



ELLIE MAE® TOTAL QUALITY LOAN

Encompass® Integration with National MI



DATED: November 2019

National Mortgage Insurance Corporation | 2100 Powell Street | 12TH Floor | Emeryville, CA 94608 | nationalmi.com

Encompass Mortgage Insurance (MI) Service includes an enhanced integration with National MI for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers process improvements, automated ordering, and access to data and alerts.

Settings and Configuration

For new customers who are not National MI Master Policy Holders and want to sign up with National MI, contact Solution Center at [855.317.4NMI \(4664\)](tel:855.317.4NMI) or solutioncenter@nationalmi.com.

If you do not have access to Ellie Mae TQL Services, contact your Encompass Account Representative for details about getting set up and activated.

If you have access to TQL Services, but your organization has not been set up to place MI orders, use the instructions provided in this document or contact your Encompass Relationship Manager for implementation assistance.

Authorized users, such as Encompass administrators, need to first use the [Mortgage Insurance Service](#) setting in Encompass Settings to enable and configure the type of orders being placed by their organization to National MI. The Encompass administrator must also assign persona-level access to designated users for loan submissions to National MI.

NOTE: This integration is supported on Encompass 18.3 and later versions.

Users with access to the Mortgage Insurance Service setting can view it out of the box, but the service is initially disabled. Authorized users need to first enable and then update the settings based on their organization's business needs.

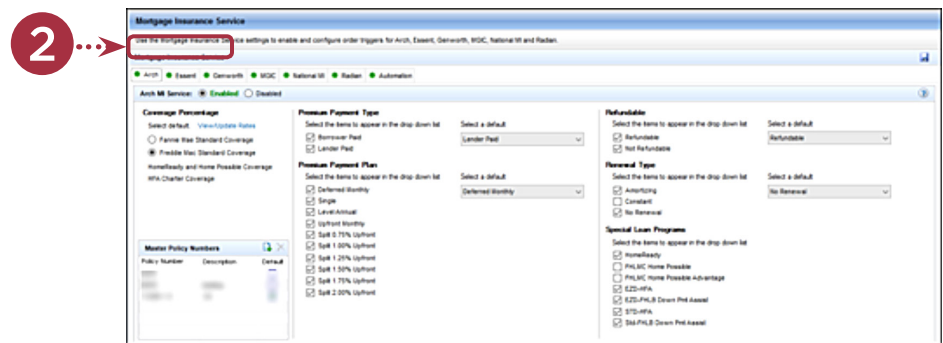
To Enable and Configure National Mortgage Insurance Service:

NOTE: This section is for Encompass administrators and other authorized users with access to Encompass Settings. If you are an MI user and only submit your loans to National MI using the TQL Services tool, go to [Rate Quote Comparison and MI Orders from the TQL Services Tool](#).

1. On the menu bar, click **Encompass**, and then click **Settings**.

2. On the left panel, click **Additional Services**, and then click **Mortgage Insurance Service**.

- The MI vendor tabs are displayed in alphabetical order and the [Mortgage Insurance Service](#) window will default to the first vendor when you access this setting.



- Click the **National MI** tab and in the *National MI Service* section, select the **Enabled** option.

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- Use the *Coverage Percentage* panel to configure a GSE default grid for populating the coverage percentage on a loan. Out of the box values are available, and you can update these based on any updates published by National MI. The values defined here will be the initial coverage percentage populated on the loan. Users have the ability to update the coverage percentage for their loan scenario which will then become the new default value for future orders.

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- To configure this setting, select **Fannie Mae Standard Coverage** or **Freddie Mac Standard Coverage**.
- Click the **View/Update Rates** link to open the *MI Coverage* window and view/update the recommended MI coverage rates for your loans.
- Click **OK** to return to the *Mortgage Insurance Service* panel.

Base LTV	Fannie Mae Standard Coverage		Freddie Mac Standard Coverage		HomeReady & Home Possible Coverage		HFA Charter Coverage
	>20 Years	<=20 Years	>20 Years	<=20 Years	>20 Years	<=20 Years	
95.01 - 97%	35	35			25	25	18
90.01 - 95%	30	25	30	25	25	25	16
85.01 - 90%	25	12	25	12	25	12	12
85% & Under	12	6	12	6	12	6	6

- Use the *Master Policy Numbers* panel to enter your company's National MI master policy number so that your users can submit their loans without having to use their national MI login credentials. The master policy number is used to identify each organization, therefore, login credentials are not issued or required for this service. You can also type a description for each policy number.

Policy Number	Description	Default
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input checked="" type="checkbox"/>

6. Use the *Special Loan Programs* panel to enter your organization's custom list of Special Program Codes.

- These will be displayed on the *Special Loan Program* drop-down field on the *National Mortgage Insurance Request* window.

Description	Default
	<input type="checkbox"/>
	<input checked="" type="checkbox"/>
	<input type="checkbox"/>

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7. Use this section to configure/manage eligible orders for your organization and designating the default value displayed to your users when they initially access the MI order window on a loan.

- If you select only one value, this will display as a static field in the Order window.
- If you select multiple values, the field will display as a drop-down, and users can choose values based on your selections in this panel.
- Use the *Select a default* column to identify the default display on the order window.
- If a user updates this information on the order screen UI prior to placing an order on a loan, the updated values will serve as the 'default' on that loan for future orders.

- Use the *Personas* panel to designate the personas eligible for specific MI order request type(s). Use the drop-down lists in the *Default* column for each Persona to designate the default value that will display in the order window UI when a user assigned to the Persona submits their loan.

Personas (20)						
Persona	Rate Quote	Delegated	Non-Delegated	Contract UW	Default	
Accounting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Administrator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Rate Quote	
Archiver	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Closer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

- Click the **Save** icon.

NOTE: For setup and configuration information on Automated Orders with National MI, see [Encompass Mortgage Insurance Service: Automatic Ordering and Allocation](#).

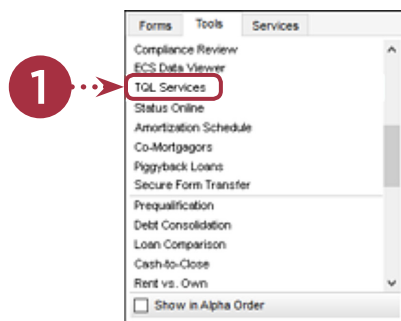
Rate Quote Comparison and MI Orders from the TQL Services Tool

Once the Mortgage Insurance Service setting is configured by the Encompass administrator, authorized users can manually place MI orders using the Mortgage Insurance Service Orders panel in the TQL Services tool.

If you have multiple MI service providers configured with TQL Services, starting with the TQL Services 19.3 Major Release, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates until a certificate order type is placed on the loan.

To Compare Rate Quotes:

- Open your loan and from the **Tools** tab, click **TQL Services**.



- Click the **+** sign next to the *Mortgage Insurance Service Orders* heading to expand and view the panel.



3. Click the **Compare Rate Quotes** button

- This will open an *MI Rate Quote Comparison* window displaying the processing status of the request.

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4. In the **MI Rate Quote** window, compare the rate quotes, select your provider, and then click the **Import Fees** button.

NOTE: The **MI Rate Quote** window has been modified for the purpose of this document to remove vendor-specific rates. Your **MI Rate Quote** window will display rate quotes for the enabled vendor(s). The **Fees** panel will display the rate quote received from the vendor. Also, the order of vendors on the **MI Rate Quote** window is fixed and not related to the returned rate quotes/responses.

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5. You will be navigated back to the TQL Services tool where the *Mortgage Insurance Service Orders* panel updates with the rate quotes received from the enabled MI providers.

The **Compare Rate Quotes** button will continue to display in active/enabled mode since you have not yet placed an MI order. Once you place an MI order (any order type other than Rate Quote), the **Compare Rate Quotes** button will be deactivated but continue to display

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Order Mortgage Insurance:

1. Open your loan file and from the **Tools** menu, click **TQL Services**.
2. Go to the *Mortgage Insurance Service Orders* panel and click the **Order** button.

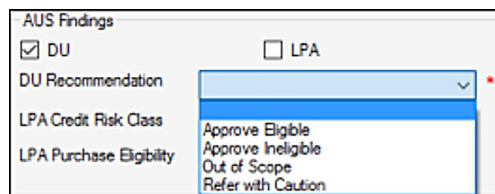
3. In the Mortgage Insurance window:
 - From the *MI Company* drop-down list, select **National MI**.
 - Click the **Order** button.

4. In the *National Mortgage Insurance Request* window:
 - Review and make the appropriate updates to the values displayed in the *Master Policy Number*, *Request Type*, *Premium Payment Type*, *Premium Payment Plan*, *Refund Type*, *Renewal Option*, and *Special Loan Program* drop-down fields.

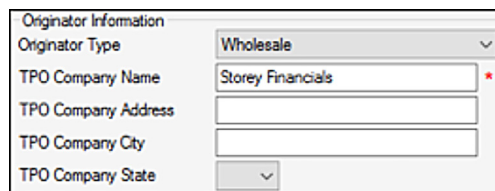
For your first order, all these fields display the default value configured by your Encompass administrator in Encompass Settings. The drop-down fields will only display values that have been configured by the administrator. If your admin has not configured multiple values to display, you will see a static field with only one option, instead of a drop-down field with multiple options. Once your order is complete, the last selected value will display for any future requests.

- For the *Request Type* field, if you select **Delegated Application, Non-Delegated Application, Contract Underwriting with MI,** or **Contract Underwriting without MI,** a *Rate Quote ID* drop-down field is displayed with all the rate quote reference numbers on the loan. You can select a value, leave this field blank, or manually type a Rate Quote ID, if it was received outside of Encompass.
- In the *AUS Findings* panel, when applicable, select the **DU** check box and then select the appropriate value from the **DU Recommendation** drop-down list. If you have selected the DU check box, a DU Recommendation value must be selected. You can also select the **LPA** check box and then select values from the **LPA Credit Risk Class** and **LPA Purchase Eligibility** drop-down fields.

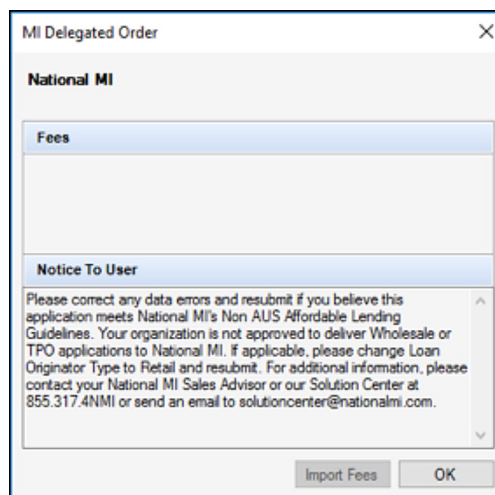
NOTE: Default values in the **AUS Findings** panel are displayed from the DU and LPA responses if the loan was previously submitted to these GSEs.



- In the *Originator Information* panel, type TPO-company related information, if it is required (identified with red asterisks). *TPO Company Name* is mandatory if the *Originator Type* is **Wholesale**; and disabled if the *Originator Type* is **Retail**.



- Click the **Order** button
- If your loan is missing information, or includes data that is not supported by National MI, an error message will display, explaining the issue. You can return to your loan file to update the information, save the loan, and then place your order, or contact National MI's Solution Center at 855.317.4NMI (4664) / solutioncenter@nationalmi.com, if you need assistance.



5. In the order type window, optionally click the **Import Fees** button.
 - With each loan submission to National MI (successful or unsuccessful), once you submit your loan file, you are automatically directed to the TQL Services tool, where the [Mortgage Insurance Service Orders](#) panel updates with the details of your order. Note that the **Compare Rate Quotes** button is now deactivated.

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For more information on the updated panel, go to the [Mortgage Insurance Service Orders](#) section (below).

Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
11/6/2019 4:54 PM	1000544614	admin	NATIONAL MI	Delegated	Approved	✓	Manage Documents	Check Status
11/6/2019 4:52 PM	1000544614	admin	NATIONAL MI	Delegated	Suspended			
11/6/2019 4:31 PM	RQ2D0C392	admin	GENWORTH	Rate Quote	Request processed Then			
11/6/2019 4:31 PM	MRQNR2V	admin	NATIONAL MI	Rate Quote	Approved			
11/6/2019 4:31 PM	9H4SZV	admin	MOC	Rate Quote	Eligible			
11/6/2019 4:31 PM	CSOCHS	admin	RADIAN	Rate Quote	Eligible			
11/6/2019 4:31 PM	MYT0947959FAD	admin	ARMH	Rate Quote	Quoted/Not			

Mortgage Insurance Service Orders

Once your loan is submitted to National MI, the Mortgage Insurance Service Orders panel in the TQL Services tool updates with the order details.

To View Order Details:

In the [Mortgage Insurance Service Orders](#) panel, click to select an order.

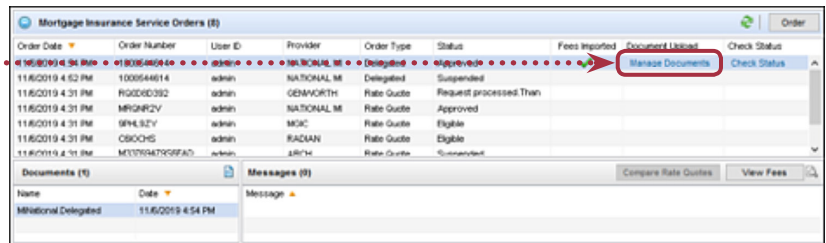
- The [Messages](#) panel displays the messages returned to Encompass by National MI.
- The [Document Upload](#) column updates with a **Manage Documents** link for Delegated, Non-Delegated and Contract UW orders. Click this link to upload and send additional documents to National MI. For more information, see [Manage and Upload Documents to Send to National MI](#).
- If there are imported fees with any orders, the [Fees Imported](#) column displays a green check mark. There will only be one order in the order history that displays a green check mark in the [Fees Imported](#) column. For more information on the fields that are updated in the loan file when fees are imported from an order, see [Loan Data Updates](#).
- In the [Documents](#) panel, click the **Document** icon to view the document, returned from the order, in the eFolder.

Manage and Upload Documents to Send to National MI

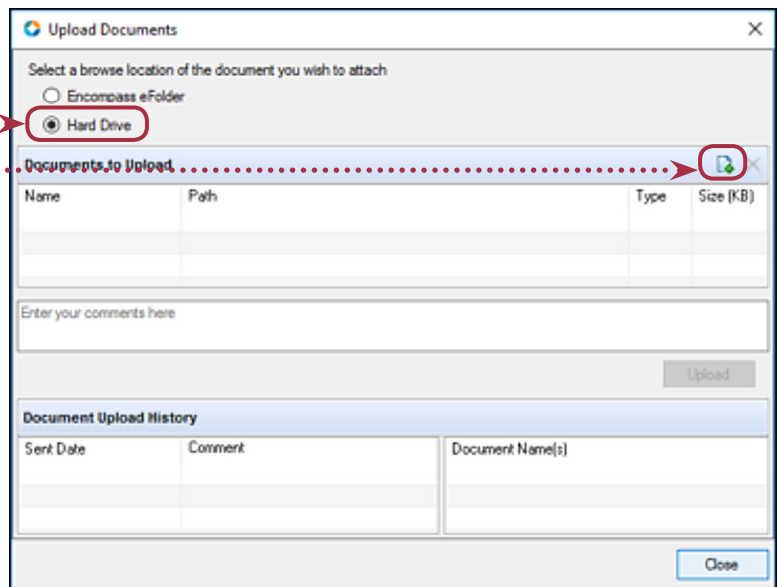
The Manage Documents link in the TQL Services tool> Mortgage Insurance Service Orders panel displays for certificate order types only. Use this link to upload and send documents in PDF format from your eFolder or hard drive to National MI.

To Send Documents to National MI:

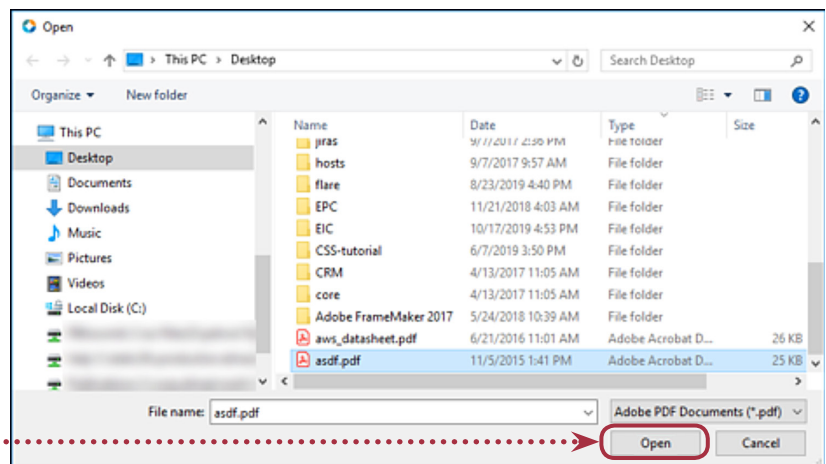
1. From the loan file, go to the TQL Services tool> Mortgage Insurance Service Orders panel.
2. Locate the certificate order for which you want to add documents, and click the **Manage Documents** link.



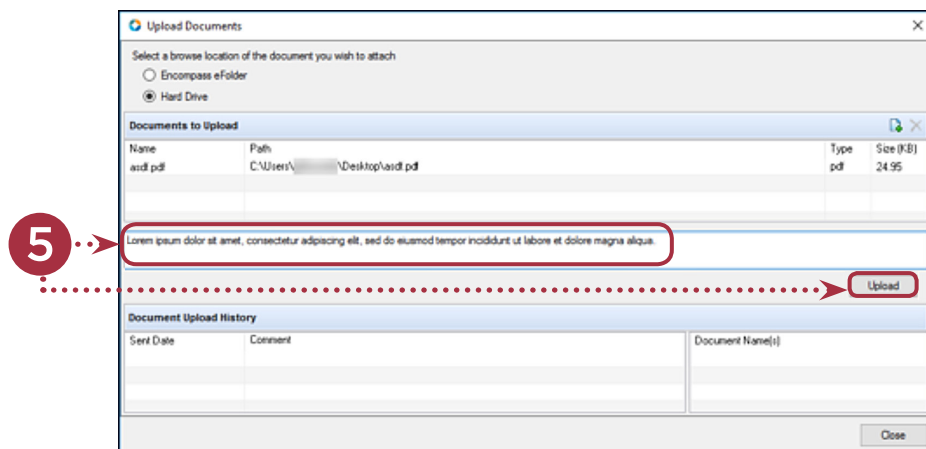
3. In the **Upload Documents** window, select **Hard Drive** (for the purpose of this exercise), and then click the **+** icon.



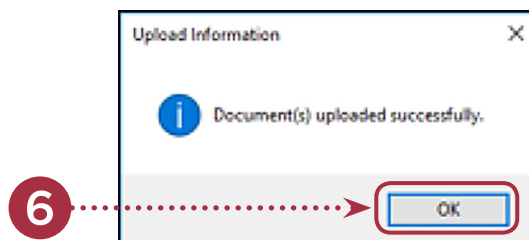
4. Select the document from your computer and then click the **Open** button.



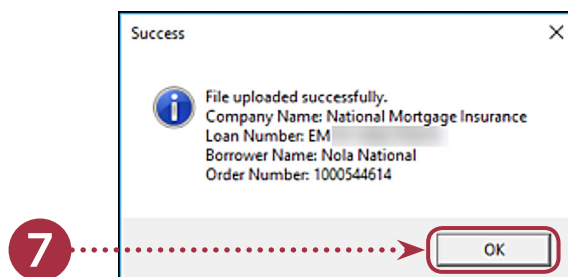
5. Type some comments (optionally) and then click the **Upload** button.



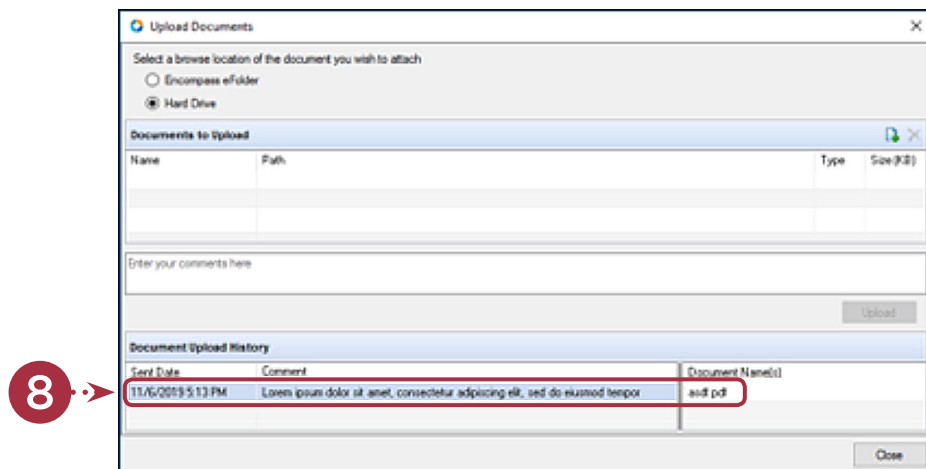
6. In the *Upload Information* window, click **OK**.



7. In the *Success* window, click **OK**.

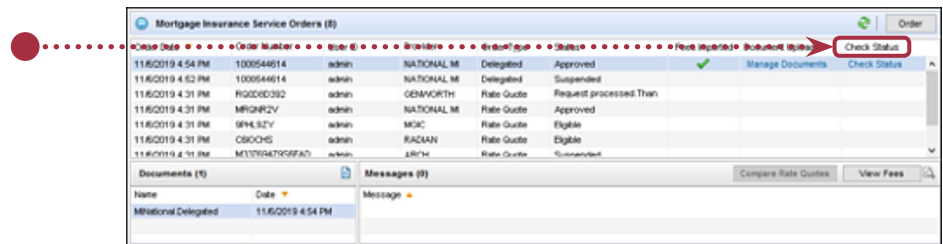


8. In the *Upload Documents* window, verify that the *Document Upload History* panel is updated with your uploaded document, and then click the **Close** button.



Check Status on an Order

Use the **Check Status** link for an order to view the status of the order.



Loan Data Updates

Once your order is returned from the MI vendor, Encompass fields, listed in the table below, relevant to your loan data and order, will be updated.

FIELD ID	FIELD NAME
232	Proposed/estimated monthly mortgage insurance premium.
430	MI Coverage
708	Mortgage Insurance Company Address
709	Mortgage Insurance Company City
710	Mortgage Insurance Company Zip
1107	UFMP
1198	Months per adjustment
1199	Periodic Factor
1200	Months per adjustment for second MI payment
1201	Periodic Factor for second MI payment
1209	Months of PMI premiums
1252	Mortgage Insurance Company State
1760	MIP Paid in Cash
1765	Expenses Calc MIP/PMI Lock
1766	Mortgage Insurance
1770	(Second) Mortgage Insurance
1826	Amount of Guarantee Fee Paid

FIELD ID	FIELD NAME
2308	MI Ordered Date
2309	MI Received Date
2978	Number of Months MI being Collected
3248	Insurance Mortgage Declining Renewals
3533	Lender Paid Mortgage Insurance
CASASRN.X146	MI Refundable Option
CASASRN.X148	Renewal Type
CASASRN.X150	Renewal Option
CASASRN.X152	Payment Option
CASASRN.X154	Payment Frequency
CASASRN.X156	Years of Coverage
CASASRN.X158	Premium Source
CD1.X71	MIC #
L248	Mortgage Insurance Company Name
ULDD.FNM.430	PMI Coverage
ULDD.X49	Mortgage Insurance Premium Source Type
ULDD.X134	MI Company Name Type
ULDD.X135	Freddie MI Company Name Type (Other)
ULDD.X136	Fannie MI Company Name Type (Other)
VEND.X167	File #
VEND.X177	Case #