GET CONNECTED

Encompass® – Full User Guide

Version 5

Quick Guides

Order Rate Quotes
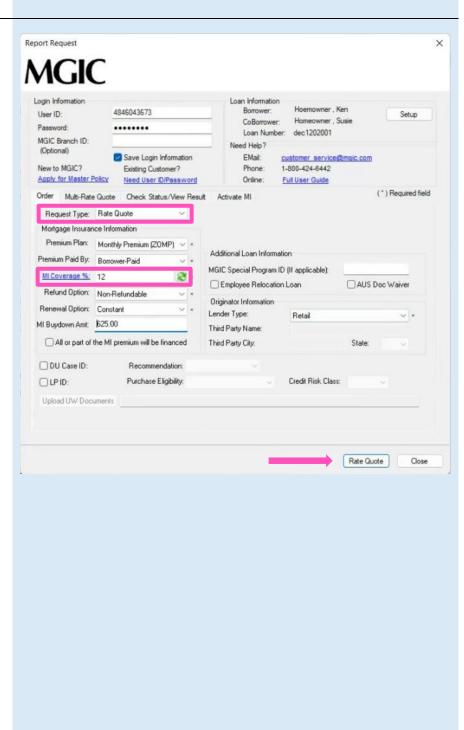
1. Select Rate Quote

To get a rate quote, select **Rate Quote** as the **Request Type** and enter the appropriate information.

MI Coverage % automatically defaults to standard coverage.
- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually
- The **MI Coverage %** will automatically adjust with changes to the loan information
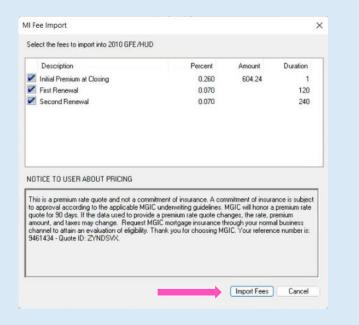- Click the reset icon to reset to standard coverage:

Click **Rate Quote.**

NOTE: If manually entering a User ID and Password, you must successfully order a Rate Quote for your credentials to be saved.
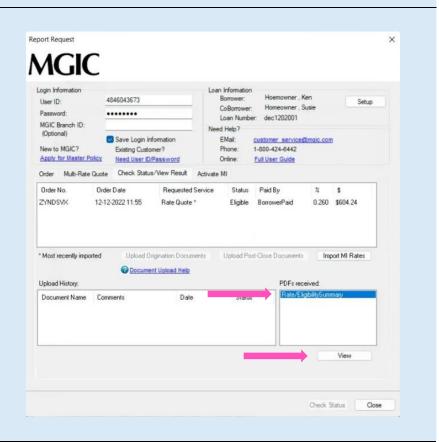
2. Import MI Rates

To import the MI premium information into the MIP/PMI Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure, click **Import Fees.**
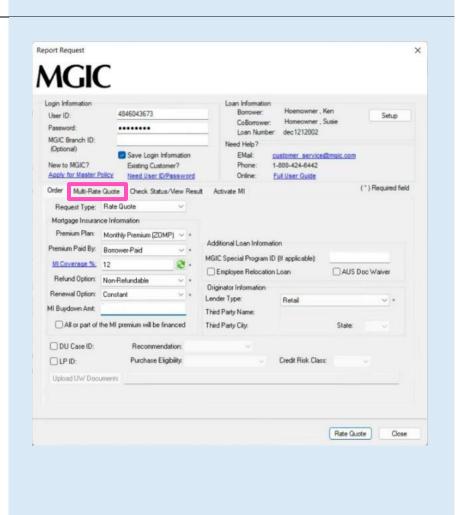

3. View Rate Quote

Rate quotes appear under the **Check Status/View Results** tab. Highlight the rate quote and click **View** to view the rate quote PDF. Rate quote PDFs are also saved to the eFolder.

Order Multi - Rate Quotes

1. Select Multi-Rate Quote

To obtain multiple rate-quote scenarios concurrently, select the **Multi-Rate Quote** tab.

2. Request Multi-Rate Quotes

The **Multi-Rate Quote** tab displays 3 scenarios:
- **Scenario 1** (Borrower-Paid Monthly)
- **Scenario 2** (Borrower-Paid Single)
- **Scenario 3** (Lender-Paid Single)

You can modify the scenarios by selecting different products in the dropdown boxes for **Premium Plan** and **Premium Paid By**.

The **MI Coverage %** for each scenario automatically defaults to standard coverage.
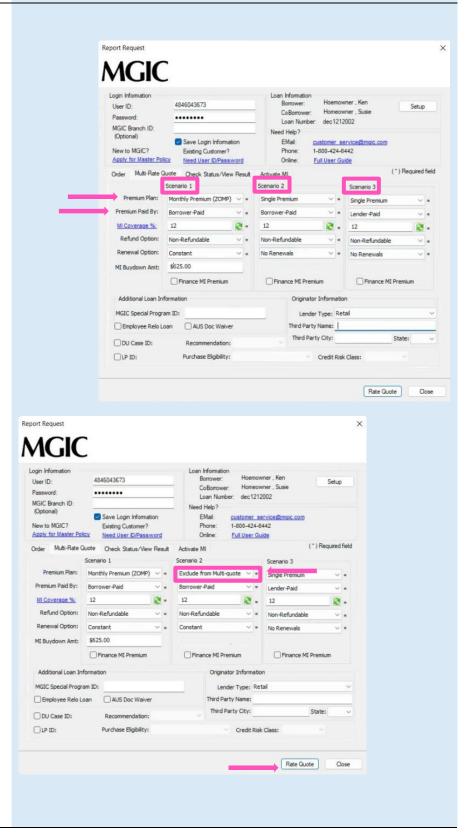
Click on the **MI Coverage %** hyperlink for guidance or to manually edit the **MI Coverage %**. The **MI Coverage %** will not automatically adjust with changes to the loan information.

Use the [icon] to reset to standard coverage.

NOTE: If you enter information in the **Additional Loan Information** section, it will apply to all 3 scenario quotes.

To exclude a scenario, select **Exclude from Multi-Quote** from dropdown under the **Premium Plan**.
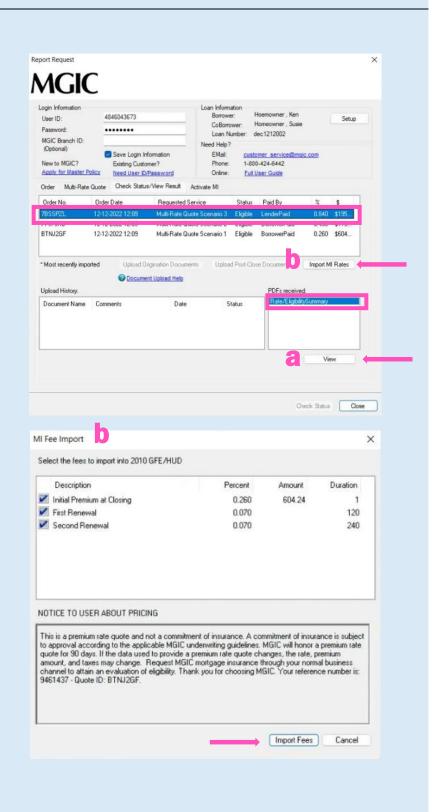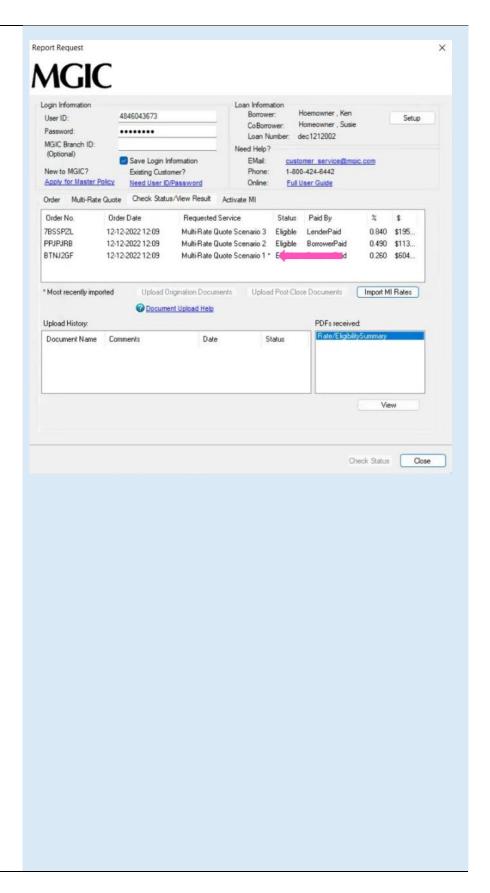
Click **Rate Quote.**

The selected multi-rate quote scenarios display on the **Check Status/View Result** tab.

Note: All the rate quote PDFs are saved in the eFolder.

a. To view a specific rate quote PDF:
- Highlight the appropriate quote scenario
- Click **View**

b. To import MI rates:
- Highlight the appropriate quote scenario
- Click **Import MI Rates**
- The **MI Fee Import** screen will display
Click **Import Fees**

An **asterisk** will display beside the selected scenario to indicate the fees were imported for this rate quote.

Order Delegated MI

1. Select Order Delegated MI

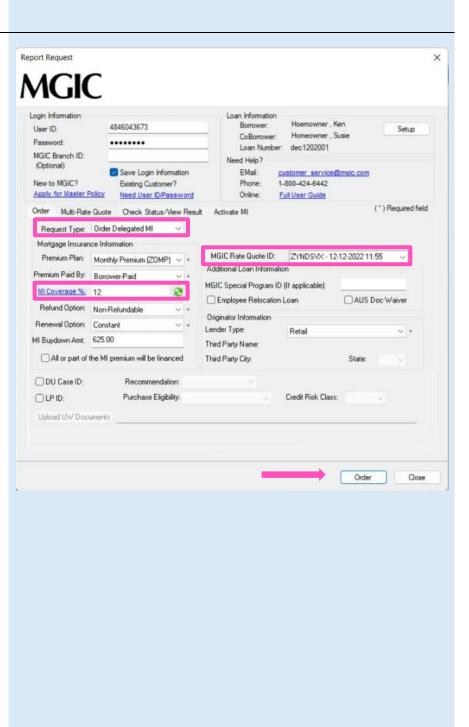To order delegated MI, select **Order Delegated MI** as the **Request Type** and enter the appropriate information.

MI Coverage % automatically defaults to standard coverage.

- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually
- The **MI Coverage %** will automatically adjust with changes to the loan information
- Click the reset icon to reset to standard coverage:

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.
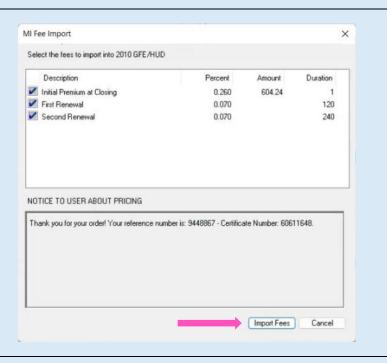
Click **Order**.

NOTE: If manually entering a User ID and Password, you must successfully order an MI Application for your credentials to be saved.
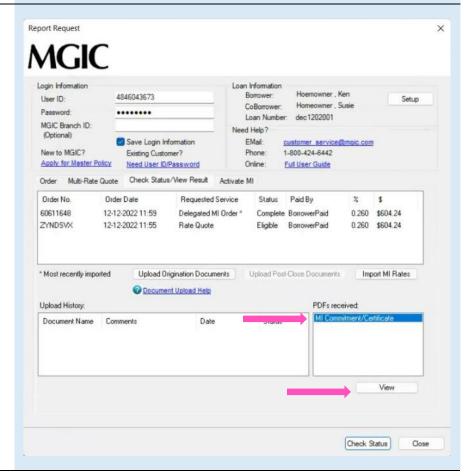
2. Import MI Rates

To import the MI premium information into the MIP/PMI/Guarantee Fee Calculation screen, Loan Estimate and Closing Disclosure, click **Import Fees**.

3. View Commitment/Certificate

Under the **Check Status/View Result** tab, select the completed delegated MI order and click **View** to view the PDF of the most recent Commitment/Certificate.

4. Resubmit Delegated MI Order or Send Additional Attachments (Optional)

As changes occur to the loan, you may resubmit the loan data by selecting **Resubmit Delegated MI** in the **Request Type** drop-down menu.

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.
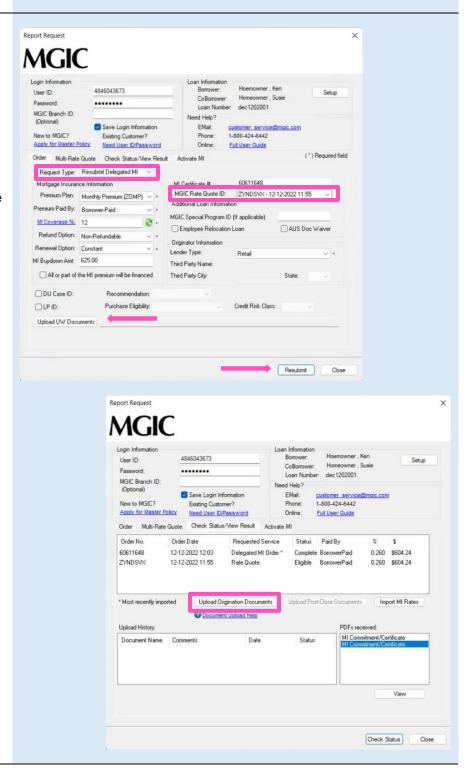
If you need to send new attachments, click the **Upload UW Documents** button.

Click **Resubmit**.

Or

If you are on the **Check Status/View Result** tab, click **Upload Origination Documents** to send attachments.

NOTE: Ensure the documents you want to attach aren't open on your desktop.

Order Non-Delegated MI
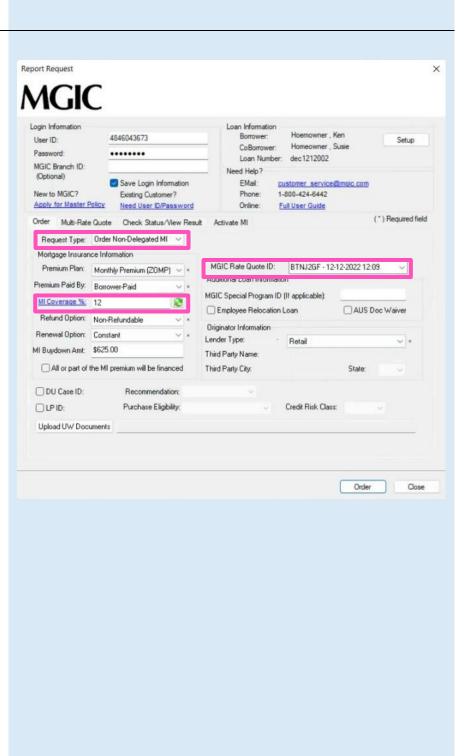
1. Select Order Non-Delegated MI

To order non-delegated MI, select **Order Non-Delegated MI** as the **Request Type** and enter the appropriate information.

MI Coverage % automatically defaults to standard coverage.
- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually.
- The **MI Coverage %** will automatically adjust with changes to the loan information.
- Click the reset icon to reset to standard coverage:

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select the **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.

NOTE: If manually entering a User ID and Password, you must successfully order an MI application for your credentials to be saved.
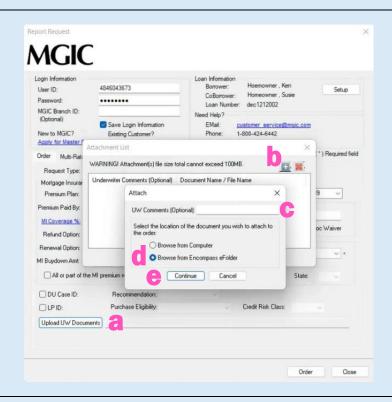
Contacts: MGIC Integration Services
Integration_services@mgic.com 1-888-644-2334

Your MGIC Representative
mgic.com/contact

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2. Add Attachments

a. Click **Upload UW Documents** to open the **Attachment List**
b. Click the **+ (plus) icon** to add an attachment
c. Enter any comments (optional)
d. **Browse** for the document
e. Click **Continue**

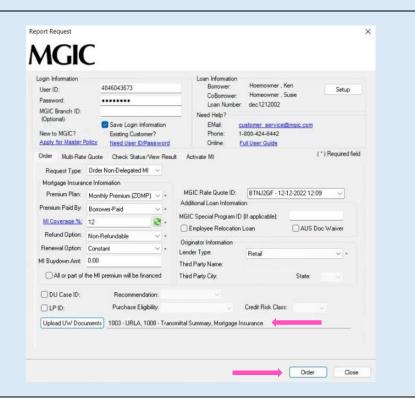Then click **Attach** in the **Attachment List** screen to attach the documents to the loan file.

NOTE: Ensure the documents you want to attach are not open on your desktop.

3. Order Non-Delegated MI

The file names of the documents you attached will appear next to the Upload UW Documents button.

Click Order to submit the loan file.

4. Resubmit Non-Delegated MI Order or Send Additional Attachments (Optional)

As changes occur to the loan, you may resubmit the loan data and any new documents or conditions on an existing loan by selecting **Resubmit Non-Delegated MI Order** in the **Request Type** drop-down menu.

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select the **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.
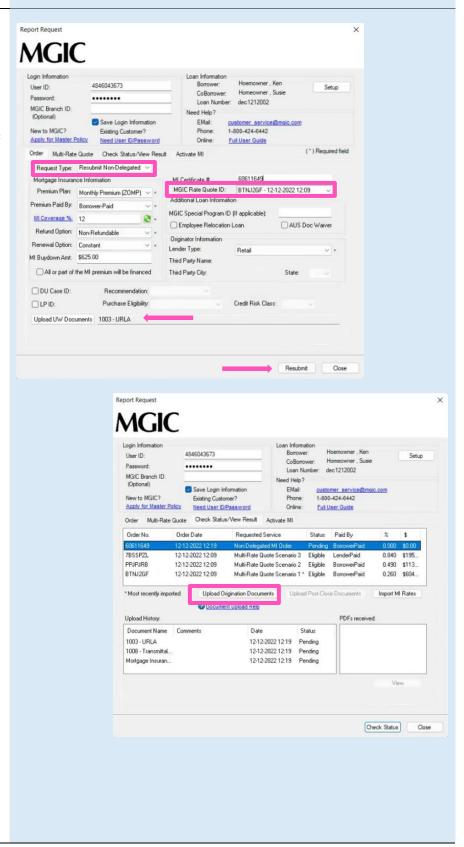
If you need to send new attachments, click the **Upload UW Documents** button.

Click **Resubmit**.

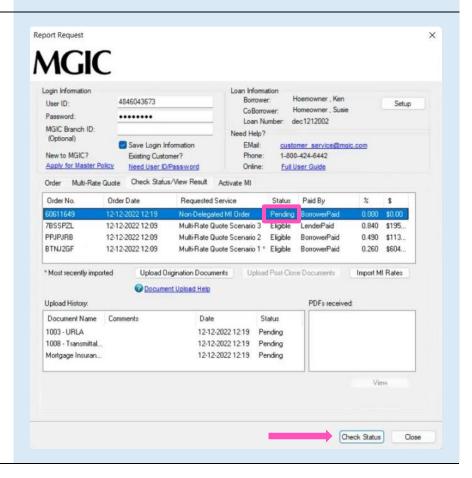**NOTE:** Ensure the documents you want to attach aren't open on your desktop.

Or

If you are on the Check Status/View Result tab, click **Upload Origination Documents** to send attachments.

Once MGIC underwriters notify you that your non-delegated MI application has been approved, go to the **Check Status/View Result** tab to check status.

Select the order and click **Check Status** to Import Fees and view the Commitment/Certificate PDF.

Order Contract Underwriting

1. Order Contract Underwriting

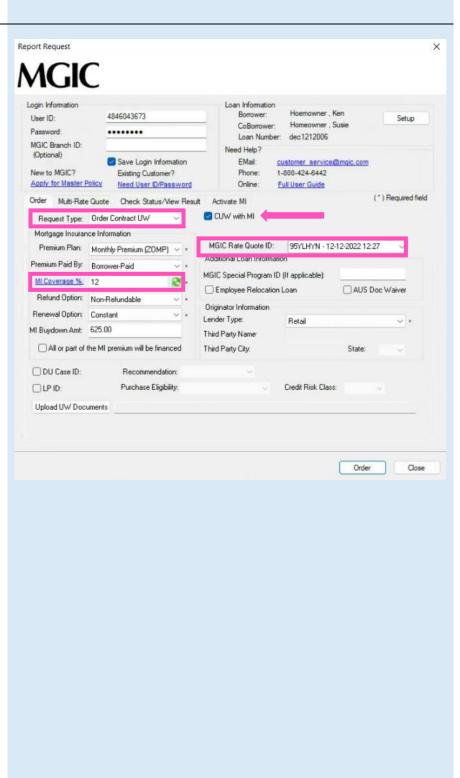Select **Order Contract UW** from the **Request Type** and enter the appropriate information.

If mortgage insurance is also desired, keep the **CUW with MI** checkbox checked.

MI Coverage % automatically defaults to standard coverage.
- Click on the **MI Coverage %** link for guidance or edit the **MI Coverage %** manually.
- The **MI Coverage %** will automatically adjust with changes to the loan information.
- Click the reset icon to reset to standard coverage:

The **MGIC Rate Quote ID** defaults to the most recent quote ordered via Encompass. Select the **MGIC Rate Quote ID** from the drop-down menu or enter it manually if you obtained your MGIC MiQ Rate Quote outside of the Encompass interface.

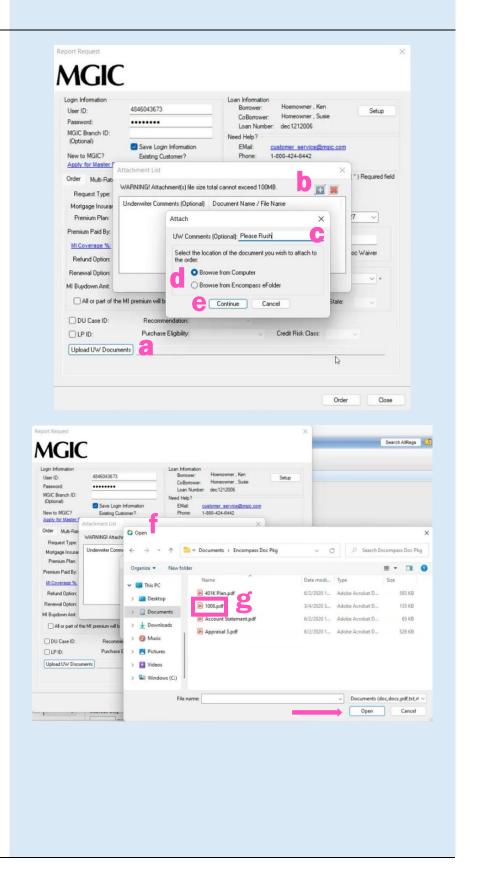**Note:** To set up Contract Underwriting, please contact your MGIC representative: mgic.com/contact.

2. Attach Documents

There are 2 ways to browse for documents to attach. To attach documents from your PC or network:

f. Click **Upload UW Documents** to open the **Attachment List**
g. Click the **+ (plus) icon** to add an attachment
h. Enter any comments (optional)
i. **Select Browse from Computer**
j. **Click Continue**

k. An **Open** pop-up window displays
l. From the pop-up window, select the desired documents and click **Open**

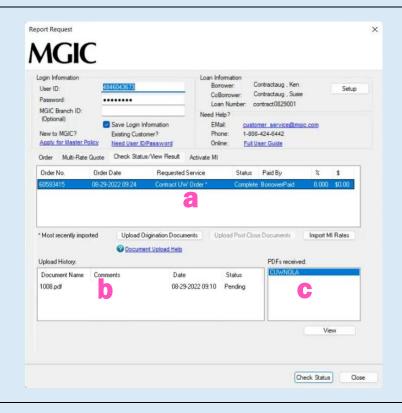**NOTE:** Comments about the loan for the underwriter can be up to 100 characters.

NOTE: Ensure the documents you want to attach are not open on your desktop.

3. Attach Documents from your Encompass eFolder

There are 2 ways to browse for documents to attach. To attach documents from your Encompass eFolder:

a. Click **Upload UW Documents** to open the **Attachment List**
b. Click the **+ (plus) icon** to add an attachment
c. Enter any comments (optional)
d. **Select Browse from Encompass eFolder**
e. **Click Continue**

f. A **Select Documents** pop-up window displays
g. From the pop-up window, select the desired documents and click **Open**

NOTE: Comments about the loan for the underwriter can be up to 100 characters.

4. View Status

The **Check Status/View Result** tab displays:
 a. Your order history
 b. Your loan document attachment history
 c. The MI Rate Quote, Commitment/Certificate and CUWNOLA PDFs

All Contract Underwriting submissions have an initial **Status** of **Pending** on the **Check Status/View Result** tab.
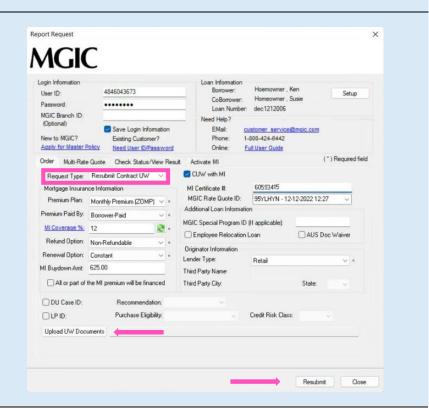
5. Resubmit Contract Underwriting

As changes occur to the loan, you may resubmit the loan data and any new documents or conditions on an existing Contract Underwriting loan by selecting **Resubmit Contract UW** in the **Request Type** drop-down menu.

If you need to send new attachments, click the **Upload UW Documents** button.

Click **Resubmit**.

MI Activation

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1. Select Activate MI	

Once your loan has closed, you can activate your MGIC mortgage insurance.
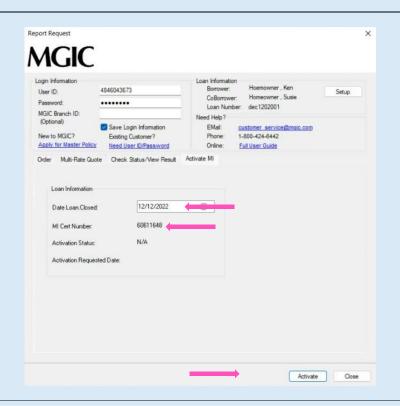
Select the **Activate MI** tab.
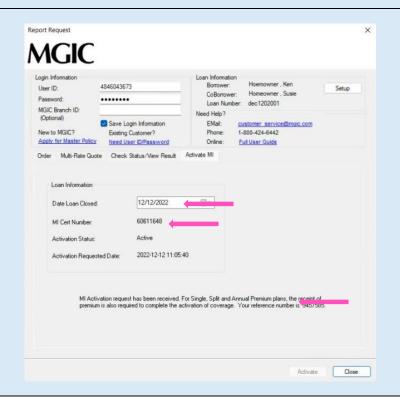

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2. Review Data and Activate

Review the **Date Loan Closed** and your **MI Cert Number.**

Click **Activate.**

3. Receive Activation Confirmation

Upon successful request completion, the **Activation Status, Activation Requested Date** and confirmation message display.

Submit Post-Close Docs

1. Open Attachment List

Once the MI order is complete and you've already closed, you may submit post-closing documents from the **Check Status/View Result** tab.
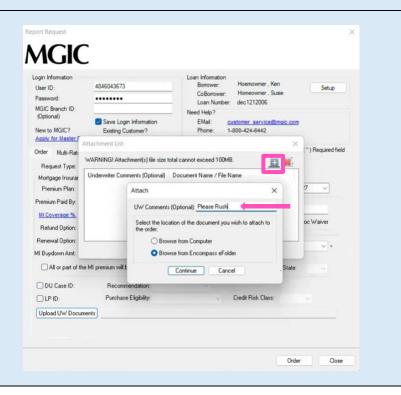
Click **Upload Post-Close Documents** to open the **Attachment List**.

2. Add Attachment

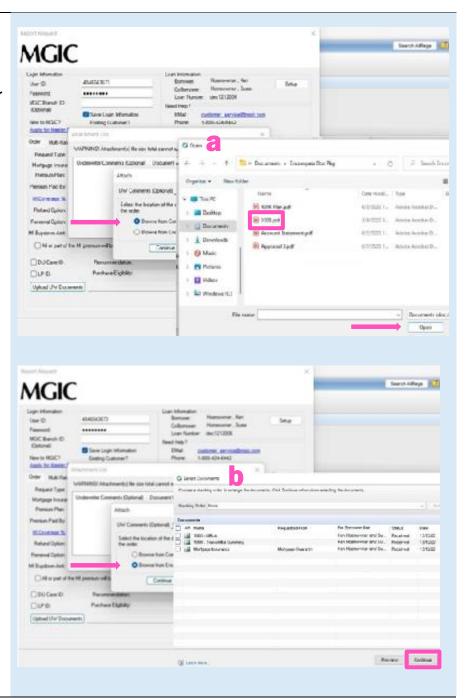Click the plus icon in the **Attachment List** screen to add a new attachment.

Enter any comments about the loan for the underwriter (up to 100 characters).

There are 2 ways to select documents to attach.

a. To upload documents from your PC:
   o Select **Browse from Computer**
   o Click **Continue** to browse for the document
   o Locate the document and click **Open**

b. To add documents from the eFolder:
   o Select **Browse from Encompass eFolder**
   o Click **Continue**
   o Select your documents and click **Continue** again

3. Submit Post-Closing Docs	
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When you're ready to submit the post-closing document(s), click **Send** in the **Attachment List** screen.

Loan Document List
It's NOT required to place your documents in this order. This list is for informational purposes.

- Appraisal
- Assets
- Borrower Authorization Signed
- Closing Disclosure
- Condo Questionnaire
- Cover sheet for Return Doc Delivery
- Credit
- Disclosure
- Divorce Decree
- DU Findings
- Flood Certification
- Home Inspection Report
- Income
- Lease Agreement
- Lender Decision Document
- Lender Notes
- Loan Application (1003)
- Loan Application (1003) Signed
- Loan Estimate
- LP Feedback
- Miscellaneous
- Mortgage/DOT
- Note
- Other AU Results
- Pay History/Collection Notes
- Program Guidelines
- Purchase Agreement
- Registration/Rate Lock Confirmation
- Returned NOLA
- Tax Returns
- Title
- Transmittal Summary (1008)
- Vendor Report

Admin Guide
Password Manager

1. Access settings	
From within **Encompass**, go to **Encompass > Settings**.	
2. Access Password Management	
From within **Encompass**, go to **Encompass > Settings**.	

3. Create Password Setting	26

Click the **New Password Setting** icon to open the **Account Details** screen.

4. Activate MGIC	

Under **Account Information**:
- For the **Service Category**, select **Mortgage Insurance**
- For the **Provider Name**, select **MGIC - Direct**
- The **Description** field is free form. You can enter whatever description is meaningful to you
- MGIC provides the **User ID** and **Password**
- Select the users that should have access to the MGIC - Direct interface

Click **Save**.

Access MGIC – Direct

1. Access MI	

There are two ways to access the Mortgage Insurance section. Within a loan file, either:

    a. Go to the **Services** tab on the top and click **Mortgage Insurance** from the menu

       OR

    b. Go to the **Services** tab on the side and click **Order Mortgage Insurance**

2. Add MGIC

Under the **All Providers** tab, select **MGIC - Direct** and click the **Add to My List** button

3. Access MGIC

MGIC - Direct now appears in the **My Providers** tab as a default MI company.

Select **MGIC - Direct** and click **Submit** or double-click **MGIC - Direct**.

4. Enter Login Information

Enter your assigned **User ID, Password** and **MGIC Branch ID** (optional). These are NOT your Loan Center credentials. If you don't have this login information, contact your company's Encompass system administrator or MGIC's Customer Service at customer_service@mgic.com or 1-800-424-6442.

If your login information is already pre-populated, your company's system administrator may have already automatically set up your login information.

Check the **Save Login Information** box.

Note: If you entered any **Login Information**, you must order a rate quote or MI once for Encompass to remember your credentials.

Rate Quote-Only User Persona

1. Access Personas	
Go to **Encompass Settings > Company/User Setup > Personas.** Click the **+ (plus) icon** to create a new persona or copy an existing one and rename it **MGICRateQuoteOnly**.	
2. Access User	
Under **Organization/Users**, open the user profile by either double-clicking the row or by selecting the row and clicking **Edit User**.	

Click the **+ (plus) icon**, check **MGICRateQuoteOnly** box and click **OK**.

Trigger for PMI LTV Cut-Off

1. Access Triggers	

Go to **Encompass Settings > Business Rules > Field Triggers**.

2. Create Trigger and Event	

Click on the **New icon** to open the **Add/Edit Trigger** screen.

Enter a trigger name in the **Create a Trigger Name** field.

In the **Add and apply field events** section, click **Add**. Click **Save.**

3. Enter Activation Details	

On the **Add/Edit Field Event** screen, in the **Activation** section, enter the values shown in the image on the right.

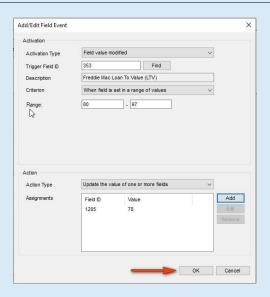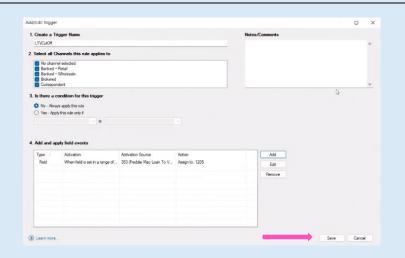| **4. Enter Action Details**	
In the **Action** section, click **Add** to open the **Add/Edit Assignment** screen. Enter the values shown in the image on the right. Click **OK**.	

5. Add Field Event	
When you're finished, click **OK.**	

6. Save Field Event	
On the **Add/Edit Trigger** screen, click **Save.**	

7. Activate Trigger	
To activate the trigger, select the new trigger and click **Activate**. The **MIP/PMI/Guarantee Fee Calculation** screen will automatically update with the Cancel At LTV. **Note:** The changes won't take effect until the admin and user(s) log out and back in.	