



BESTX™ MORTGAGE INSURANCE

ORIGINATOR USER GUIDE





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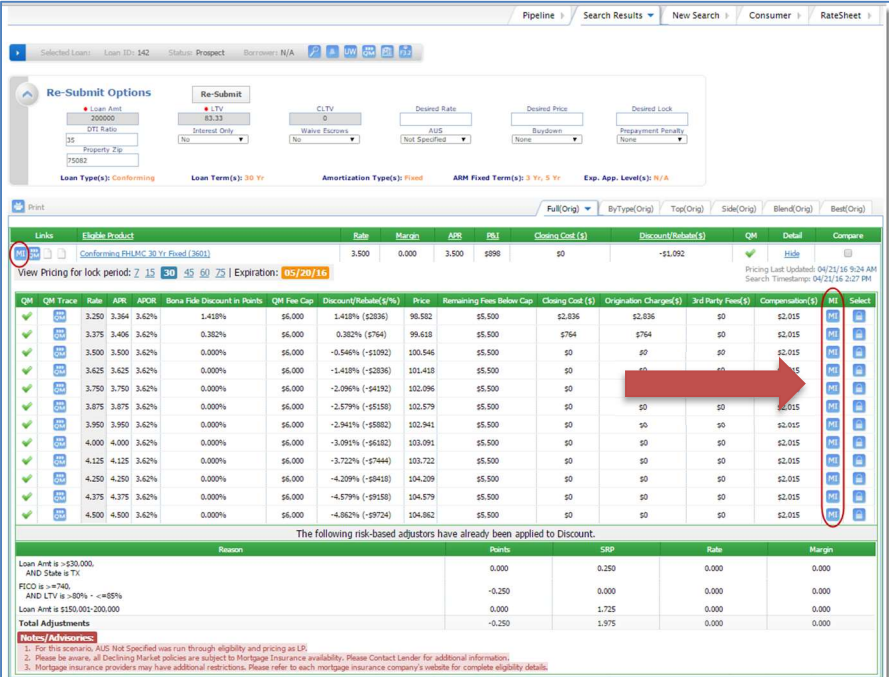
BESTX™ Mortgage Insurance Quotes in Optimal Blue

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

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

Mortgage Insurance Icon in Search Results

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




Re-Submit Options













Loan Amt: 200,000 | LTV: 83.33 | Desired Rate: AUS | Desired Price: Buydown | Desired Lock: None

Loan Type(s): Conforming | Loan Term(s): 30 Yr | Amortization Type(s): Fixed | ARM Fixed Term(s): 0 Yr, 5 Yr | Exp. App. Level(s): N/A

Links

Link	Eligible Product	Rate	Margin	APR	PI	Closing Cost (\$)	Discount/Related (\$)	QM	Detail	Compare
	Conforming FHLMC 30 Yr Fixed (360)	3.500	0.000	3.500	\$898	\$0	-\$1,092			

View Pricing for lock periods: 7 15 30 45 60 75 | Expirations: 05/20/16

QM	Trace	Rate	APR	APCR	Base File Discount in Points	QM Fee Cap	Discount/Related (\$%)	Price	Remaining Fees Below Cap	Closing Cost (\$)	Origination Charge (\$)	3rd Party Fee (\$)	Compensation (\$)	MI	Select
✓	100	3.250	3.364	3.62%	1.418%	\$6,000	1.418% (\$2836)	\$6,582	\$5,500	\$2,836	\$2,836	\$0	\$2,015		
✓	100	3.375	3.406	3.62%	0.382%	\$6,000	0.382% (\$764)	\$9,618	\$5,500	\$764	\$0	\$0	\$2,015		
✓	100	3.500	3.500	3.62%	0.000%	\$6,000	-0.540% (-\$1092)	\$10,546	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	3.625	3.625	3.62%	0.000%	\$6,000	-1.418% (-\$2836)	\$11,418	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	3.750	3.750	3.62%	0.000%	\$6,000	-2.096% (-\$4192)	\$12,096	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	3.875	3.875	3.62%	0.000%	\$6,000	-2.579% (-\$5158)	\$12,579	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	3.950	3.950	3.62%	0.000%	\$6,000	-2.942% (-\$5882)	\$12,942	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	4.000	4.000	3.62%	0.000%	\$6,000	-3.091% (-\$6182)	\$13,091	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	4.125	4.125	3.62%	0.000%	\$6,000	-3.722% (-\$7444)	\$13,722	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	4.250	4.250	3.62%	0.000%	\$6,000	-4.209% (-\$8418)	\$14,209	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	4.375	4.375	3.62%	0.000%	\$6,000	-4.579% (-\$9158)	\$14,579	\$5,500	\$0	\$0	\$0	\$2,015		
✓	100	4.500	4.500	3.62%	0.000%	\$6,000	-4.862% (-\$9724)	\$14,862	\$5,500	\$0	\$0	\$0	\$2,015		

The following risk-based adjusters have already been applied to Discount:

Reason	Points	SRP	Rate	Margin
Loan Amt is >\$30,000 AND State is TX	0.000	0.250	0.000	0.000
FICO is >=740 AND LTV is >80% - <=85%	-0.250	0.000	0.000	0.000
Loan Amt is \$150,000-200,000	0.000	1.725	0.000	0.000
Total Adjustments	-0.250	1.975	0.000	0.000

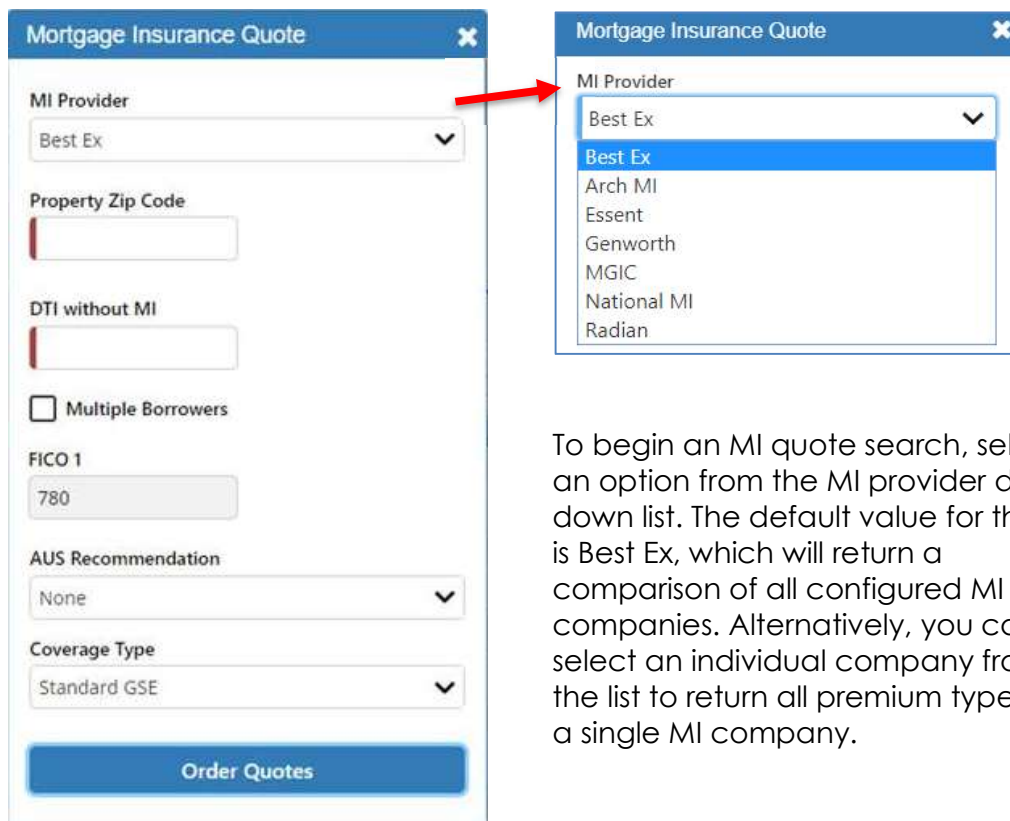
Notes/Advisories:

- For this scenario, AUS Not Specified was run through eligibility and pricing as LP.
- Please be aware, all Declining Market policies are subject to Mortgage Insurance availability. Please Contact Lender for additional information.
- Mortgage insurance providers may have additional restrictions. Please refer to each mortgage insurance company's website for complete eligibility details.

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

Requesting a Mortgage Insurance Quote

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



The screenshot shows the 'Mortgage Insurance Quote' form. The 'MI Provider' dropdown menu is open, showing a list of providers: Best Ex, Arch MI, Essent, Genworth, MGIC, National MI, and Radian. A red arrow points to the 'Best Ex' option in the dropdown list. The form includes fields for 'Property Zip Code', 'DTI without MI', 'Multiple Borrowers' (checkbox), 'FICO 1' (780), 'AUS Recommendation' (None), and 'Coverage Type' (Standard GSE). An 'Order Quotes' button is at the bottom.

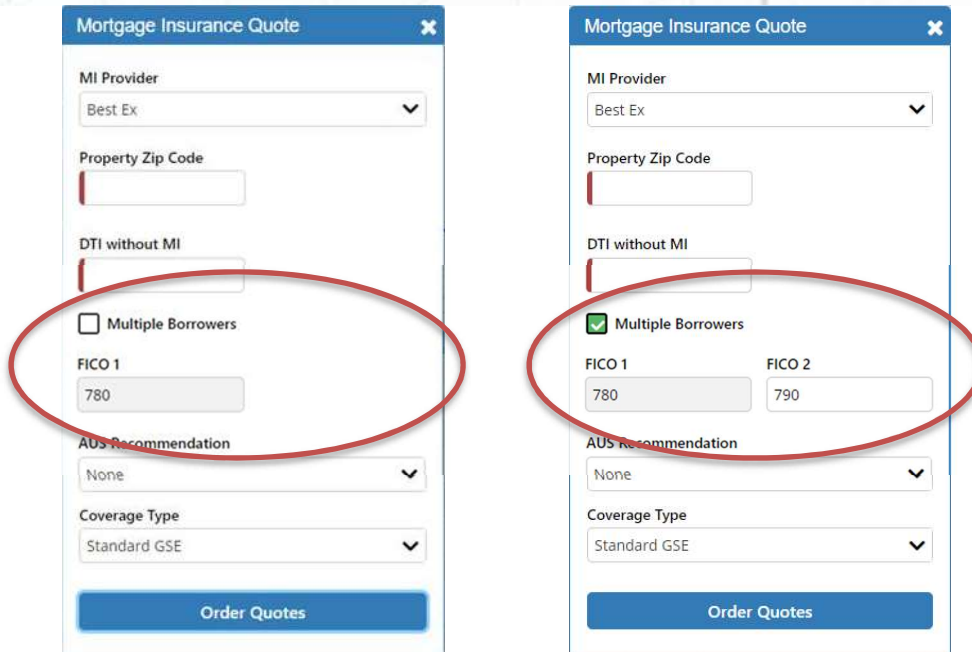
To begin an MI quote search, select an option from the MI provider drop-down list. The default value for the list is Best Ex, which will return a comparison of all configured MI companies. Alternatively, you can select an individual company from the list to return all premium types for a single MI company.

Required fields are indicated by a red bar.

The **MI Provider** field allows you to request a Best Ex quote across all providers supported based on configuration, or to select a quote from a specific provider only.

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

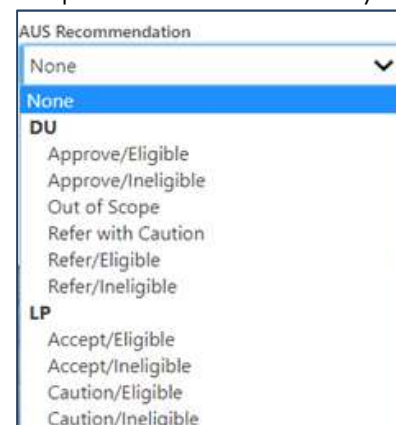
The **DTI without MI** field is editable. If a DTI ratio was provided on the Product Search form or via an LOS Integration, that ratio will be displayed for edit here. It is important to note that the DTI provided for the *product* search is, and should be, the DTI that includes an estimated MI premium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



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

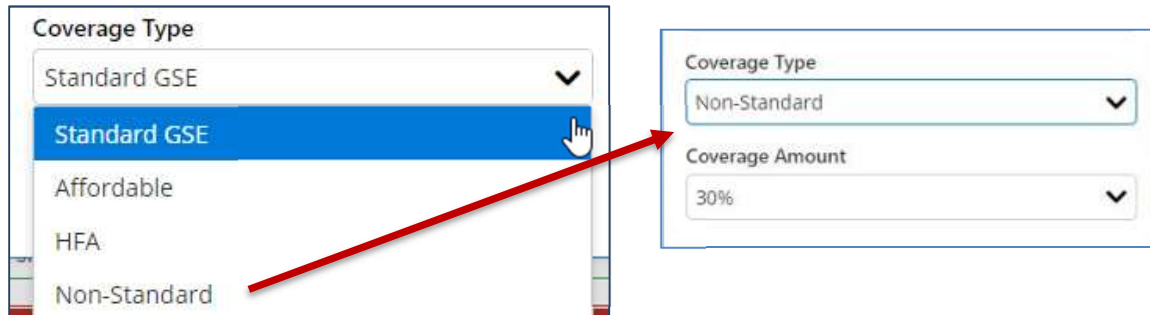
The **FICO 2** field will also be available for input when **Multiple Borrowers** is manually checked on the Mortgage Insurance Quote form. If there is more than one borrower on the loan application, the FICO 2 should be completed with the credit score for the borrower whose score was not used as the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

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



Coverage Type

One of the items that impacts the cost of mortgage insurance is the level of coverage requested. These coverage requirements can vary depending on whether the product type is standard GSE, Affordable or HFA. The system will automatically set the coverage type based on these characteristics. In rare instances, non-conforming or portfolio products may have different coverage requirements. In those cases, selecting **Non-Standard** will open another field where the coverage amount can be selected from a list of coverage amounts available at the LTV of the quote request.



The tables that follow provide details regarding the coverage amounts based on the product characteristics.

Standard GSE

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	>20 years	35%
90.01 – 95%	>20 years	30%
85.01 – 90.00%	>20 years	25%
80.01 – 85.00%	>20 years	12%
95.01 – 97%	<=20 years	35%
90.01 – 95%	<=20 years	25%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

Affordable

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	>20 years	25%
90.01 – 95%	>20 years	25%
85.01 – 90.00%	>20 years	25%
80.01 – 85.00%	>20 years	12%
95.01 – 97%	<=20 years	25%
90.01 – 95%	<=20 years	25%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

HFA

LTV Range	Amortization Term	Coverage Percentage
95.01 – 97%	>20 years	18%
90.01 – 95%	>20 years	16%
85.01 – 90.00%	>20 years	12%
80.01 – 85.00%	>20 years	6%
95.01 – 97%	<=20 years	18%
90.01 – 95%	<=20 years	16%
85.01 – 90.00%	<=20 years	12%
80.01 – 85.00%	<=20 years	6%

Non-Standard

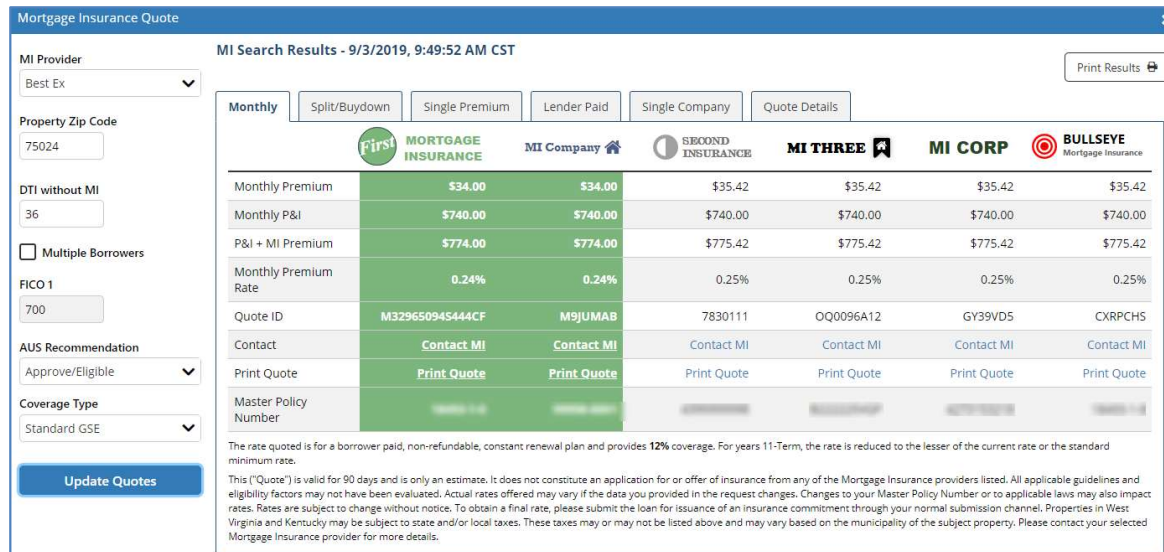
LTV Range	Coverage Percentage
95.01 – 97%	35%
	25%
	18%
90.01 – 95%	30%
	25%
	16%
85.01 – 90.00%	25%
	12%
80.01 – 85.00%	12%
	6%

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

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

Best Ex Search Results

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



Mortgage Insurance Quote

MI Search Results - 9/3/2019, 9:49:52 AM CST

MI Provider: Best Ex

Property Zip Code: 75024

DTI without MI: 36

☐ Multiple Borrowers

FICO 1: 700

AUS Recommendation: Approve/Eligible

Coverage Type: Standard GSE

[Update Quotes](#)

[Print Results](#)

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

	First MORTGAGE INSURANCE	MI Company	SECOND INSURANCE	MI THREE	MI CORP	BULLSEYE Mortgage Insurance
Monthly Premium	\$34.00	\$34.00	\$35.42	\$35.42	\$35.42	\$35.42
Monthly P&I	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00
P&I + MI Premium	\$774.00	\$774.00	\$775.42	\$775.42	\$775.42	\$775.42
Monthly Premium Rate	0.24%	0.24%	0.25%	0.25%	0.25%	0.25%
Quote ID	M329650945444CF	M9JUMAB	7830111	OQ0096A12	GY39VD5	CXRPCHS
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number						

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 12% coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate.

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

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

- Monthly
- Single Premium
- Lender Paid
- Single Company
- Quote Details

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

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

It is also important to become familiar with the disclosure text at the bottom of each of the results tab. It provides information about the detail of the quote itself,

assumptions that may have been made when providing the quote, and information about the expiration of the quote.

If a search was requested for a single MI company only, the Single Company page will include all premium results for that company. The Premium Type specific tabs will not be available. See below for more details.

Additionally, there is a Quote Details tab that includes all relevant loan data that was used to obtain the MI quote.

Results Specific Data

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

- **Upfront Premium:** The upfront premium dollar amount returned by the MI company.
- **Upfront Tax:** The upfront tax dollar amount returned by the MI company.
- **Total Upfront:** The calculated total upfront returned by the MI company. This calculation includes upfront premium dollar amount plus the upfront tax dollar amount.
- **Upfront Premium Rate:** The upfront premium rate returned by the MI company.
- **Monthly P&I:** The calculated monthly principal and interest payment amount.
- **Monthly Premium:** The monthly premium dollar amount returned by the MI company.
- **Tax:** When applicable, the mortgage insurance tax dollar amount returned by the MI company.
- **P&I, MI + Tax:** The calculated principal and interest payment, monthly premium dollar amount and monthly mortgage insurance tax amount, if applicable.
- **Monthly Premium Rate:** The monthly premium rate returned by the MI company.
- **Quote ID:** The Quote ID for each scenario returned from the MI company.
- **Print Quote:** This link will display a print view for a specific MI company and premium type, see the print view section below for more details.
- **Master Policy Number:** Your master policy number for each MI company as configured in Optimal Blue.

Best Ex Search Results Screen Tabs

Monthly

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

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
					
Monthly Premium	\$34.00	\$34.00	\$35.42	\$35.42	\$35.42
Monthly P&I	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00
P&I + MI Premium	\$774.00	\$774.00	\$775.42	\$775.42	\$775.42
Monthly Premium Rate	0.24%	0.24%	0.25%	0.25%	0.25%
Quote ID	M32965094S444CF	M9JUMAB	7830111	OQ0096A12	GY39VD5
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number					







Single Premium

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

Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
					
Upfront Premium	\$1,207.00	\$1,207.00	\$1,207.00	\$1,207.00	\$1,241.00
Upfront Rate	0.71%	0.71%	0.71%	0.71%	0.73%
Quote ID	7830111	OQ0096A13	7ZZ34FP	CCNQRET	M32965096S53236
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number					

Lender Paid

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

MI Search Results - 9/3/2019, 9:49:52 AM CST					
Monthly	Split/Buydown	Single Premium	Lender Paid	Single Company	Quote Details
					
Upfront Premium	\$1,564.00	\$1,887.00	\$1,989.00	\$1,989.00	\$1,989.00
Upfront Rate	0.92%	1.11%	1.17%	1.17%	1.17%
Quote ID	M32965095S484DF	SMJBLG3	7830111	OQ0096A15	S9VBT5Z
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number					

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

Single Company

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

Mortgage Insurance Quote

MI Provider

Best Ex

Property Zip Code

75024

DTI without MI

36

Multiple Borrowers

☐

FICO 1

700

AUS Recommendation

Approve/Eligible

Coverage Type

Standard GSE

Update Quotes

MI Search Results - 9/4/2019, 8:27:14 AM CST

Print Results

Monthly

Split/Buydown

Single Premium

Lender Paid

Single Company

Quote Details

MI Provider

Bullseye

Contact MI

	Monthly	Split/Buydown	Single Premium	Lender Paid
Upfront Premium	—	\$900.00	\$1,674.00	\$2,250.00
Upfront Premium Rate	—	1.00%	1.86%	2.50%
Monthly Premium	\$36.00	\$17.25	—	—
Monthly P&I	\$392.00	\$392.00	\$392.00	\$392.00
P&I + MI Premium	\$428.00	\$409.25	\$392.00	\$392.00
Monthly Premium Rate	0.48%	0.23%	—	—
Quote ID	M329664535057A5	M32966450504CE3	M32966449503E55	M329664525057A5
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number				

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

This "Quote" is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from the Mortgage Insurance provider listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Changes to your Master Policy Number or to applicable laws may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in

Quote Details

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

Mortgage Insurance Quote

MI Provider

Best Ex

Property Zip Code

40003

DTI without MI

70

Multiple Borrowers

☐

FICO 1

790

AUS Recommendation

None

Coverage Type

Standard GSE

Update Quotes

MI Search Results - 9/6/2019, 8:01:15 AM PST

Print Results

Monthly

Split/Buydown

Single Premium

Lender Paid

Single Company

Quote Details

Loan Details

Loan ID	Occupancy	LTV	CLTV	HCLTV	FICO 1
234	Primary Residence	91.00%	0.00%	0.00%	790
Loan Purpose	AUS Recommendation	Principal & Interest	Corporate Relocation		
Purchase	None	\$384.00	No		
Loan Amount	DTI	Number of Borrowers	Coverage		
\$91,000.00	20.00%	1	30% (Standard GSE)		

Property Details

Property Type	Property Value	Number of Units	County
Single Family	\$100,000.00	1	Shelby
Property Address	Purchase Price	State	Zip Code
123 PRESTON RD	\$100,000.00	KY	40003

Product Details

Term	Interest Only	Temporary Buydown	Interest Rate
360	No	No	3.00%
Amortization Type	Prepayment Penalty	Origination Channel	
Fixed	No	Lender	

Single Company Search Results

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

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

Mortgage Insurance Quote

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

Print Results

MI Provider: Bullseye

Property Zip Code: 75024

DTI without MI: 36

☐ Multiple Borrowers

FICO 1: 700

AUS Recommendation: Approve/Eligible

Coverage Type: Standard GSE

Update Quotes

MI Quotes | Quote Details

BULLSEYE
Mortgage Insurance

Contact MI

	Monthly	Split/Buydown	Single Premium	Lender Paid
Upfront Premium	—	\$900.00	\$1,674.00	\$2,250.00
Upfront Premium Rate	—	1.00%	1.86%	2.50%
Monthly Premium	\$36.00	\$17.25	—	—
Monthly P&I	\$392.00	\$392.00	\$392.00	\$392.00
P&I + MI Premium	\$428.00	\$409.25	\$392.00	\$392.00
Monthly Premium Rate	0.48%	0.23%	—	—
Quote ID	M32966456S040FE	M32966458S0A6D2	M32966460S0E7D0	M32966457S081FD
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number	Master Policy Number	Master Policy Number	Master Policy Number	Master Policy Number

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

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

Mortgage Insurance Quote

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

Loan Details

Loan ID: 224	Occupancy: Primary Residence	LTV: 91.00%	CLTV: 0.00%	HCLTV: 0.00%	FICO 1: 745
Loan Purpose: Purchase	AUS Recommendation: None	Principal & Interest: \$384.00	Corporate Relocation: No		
Loan Amount: \$91,000.00	DTI: 35.00%	Number of Borrowers: 1	Coverage: 18% (Non-Standard)		

Property Details

Property Type: Single Family	Property Value: \$100,000.00	Number of Units: 1	County: Shelby
Property Address: 123 PRESTON RD	Purchase Price: \$100,000.00	State: KY	Zip Code: 40003

Product Details

Term: 360	Interest Only: No	Temporary Buydown: No	Interest Rate: 3.00%
Amortization Type: Fixed	Prepayment Penalty: No	Origination Channel: Lender	

Mortgage Insurance Quote Print Views

Mortgage Insurance Quote

MI Search Results - 9/3/2019, 9:49:52 AM CST

Print Results

MI Provider

Best Ex

Property Zip Code

75024

DTI without MI

36

Multiple Borrowers

☐

FICO 1

700

AUS Recommendation

Approve/Eligible

Coverage Type

Standard GSE

Update Quotes

Monthly

Split/Buydown

Single Premium

Lender Paid

Single Company

Quote Details

	First MORTGAGE INSURANCE	MI Company	SECOND INSURANCE	MI THREE	MI CORP	BULLSEYE Mortgage Insurance
Monthly Premium	\$34.00	\$34.00	\$35.42	\$35.42	\$35.42	\$35.42
Monthly P&I	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00	\$740.00
P&I + MI Premium	\$774.00	\$774.00	\$775.42	\$775.42	\$775.42	\$775.42
Monthly Premium Rate	0.24%	0.24%	0.25%	0.25%	0.25%	0.25%
Quote ID	M32965094S444CF	M9JUMAB	7830111	OQ0096A12	GY39VD5	CXRPCH5
Contact	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI	Contact MI
Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote	Print Quote
Master Policy Number						

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides 12% coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate.

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

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

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

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

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

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

Print Results

Select quotes to print:

☒ All

☒ Monthly

☒ Split/Buydown

☒ Single Premium

☒ Lender Paid

Print Selected

MI History

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

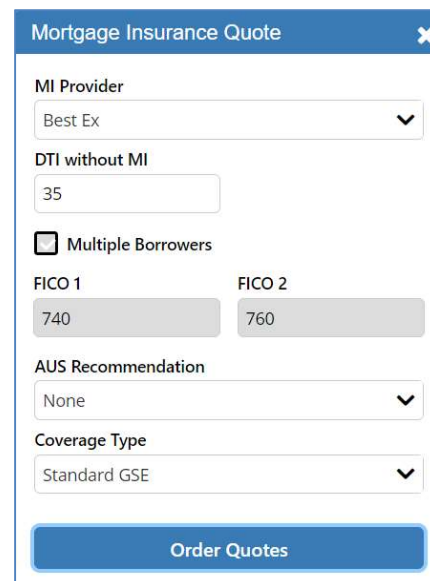


Borrower Name	Timestamp	Expiration Date (CST)	View Rate Quote
Alice Homebuyer	8/3/2019 12:58:50 PM	12/2/2019	View Quote
Alice Homebuyer	8/3/2019 12:49:20 PM	12/2/2019	View Quote
Alice Homebuyer	8/3/2019 10:17:20 AM	12/2/2019	View Quote
Alice Homebuyer	8/3/2019 10:12:44 AM	12/2/2019	View Quote

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

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

Selecting the **Get New Quote** button on this page will open the MI Search window where you can enter the scenario details to generate a new MI quote. Remember that the higher value of Borrower FICO AND Co-Borrower FICO from Product Search in Lender will populate in the FICO2 field in the MI search window. The lower FICO value is used for the Representative FICO and is displayed in the FICO1 field.



Mortgage Insurance Quote

MI Provider
Best Ex

DTI without MI
35

☐ Multiple Borrowers

FICO 1
740

FICO 2
760

AUS Recommendation
None

Coverage Type
Standard GSE

Order Quotes



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