



Ordering Mortgage Insurance from National MI

# Encompass<sup>®</sup> Quick Start Guide

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National Mortgage Insurance Corporation | 2100 Powell Street | 12<sup>TH</sup> Floor | Emeryville, CA 94608 | [www.nationalmi.com](http://www.nationalmi.com)

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## ORDERING MORTGAGE INSURANCE FROM NATIONAL MI

If this is your first Rate Quote or MI Order with National MI, proceed to pages 3 and 4 for the necessary steps to add National MI as a provider within Encompass.

- A1.** If the loan is a Fannie Mae or Freddie Mac Affordable Lending Product (such as HomeReady® or Home Possible®), confirm the loan is designated with the appropriate program before requesting a Rate Quote or MI Order. This will ensure the correct MI coverage is requested and the loan is evaluated under our Affordable guidelines.

### Fannie Mae:

Fannie Mae HomeReady Program → FNMA Streamlined 1003 Form/MORNETPlus Community Lending section/Fannie Mae's Community Lending Product drop down.

**A1**

FNMA Streamlined 1003		
MORNETPlus Community Lending		
<input type="checkbox"/> Community Lending	<input type="checkbox"/> FannieNeighbors Eligible	<input type="checkbox"/> Community Seconds
Metropolitan Statistical Area or County		
Fannie Mae's Community Lending Product	04 My Community Mortgage 06 HFA Preferred Risk Sharing 07 HFA Preferred 08 Home Ready	
HUD Median Income		
Income Limit Adjustment Factor		
Community Lending Income Limit		
Community Seconds Repayment Structure		

### Freddie Mac:

Freddie Mac Home Possible Program → Freddie Mac Additional Data form/Freddie Mac Defined Data section/Offering Identifier drop-down field.

**A1**

Freddie Mac Additional Data		
Freddie Mac Defined Data		
Loss Coverage Est.	#1	
Lender Registration #	#2	
Freddie Field	#3	
Offering Identifier	#4	241:Home Possible
No-Appraisal MAF	#5	210:Alt 97 220:Freddie Mac 100
Broker Originated	#6	230:Initial Int 10/20 FIXED 231:Initial Int 15/15 FIXED
Freddie Field	#7	232:Initial Int ARM
HELOC Actual Balance	#8	233:Initial Int ARM 10 Year 240:Home Possible 100
HELOC Credit Limit	#9	241:Home Possible
Amount of Financed MI	#10	242:Home Possible Neighborhood Solutions 100 243:Home Possible Neighborhood Solution
AccountChek Asset ID (Bor)	#11	250:Home Possible Advantage
AccountChek Asset ID (CoBor)	#12	251:Home Possible Advantage for HFAs 310:Relief Refinance - Open Access
Collateral Rep & Warrant	#13	
Freddie Field	#14	Co-Bor. Field #1
Freddie Field	#15	Co-Bor. Field #2

HomeReady is a registered trademark of Fannie Mae. Home Possible is a registered trademark of Freddie Mac.

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### National MI Ordering Page

**A2.** From this page, you can get a Rate Quote and submit (Delegated and Non-Delegated) MI Orders to National MI.



**TIP:** Once a transaction has been submitted (whether Rate Quote or MI Order), Encompass will retain the MI coverage % on the MI page unless updated by the user directly. Subsequent updates to underlying loan data (such as LTV) will not update the MI Coverage %.

The screenshot shows the 'National MI Request' web form. The form is titled 'National MI Request' and features the 'NationalMI' logo. It is divided into several sections:

- Branch Login Information:** Master Policy Number (88913-0001), Branch ID (elliemae), Branch Password (masked), and a 'Save Login Information' checkbox.
- Loan Information:** Borrower (Jill Homeowner), CoBorrower (Tim Homeowner), and Loan Number (1612000094). It also includes contact information for NationalMI.com and a Solution Center.
- Request Type:** A dropdown menu set to 'Rate Quote'.
- Mortgage Insurance Information:** Premium Payment Type (BorrowerPaid), Premium Payment Plan (Monthly ADVANTAGE), MI Coverage % (25), Refund Type (No Refund), and Renewal Option (Constant). There is also a 'Finance Premium' checkbox.
- Additional Loan Information:** Special Program ID, Special Pricing ID, and a 'Relocation Loan' checkbox.
- Originator Information:** Originator Channel (Retail) and Third Party Company Name.
- Recommendation:** DU Recommendation Type, LP Credit Risk Class, and Purchase Eligibility.

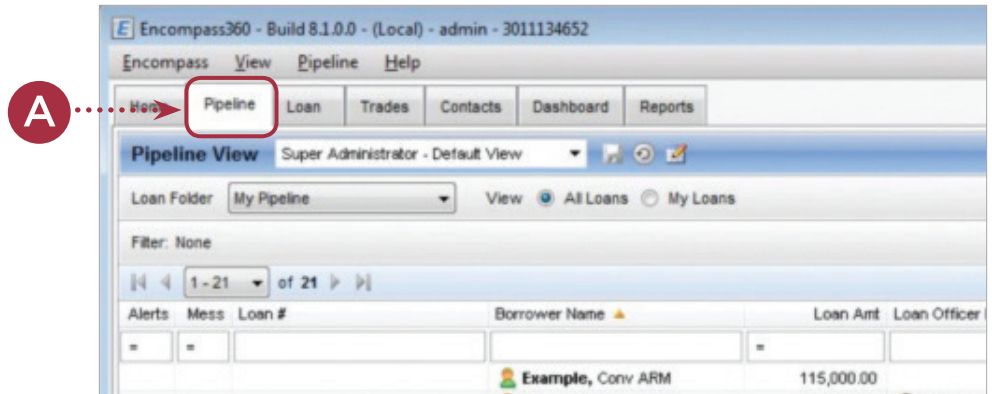
At the bottom right, there are 'Rate Quote' and 'Cancel' buttons. A '(\*) Required Fields' indicator is present in the top right corner of the form area.

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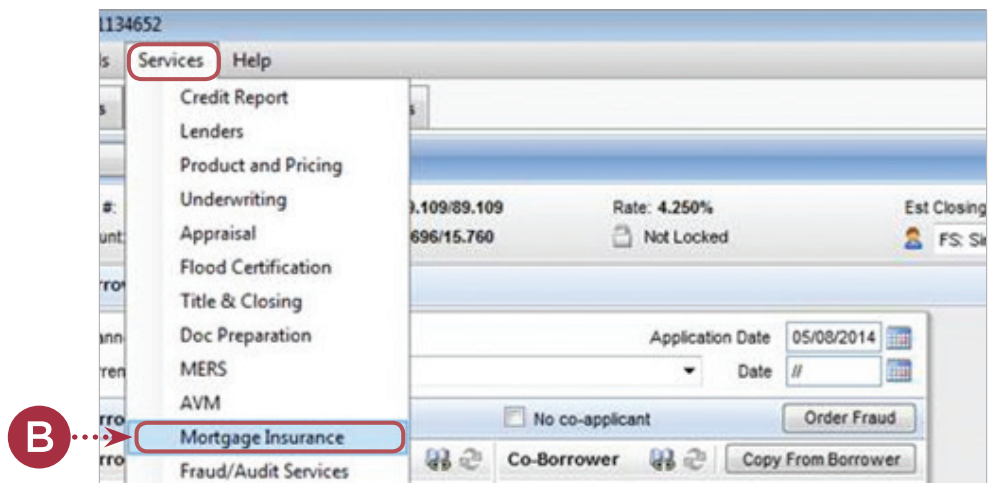
### Adding National MI as a provider within Encompass

- A. Select the target loan from the **Pipeline** tab.

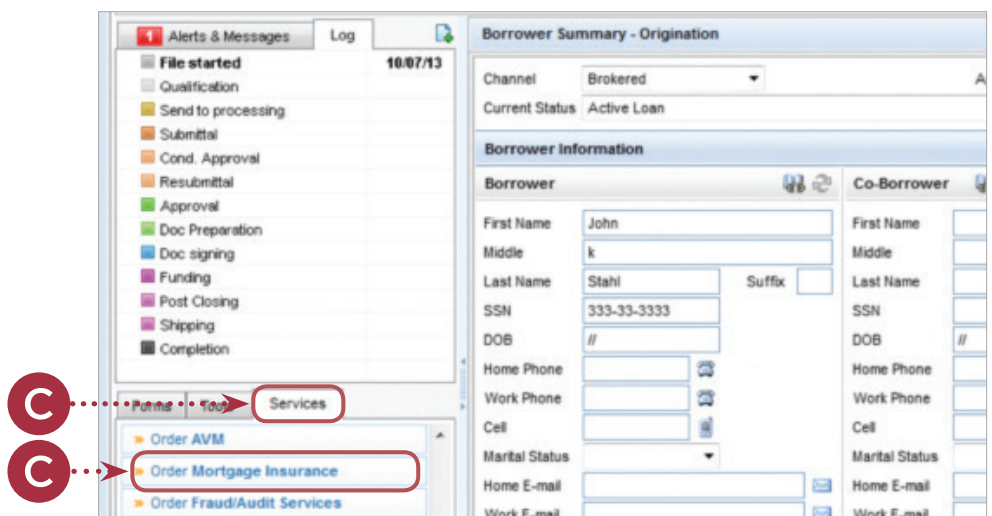


### From the Encompass Loan screen, you can:

- 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.



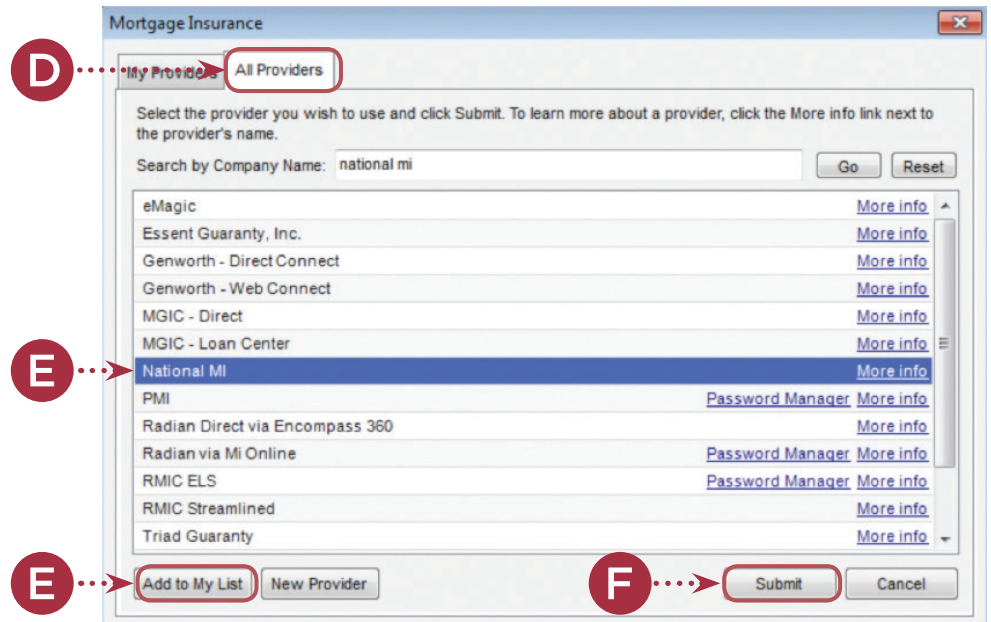
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## ORDERING MORTGAGE INSURANCE FROM NATIONAL MI

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.

