BESTX™ MORTGAGE INSURANCE
CONFIGURATION GUIDE

optimalblue®

National MI

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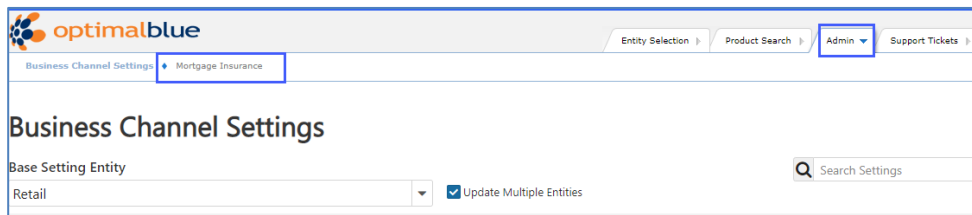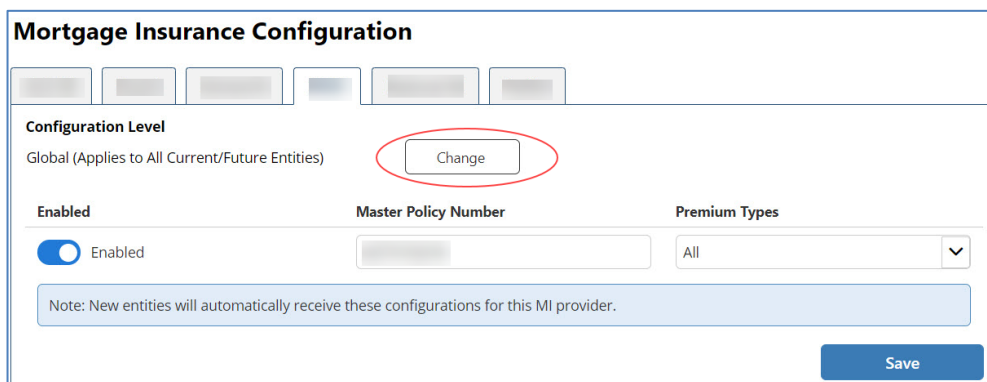
Enable Quoting by MI Provider

1. To access the Mortgage Insurance Configuration screen in the Config site, select the **Admin** tab and then the **Mortgage Insurance** link.
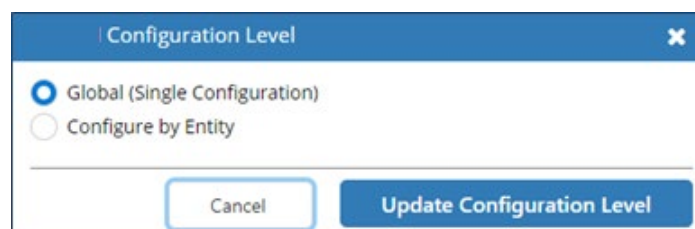

The Mortgage Insurance Configuration screen allows users to configure the various mortgage insurance providers and set options for each provider individually.
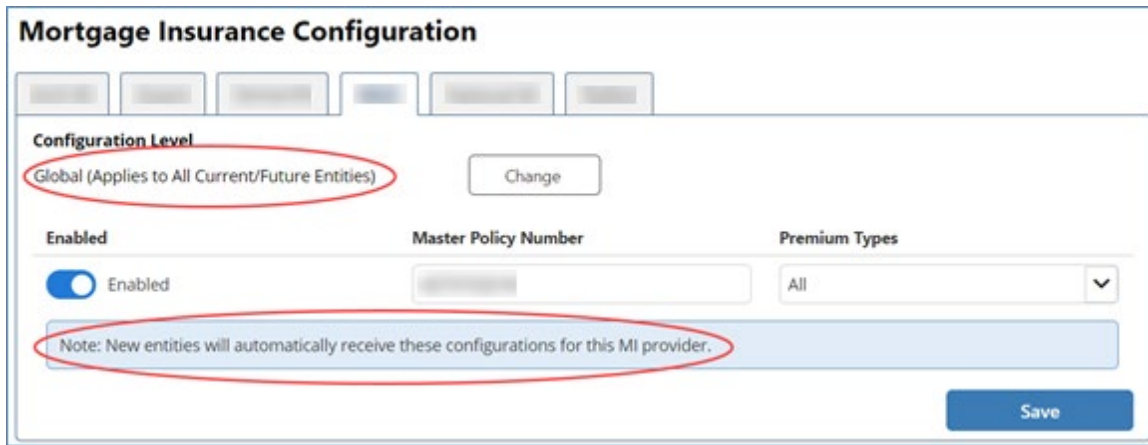

2. Click the tab for the MI provider you wish to configure.

3. Click the **Change** button to switch the configuration level. The configuration level is Global (Applies to All Current/Future Entities) by default. This option will apply the settings to all entities for a single mortgage insurance provider. The Configure by Entity setting, when enabled, will allow different MI options for specific entities for a single mortgage insurance provider. It is most common for lenders to use the global configuration because they only have one MPN (Master Policy Number) per MI Company.

Global Configuration

Global configuration settings will apply to all entities for the selected MI provider.
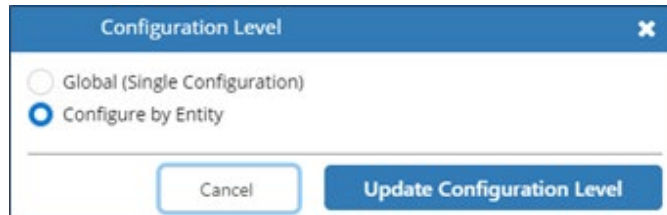

1. In the **Enabled** column, slide the button to the right to enable the MI company.

2. Enter the **Master Policy Number** for the MI company. A master policy number is required when enabling a mortgage insurance provider. If the master policy number is not entered, we will disable the configuration when you select the Save button.

3. Select the **Premium Types** you would like to support for the provider; Monthly, Split, Single Premium or Lender Paid.

4. Click the **Save** button.

Global settings will apply to any new entity added to your site.

Entity Level Configuration

MI settings can be configured differently for each entity. Click the **Change** button to select the Configure by Entity option. When changing settings from global to by entity, your global configuration will be copied over to each entity. You can then modify individual entities.
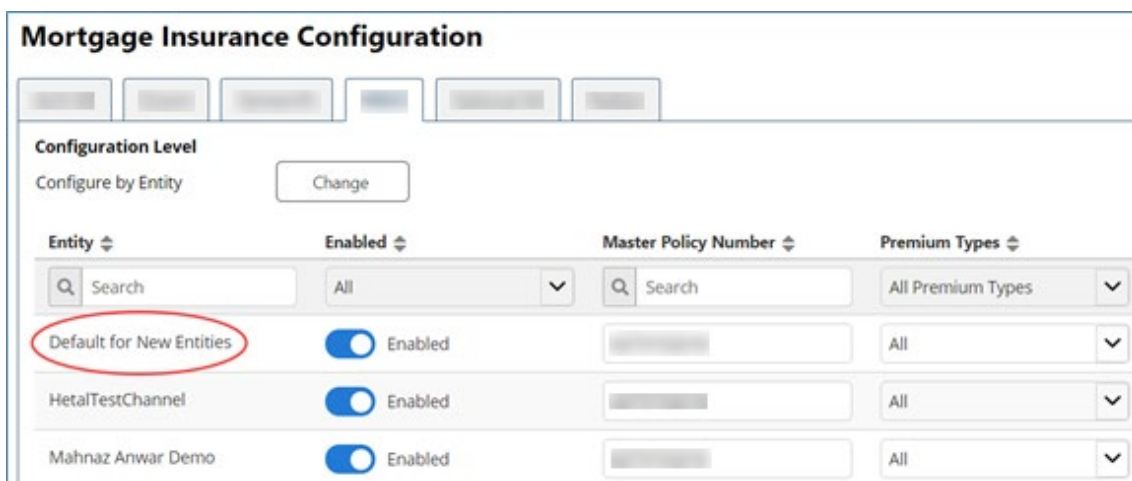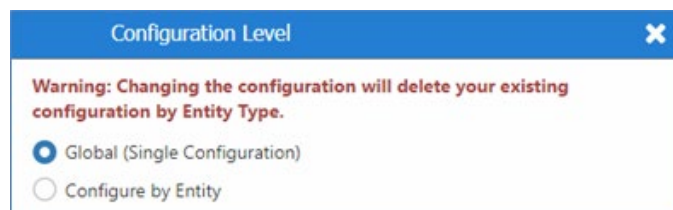

1. Enabling the Default for New Entities will automatically assign a master policy number and premium type to any new entities you set up.
2. Easily search and/or filter for entities or settings with the search and filter options at the top of each column.
3. Enable the MI provider for the applicable entities.
4. Assign a **Master Policy Number** for each entity separately.
5. Select the **Premium Types** to display in results for each entity separately.
6. Click the **Save** button.

 You can change the configuration level by clicking the **Change** button at the top. If you change a current entity level configuration for an MI provider to a single configuration, an alert will notify you that your current settings will be deleted.
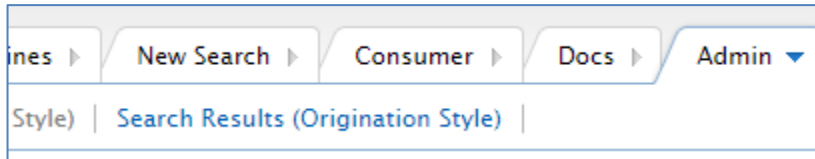
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Adding MI Icon to Origination Style Search Results

Make sure to add the MI integration icon to the search results for Origination Style. For Traditional Style search results, the MI integration icon will display without additional configuration.

1. Select the **Admin** tab and then the **Search Results (Origination Style)** link.

2. Make sure MI is a **Selected Field** in either the Summary or Details section of the results.

3. Click **Update Fields**.

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Entity Type Configuration

Mortgage Insurance rate quotes may vary by origination channel type; Lender, Correspondent or Broker. This designation will be sent to the MI providers based on the entity type assigned to the business channel in the Configuration site. The following entity types are mapped to the origination channels as follows:

- Retail = Lender
- Wholesale = Broker
- Correspondent = Correspondent
- Non-delegated = Correspondent
- Mini-correspondent = Correspondent
- AOT = Correspondent
- Corporate = Lender
- Not Applicable = Lender
- None Selected = Lender

Based on the mapping above, confirm that you have assigned the entity type to your business channels appropriately.
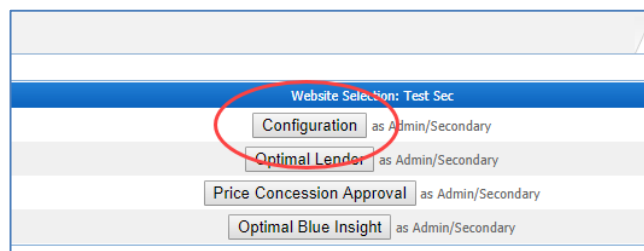
In the Configuration site, select the business channel entity.
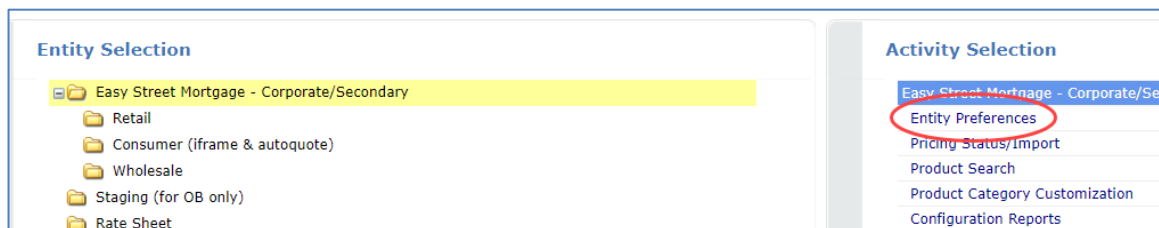
Then select the **Entity Preferences** activity. For the **Entity Type**, select the appropriate option from the drop-down menu and save the changes.

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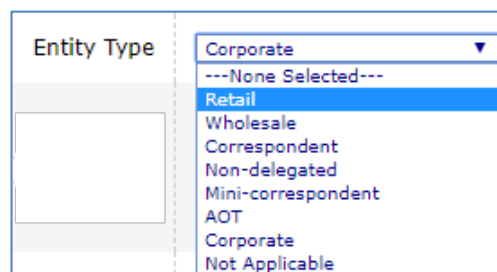
Configuration Report

A configuration report showing the entity and entity type mapping to the origination channel is available from the Configuration and Lender sites.

In the Configuration site, choose the **Configuration Reports** Activity and select the **MI Origination Channel Mapping** option from the **Views** drop-down menu.

In Lender, choose the **Configuration Views** link and select the **MI Origination Channel Mapping** option from the **View** drop-down menu.

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