, select the "**Resubmit Delegated**" value in the **Request Type** drop-down field and click the **Order** button.

Note: The National MI Certificate number is displayed on the Order screen below, if applicable.

Resubmissions are not allowed for Non-Delegated MI orders. If you have updates that you would like to provide National MI on a Non-Delegated MI order, please contact National MI's Solution Center at **855.317.4NMI** or **solutioncenter@nationalmi.com**

Submitting Documents to National MI

National MI offers the convenience of uploading documents within Encompass with Docs Exchange.

Attaching Document Images from the Order Tab

If you would like to provide Document images to National MI as a part of the MI Order Request or as a part of any subsequent data update/resubmission, you can do so through the **Order** screen, displayed below.

A. After entering the applicable data on the **MI Order** page, select the **magnifying glass** 🔍 **icon** located next to the label Attachments. This will display the **Attachment Display** window.

To view the list of required documents, please go to:

- **nationalmi.com/del-reqdocs** for Delegated underwriting channel or

- **nationalmi.com/nondel-reqdocs** for Non-Delegated underwriting channel and compliance.

B. To include a document image file(s) select the 📄 icon.

C. The **Attach** pop-up window will appear to allow you to add files either from your local network folder or from the Encompass eFolder location.
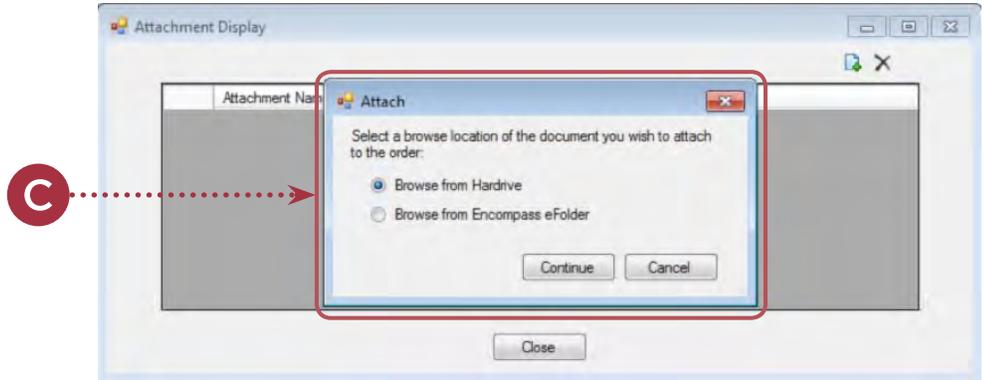
D. Once the files have been selected, you can view the selected files in the **Attachment Display** window, and continue to add more files.
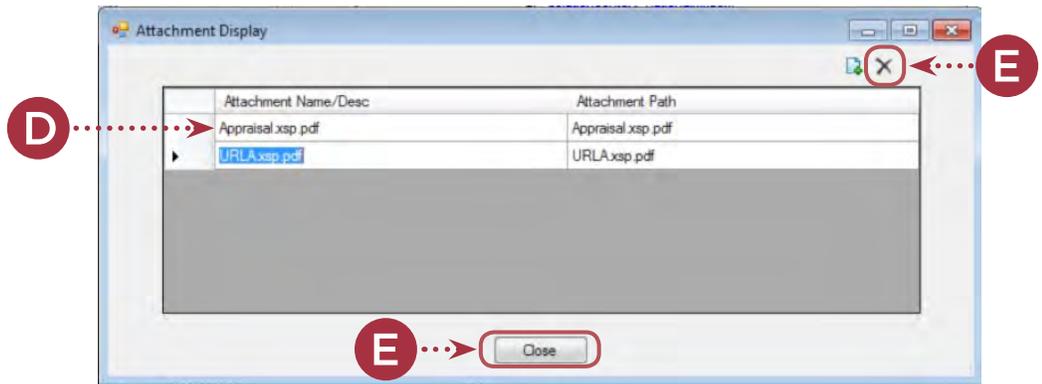
E. Click the ✕ icon to remove the selected document from the list, or click the **Close** button to return back to the Order window.

F. The **Attachments** field will display the filenames of the document(s) that were attached in the prior window.

G. When you are ready to submit/resubmit the requested data and document image(s), select the **Order** button to send the request with document image(s) attached.

Attaching Document Images from the Check Status/View Results Tab

H. To send document image(s) subsequent to an **MI Order** request/resubmission, use the **Upload** button on the **Check Status/View Results** tab.

This process supports the submission of trailing documents for Non-Delegated applications or for loan review related to a Delegated Assurance Review.
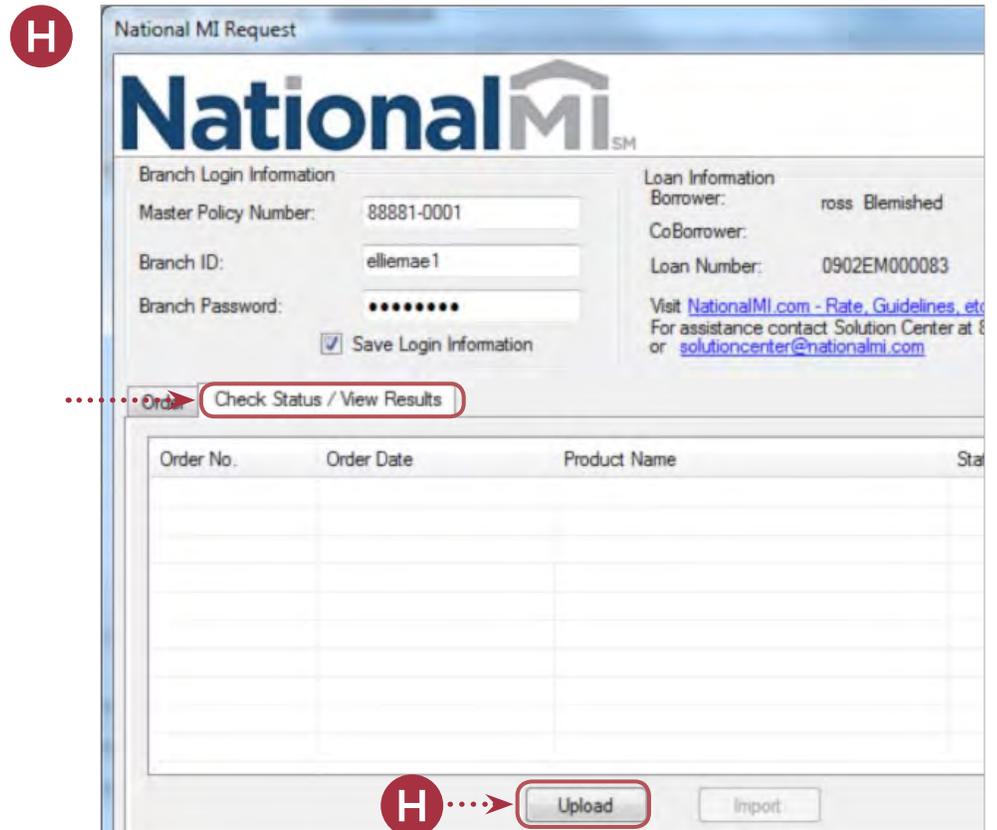
I. To include a document image file(s) select the icon.
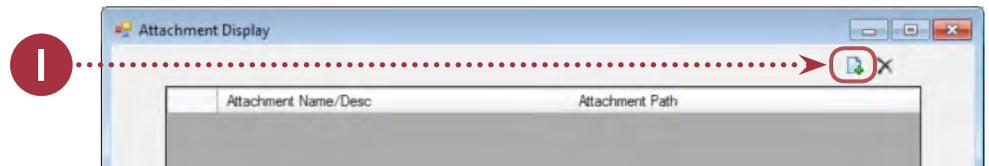
J. This will display the **Attach** pop-up window to add files either from the local or network folder, or from the Encompass eFolder location.
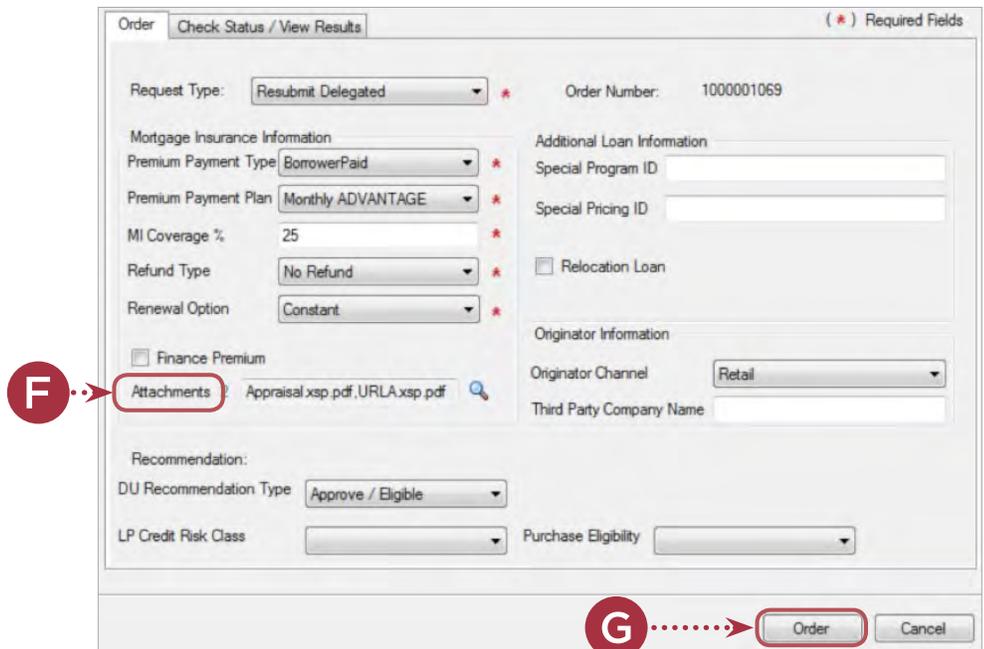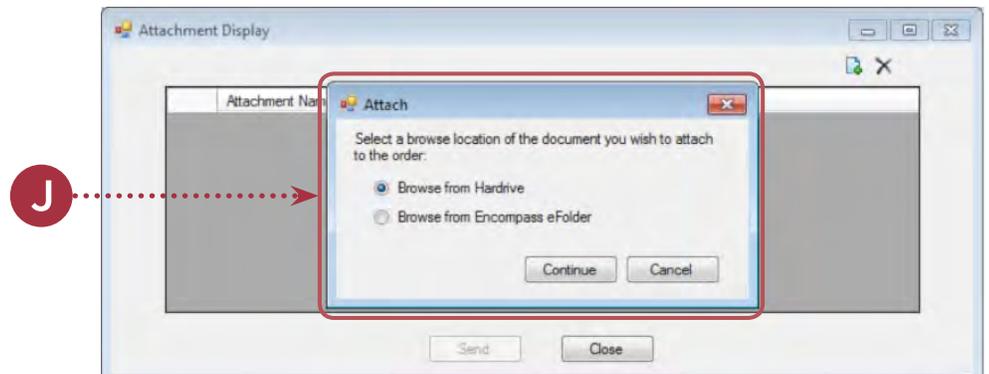
K. Once the files have been selected, you will see the selected files in the **Attachment Display** window and you can:

1. Continue to add more files.

2. Click the ✕ icon to remove the selected document from the list.

3. Click the **Close** button to return back to the Check **Status/View Results** window.

   This will remove the selected documents from the list.

4. Click the **Send** button to send the document image(s) to National MI.
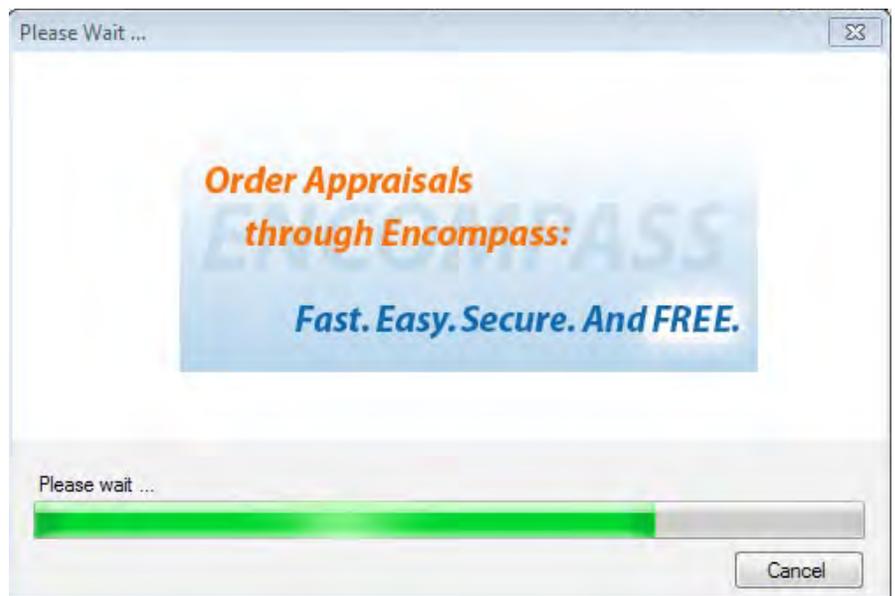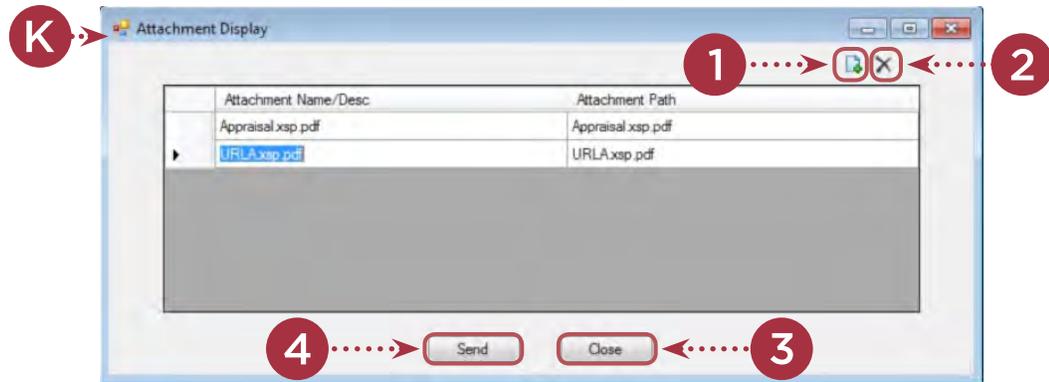
Services Password Management

A. This feature allows you to prepopulate the Master Policy Number and credentials for users selecting National MI as their Mortgage Insurance provider. The feature will work in conjunction with the user/group profiles. The user/group profiles are described in detail in the Encompass help.

B. To add an account, click on the ![icon] icon.

Note: If the user already has prepopulated credentials and changes are made to those credentials, the end user will have to exit out of Encompass and reenter the application for the credential download to occur.
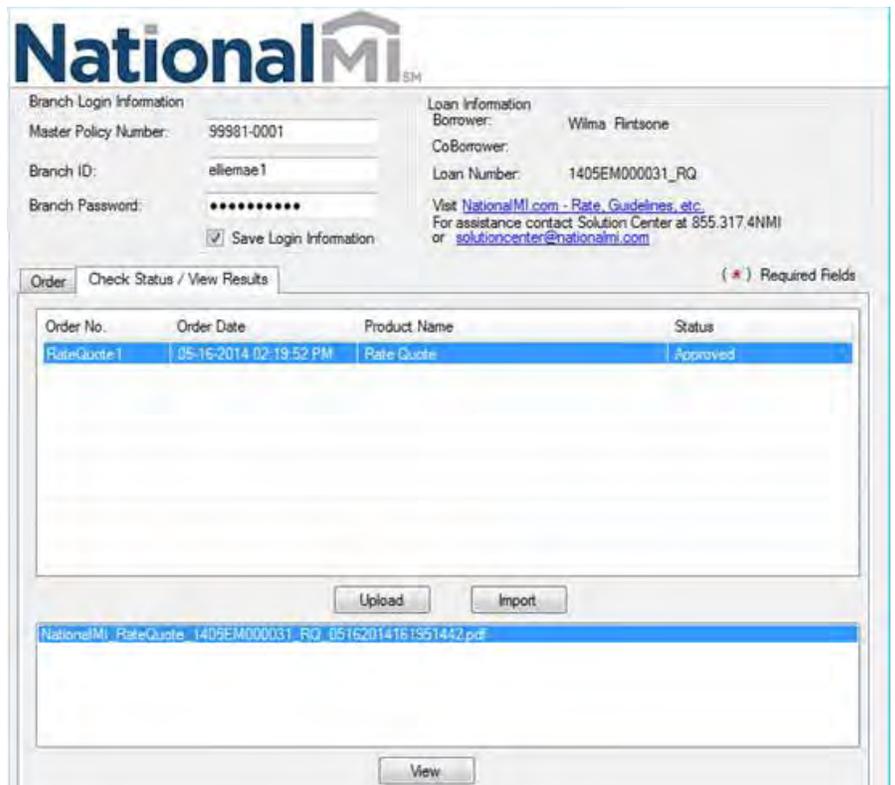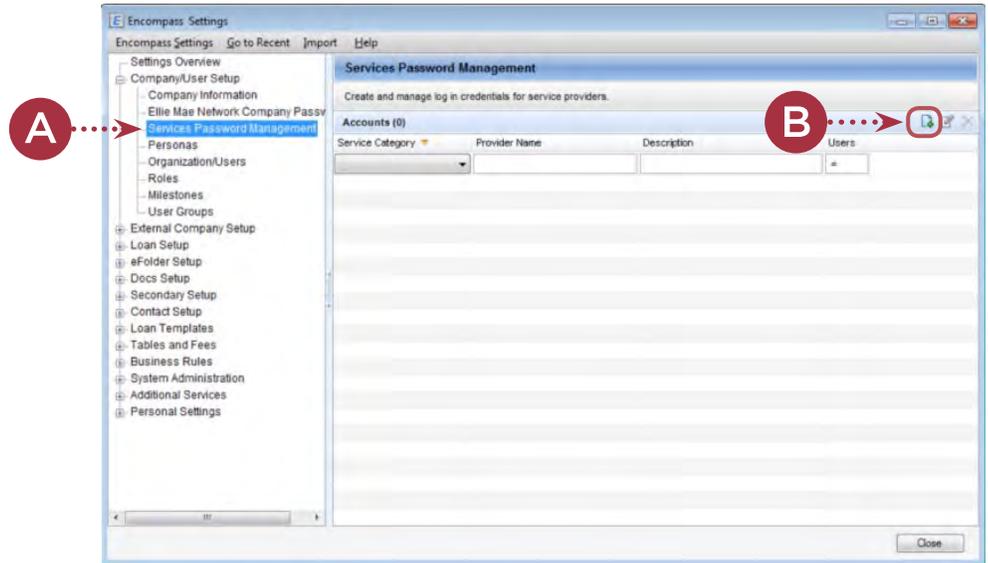
Password Manager – User Persona

National MI uses the Encompass Manager to control what the user can order.

C. The **Request Type** is controlled by a User Persona. As an example, the User Personas of Loan Officer and Loan Processor will be able to order **Rate Quote**.

However, the User Personas of Loan Processor and Underwriters will be able to order MI Application Requests.

You should setup the user personas accordingly.

This is an Encompass Banker feature only.

D. A persona can be created in Encompass to restrict the Loan Officer from ordering MI. You can create the persona "NationalNoMi" and "NationalNoMiDlgt". When the personas are created, they must be assigned to the user. In the case of "**NationalNoMi**", when this persona is assigned to a user, it will restrict the user from ordering MI, however they will be able to order Rate Quotes.

Please see the table for assigned rights for ordering.

| PERSONA	RATE QUOTE	DELEGATED	NON-DELEGATED
No Persona	Yes	Yes	Yes
NationalNoMi	Yes	No	No
NationalNoMiDlgt	Yes	No	Yes
No access to interface	No	No	No

E. The next step is to assign the user the persona restriction.

F. Create the account in the **Password Manager** for National MI.

G. Complete the account information for National MI and assign users by clicking the magnifying glass 🔍 icon.
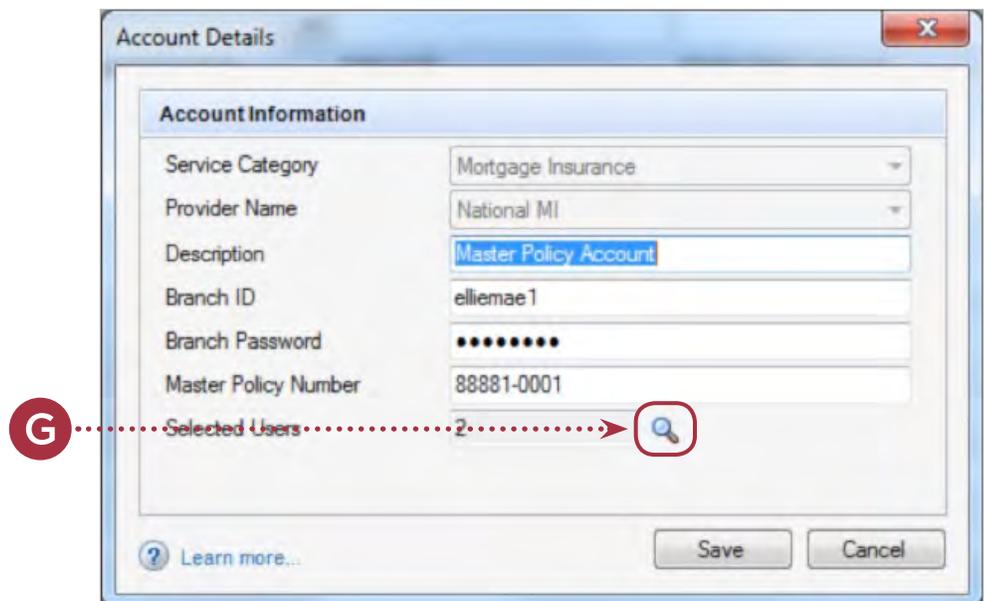
H. Assign the personas created in the **Selected Users** panel.

After completing this step, exit out of the Encompass admin tool and launch the National MI order page.

When logging in as one of the users, the credentials should auto-populate the order form and apply the restrictions.

If the information is incorrect the user may get an invalid credential error message requiring the Password Manager account to be deleted and re-entered.