



BESTX™ MORTGAGE INSURANCE CONFIGURATION GUIDE



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National  **MI**



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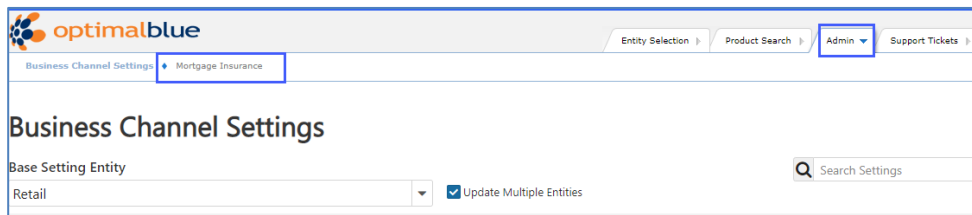
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MORTGAGE INSURANCE CONFIGURATION GUIDE

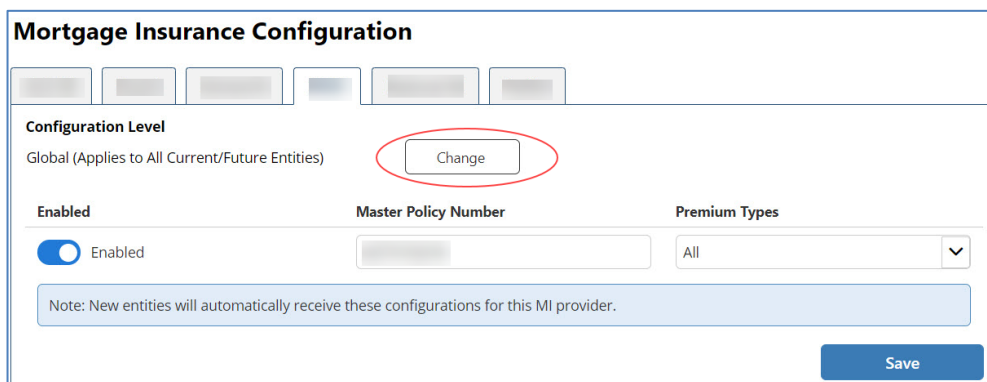
Enable Quoting by MI Provider

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



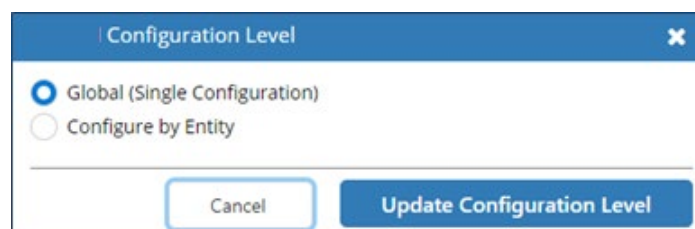
The screenshot shows the Optimalblue Admin interface. The top navigation bar includes links for Entity Selection, Product Search, Admin, and Support Tickets. The Admin link is highlighted with a blue box. Below the navigation bar, the 'Business Channel Settings' section is visible, with a 'Mortgage Insurance' link highlighted in the left sidebar.

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



The screenshot shows the 'Mortgage Insurance Configuration' screen. The 'Configuration Level' section is highlighted, showing 'Global (Applies to All Current/Future Entities)' as the selected option. A 'Change' button is circled in red. Below this, there are fields for 'Enabled' (a toggle switch), 'Master Policy Number' (a text input), and 'Premium Types' (a dropdown menu). A note at the bottom states: 'Note: New entities will automatically receive these configurations for this MI provider.' A 'Save' button is located at the bottom right.

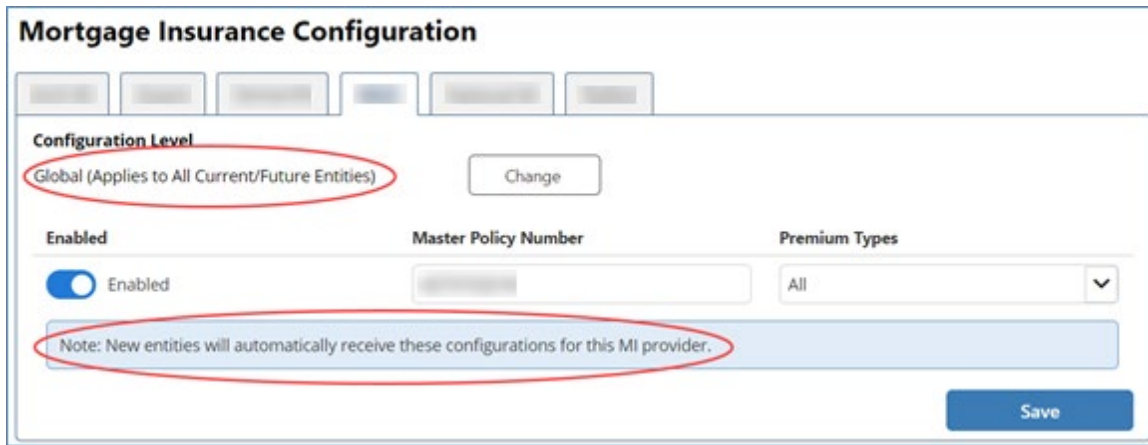
2. Click the tab for the MI provider you wish to configure.
3. Click the **Change** button to switch the configuration level. The configuration level is Global (Applies to All Current/Future Entities) by default. This option will apply the settings to all entities for a single mortgage insurance provider. 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.



The screenshot shows a 'Configuration Level' dialog box. It has two radio button options: 'Global (Single Configuration)' and 'Configure by Entity'. The 'Global (Single Configuration)' option is selected. At the bottom, there are 'Cancel' and 'Update Configuration Level' buttons.

Global Configuration

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



Mortgage Insurance Configuration

Configuration Level
Global (Applies to All Current/Future Entities) Change

Enabled Master Policy Number Premium Types

☒ Enabled All

Note: New entities will automatically receive these configurations for this MI provider.

Save

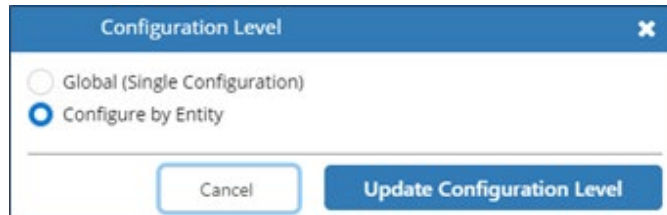
1. In the **Enabled** column, slide the button to the right to enable the MI company.
2. Enter the **Master Policy Number** for the MI company. A master policy number is required when enabling a mortgage insurance provider. If the master policy number is not entered, we will disable the configuration 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.

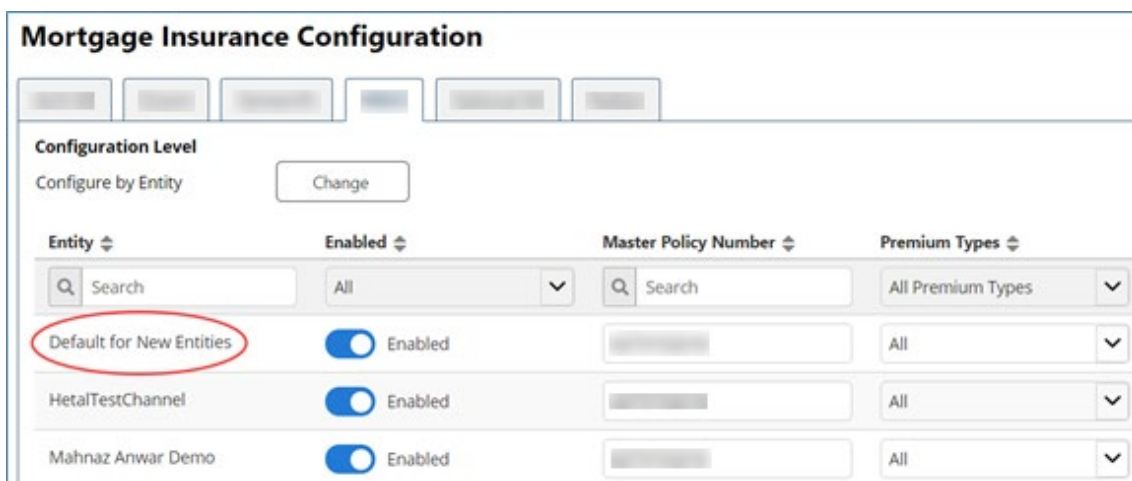


Configuration Level

☐ Global (Single Configuration)

☒ Configure by Entity

Cancel Update Configuration Level



Mortgage Insurance Configuration

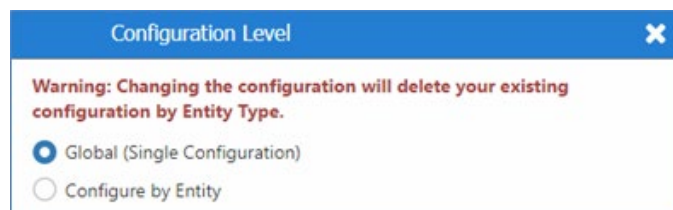
Configuration Level
Configure by Entity Change

Entity	Enabled	Master Policy Number	Premium Types
<input type="text" value="Search"/>	All	<input type="text" value="Search"/>	All Premium Types
Default for New Entities	<input checked="" type="checkbox"/> Enabled	<input type="text"/>	All
HetalTestChannel	<input checked="" type="checkbox"/> Enabled	<input type="text"/>	All
Mahnaz Anwar Demo	<input checked="" type="checkbox"/> Enabled	<input type="text"/>	All

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.



Configuration Level

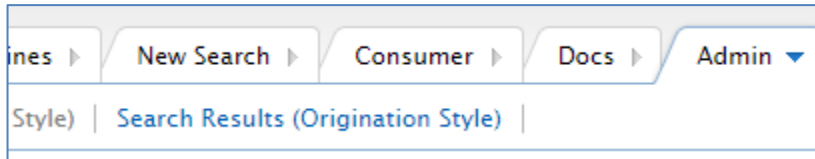
Warning: Changing the configuration will delete your existing configuration by Entity Type.

☒ Global (Single Configuration)

☐ Configure by Entity

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.

Available Fields	Add/Remove	Selected Fields	Move Up/Down
<div> <div>Look</div> <div>3rd Party Fees(\$/%)</div> <div>Loan Origination Fees(\$)</div> <div>Origination(\$/%)</div> <div>Discount/Rebate(%)</div> <div>Compensation(%)</div> <div>Total Credit</div> <div>Margin</div> <div>Discount/Rebate(\$)</div> <div>Origination Charges(\$/%)</div> </div>	<div>>></div> <div><<</div>	<div> <div>Rate</div> <div>APR</div> <div>P&I</div> <div>MI</div> <div>Closing Cost (\$)</div> <div>QM</div> <div>Discount/Rebate(\$/%)</div> <div>Coach</div> </div>	<div>Up</div> <div>Down</div>
<div> <input type="checkbox"/> Apply to all entities <div>Update Fields</div> </div>			

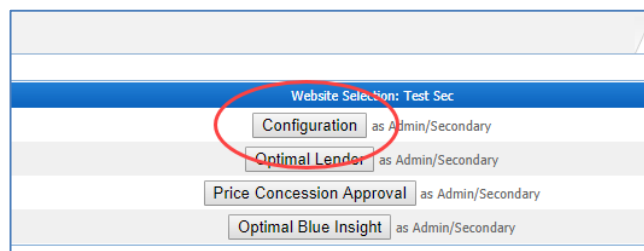
2. Make sure MI is a **Selected Field** in either the Summary or Details section of the results.
3. Click **Update Fields**.

Entity Type Configuration

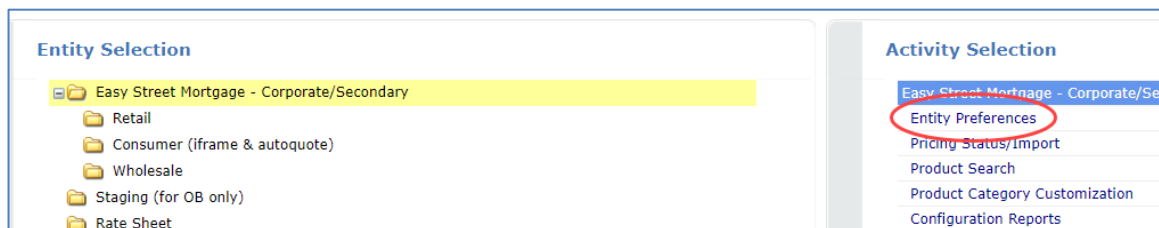
Mortgage Insurance rate quotes may vary by origination channel type; Lender, Correspondent or Broker. This designation will be sent to the MI providers based on the entity type assigned to the business channel in the Configuration site. The following entity types are mapped to the origination channels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

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

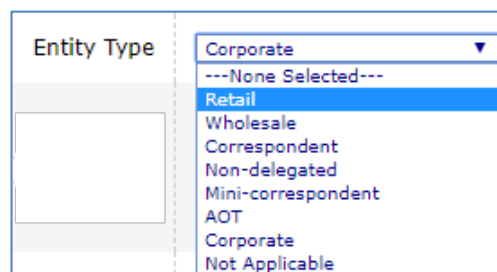
Based on the mapping above, confirm that you have assigned the entity type to your business channels appropriately.



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.



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.

Activity Selection

- CC Corp
- Entity Preferences
- Pricing Status/Import
- Product Search
- Product Category Customization
- Configuration Reports**
- Investor Logins

Entity

All

Views

MI Origination Channel Mapping

Export

Prev Next		
Entity	Entity Type	Origination Channel
CC Corp	Corporate	Lender
Staging (for OB only)	---None Selected---	Lender
Optimal Advantage	Retail	Lender
Encompass Corp	Corporate	Lender
CC Retail	Retail	Lender
Correspondent	Correspondent	Correspondent
Wholesale	Wholesale	Broker
MI ADMIN TEST	Retail	Lender
Encompass Retail	Retail	Lender
Prev Next		

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

2ndary

Lock Desk

Changes

Pipelines

New Search

Docs

Admin

Branches

2ndary

2ndary Loan Export

Configuration Views

Reactivate Loan

Reporting

Configuration Site

Ratesheet

Historical Ratesheets

View Options

View: MI Origination Channel Map

Entity: All

Export

Report Preview Grid

Entity	Entity Type	Origination Channel
CC Corp	Corporate	Lender
CC Retail	Retail	Lender
Correspondent	Correspondent	Correspondent
Encompass Corp	Corporate	Lender
Encompass Retail	Retail	Lender
MI ADMIN TEST	Retail	Lender
Optimal Advantage	Retail	Lender
Staging (for OB only)	---None Selected---	Lender
Wholesale	Wholesale	Broker
Prev Next		