



## GET CONNECTED

# MiQ™ User Guide

Learn how to log in and get mortgage insurance quotes using our rate quote platform.

### 1. Log in to MiQ

Go to **mgic.com/MiQ**.

Enter your registered email address. Click **Continue to MiQ**.

**Note:** Every 60 days, you will be prompted to verify your login information by providing a 6-digit code sent to your registered email address.

**First-time user?** You'll need to register your email address. Just click the **Register for MiQ** button on the login screen and follow the prompts.

The login screen features the MiQ and MGIC logos at the top. Below them is the heading "Get the right rate, right now, from MiQ". A form contains a "Registered Company Email Address" input field, a "Continue to MiQ" button, and a "Register for MiQ" button. A pink arrow points to the email field, and another points to the "Continue to MiQ" button. Below the buttons is a link "Don't have an MiQ account?". At the bottom, there is a disclaimer about the platform's use.

**For your first login only**, you'll be asked to enter your:

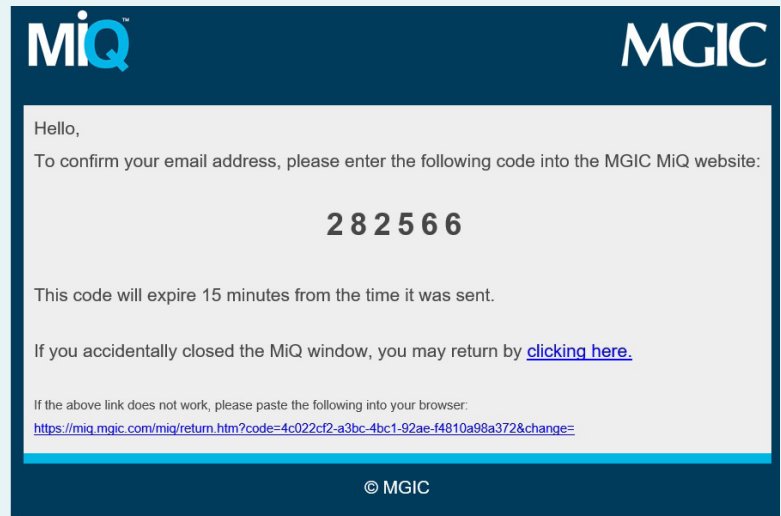
- **Company-Assigned Email Address**
- **Individual NMLS ID** (optional)
- **First Name** and **Last Name**

You'll have the option to enter your company's **MGIC Master Policy/ID Number** (MPN). This is a 10-digit number unique to each MGIC customer; you can find it on a previous Commitment/Certificate. If you don't know your MPN, leave the field blank and MGIC will assign you a default number.

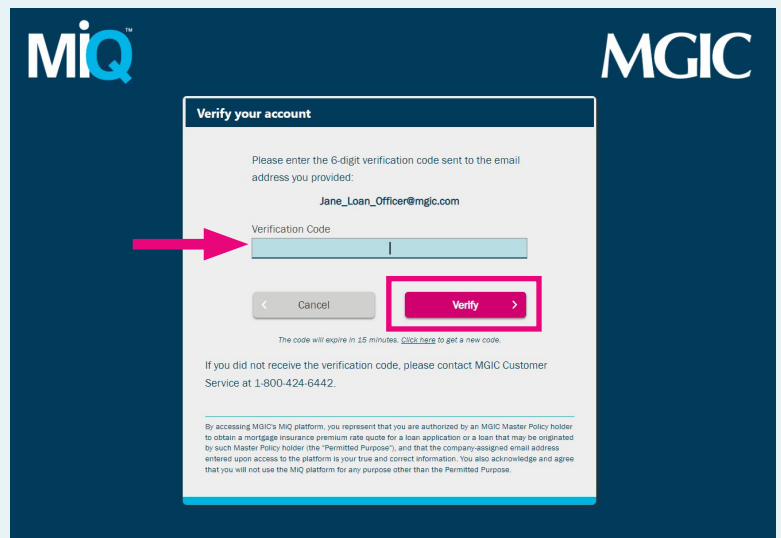
Click **Register for MiQ** to proceed.

The registration process consists of two screens. The first screen, titled "Register for MiQ", has a "Company-Assigned Email Address" field, "Cancel" and "Next" buttons, and a disclaimer. The second screen, also titled "Register for MiQ", has fields for "First Name", "Last Name", and "MGIC Master Policy/ID Number", along with checkboxes for "Do you know your MGIC Master Policy/ID Number?" and "This is the company I work for?". It also includes a "Back" button and a "Register for MiQ" button. Pink arrows indicate the flow from the login screen to the first registration screen, and then to the second registration screen.

To complete your registration, you'll be prompted to verify your login information by providing a 6-digit code sent to your registered email address from donotreply@mgic.com.

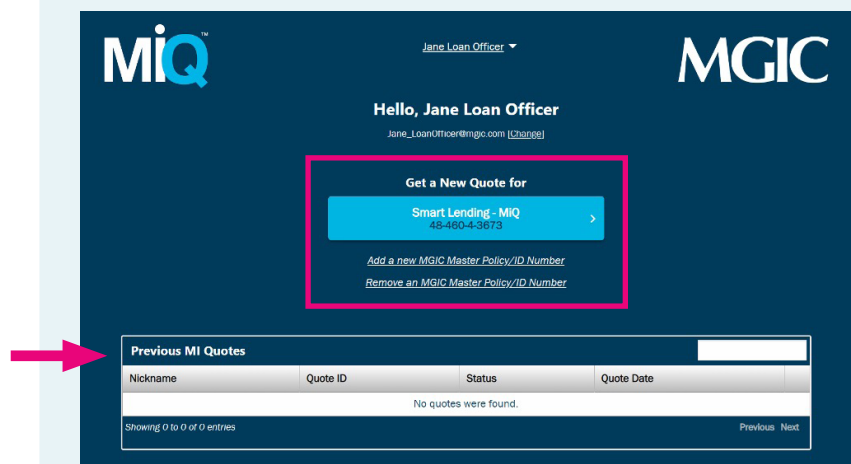


Enter the **Verification Code** from the email and click **Verify** to continue to MiQ.



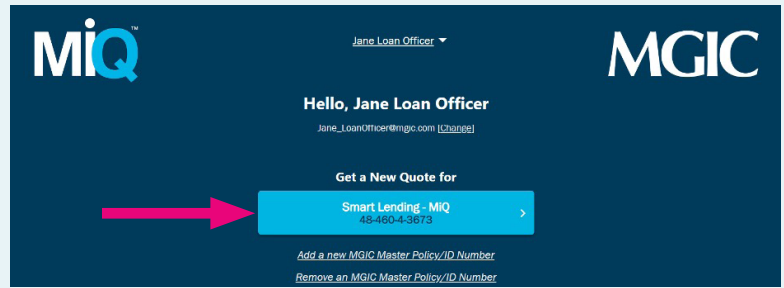
After logging in, you'll see:

- Your company name and MPN in the light blue box. (If these are incorrect, you can add or remove MPNs using the appropriate links.)
- Your personal quote queue under **Previous MI Quotes**, where your previous quotes will appear. The first time you log in, it will be empty.



## 2. Get a new MI quote

To get a new quote, click the button that includes your company's name and MPN, located under **Get a New Quote for**.



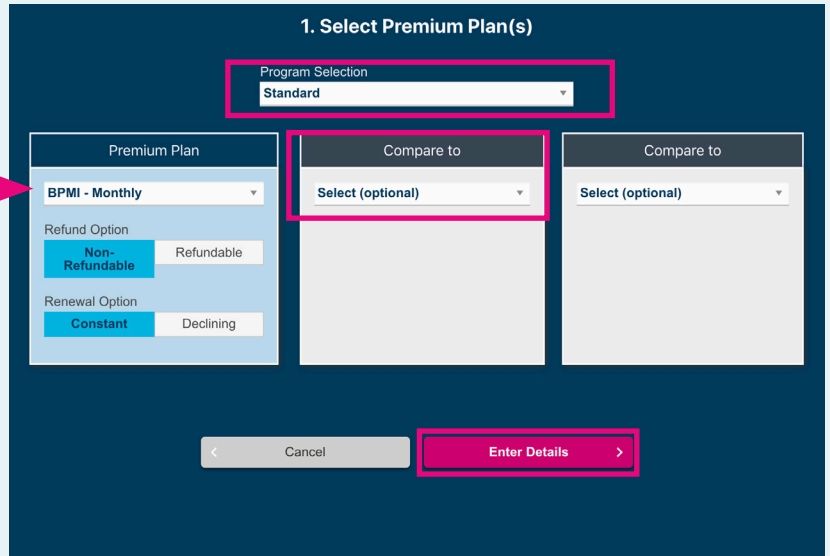
The screenshot shows the MGIC MiQ login interface. At the top, the MiQ and MGIC logos are displayed. Below the MiQ logo, the user is identified as 'Jane Loan Officer' with a dropdown arrow. A greeting 'Hello, Jane Loan Officer' is followed by the email 'Jane.LoanOfficer@mgic.com' and a '[Change]' link. A prominent blue button labeled 'Get a New Quote for' is highlighted with a pink arrow. Below this button, the text 'Smart Lending - MiQ' and the phone number '48-460-4-3873' are shown. At the bottom, there are links to 'Add a new MGIC Master Policy/ID Number' and 'Remove an MGIC Master Policy/ID Number'.

Your **Premium Plan** defaults to **BPMI – Monthly**. If you prefer a different **Premium Plan**, select it from the drop-down menu.

**Note:** Community lending and other programs can be found under the **Program Selection** drop-down menu. This menu defaults to **Standard**. When you select a different program, we'll dynamically set the coverage based on that program.

**Optional:** If you want to compare Premium Plans, use the drop-down menus in the **Compare to** boxes.

Click **Enter Details**.



The screenshot shows the '1. Select Premium Plan(s)' form. At the top, a 'Program Selection' dropdown is set to 'Standard'. Below this, there are two main sections. The left section, titled 'Premium Plan', has a dropdown set to 'BPMI - Monthly'. Underneath, there are 'Refund Option' buttons for 'Non-Refundable' (selected) and 'Refundable', and 'Renewal Option' buttons for 'Constant' (selected) and 'Declining'. The right section, titled 'Compare to', has two identical dropdowns, both set to 'Select (optional)'. At the bottom, there are 'Cancel' and 'Enter Details' buttons, with the latter highlighted by a pink box and a pink arrow.

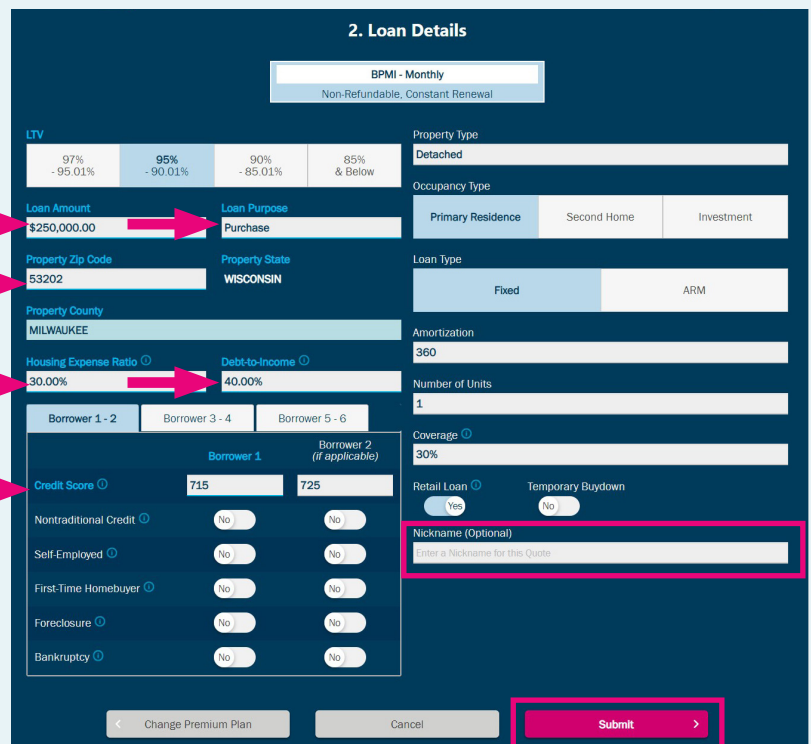
Add the **Loan Details**. You must enter the following fields to get a quote:

- Loan Amount
- Loan Purpose
- Property Zip Code
- Housing Expense Ratio
- Debt-to-Income
- Borrower Credit Score(s)

The rest of the fields are populated with default values. **To ensure your quote is accurate, please be sure to review these fields and change the defaults if needed before submitting.**

**Optional:** You can add a **Nickname** to your quote(s) before submitting to make it easier to find in your personal quote queue.

Click **Submit**.



The screenshot shows the '2. Loan Details' form. At the top, a dropdown shows 'BPMI - Monthly' with 'Non-Refundable, Constant Renewal' below it. The form is divided into several sections. On the left, there are input fields for 'Loan Amount' (\$250,000.00), 'Loan Purpose' (Purchase), 'Property Zip Code' (53202), 'Property State' (WISCONSIN), 'Property County' (MILWAUKEE), 'Housing Expense Ratio' (30.00%), and 'Debt-to-Income' (40.00%). On the right, there are dropdowns for 'Property Type' (Detached), 'Occupancy Type' (Primary Residence), 'Loan Type' (Fixed), 'Amortization' (360), 'Number of Units' (1), and 'Coverage' (30%). Below these, there are checkboxes for 'Retail Loan' (Yes) and 'Temporary Buydown' (No). At the bottom, there is a 'Nickname (Optional)' field. The 'Submit' button at the bottom right is highlighted with a pink box and a pink arrow.

### 3. View and save or email quote PDF

After you submit your loan details, the **Quote ID** auto-populates. Use this number in your loan origination system (LOS) or the MGIC Loan Center to order MI.

**Note:** MGIC will honor a premium rate quote for 90 days. You must have a valid Quote ID.

Click **View Quote** to see the PDF.

Click **Email Quote** to send the quote to others.

**3. Rate Quote**

**BPMI - Monthly**

Premium:	\$56.67
Initial Rate:	0.34%
Renewal Rate Years 2-10:	0.34%
Renewal Rate Years 11-Term:	0.20%

Quote ID: **FR3543T**

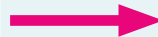
[View Quote](#)

[Email Quote](#)

[< Modify Details](#) [Get a New Quote](#) [View Previous Quotes](#)

After you click **View Quote**, the PDF opens in a new window.

Use the standard PDF file menu to save the PDF in your local files.



**MGIC** **QA** **QA** **QA**

For complete underwriting information go to [www.mgic.com/underwriting/](http://www.mgic.com/underwriting/)

This is a premium rate quote and not a commitment of insurance. A commitment of insurance is subject to approval according to the applicable MGIC underwriting guidelines. MGIC will honor this premium rate quote through the expiration date indicated. If the data used to provide a premium rate quote changes, the rate, premium amount, and terms may change.

Request MGIC mortgage insurance through your normal business channel to obtain an evaluation of eligibility. Thank you for choosing MGIC.

Quote ID: **VYB9BZ**  
Quote Date: **05/04/2023**  
Quote Expiration: **06/03/2023**  
Smart Lending - MIQ  
MGIC ID Number: **48-468-4-3873**  
Principal Place of Business State: **Wisconsin**

Initial Monthly Premium:	\$110.42
Initial Rate:	0.53%
Renewal Rate Years 2-10:	0.53%
Renewal Rate Years 11-Term:	0.20%

**Loan Information**

Loan Amount	\$250,000.00	Loan Purpose	Purchase
Amortization	360 months	LTV	90.01 - 95%
Loan Type	Fixed Rate	Housing Expense Ratio	30.00%
Retail	Yes	Debt-to-Income	43.00%
Relocation Loan	No	Loan Representative Credit Score	719
Temporary Buydown	No	Loan Program	

**Property Information**

Property State	Wisconsin	Number of Units	1
Property Zip Code	53201	Occupancy Type	Primary Residence
Property County	MLWAUKIEE	Property Type	Detached

**MI Information**

Premium Plan	BPMI	Coverage	30%
Premium Type	Monthly	Refund Option	Non-Refundable
Renewal Option	Constant		

**Borrower Information**

	Credit Score	Self-Employed	First-Time Homebuyer	Foreclosure	Bankruptcy
Borrower 1	725	No	No	No	No
Borrower 2	719	No	No	No	No

**MGIC** **Questions Regarding Your Rate Quote Results?**  
Contact MGIC Customer Service  
customer.serv@mgic.com or 1-800-424-6442  
Monday - Friday 7 a.m. - 7 p.m. CT

### 4. Compare Premium Plans

If you selected multiple Premium Plans, you will be able to compare them side by side.

Each quote is assigned its own Quote ID, and you may view or email them separately.

**3. Rate Quote**

Nickname: Test Comparisons

	BPMI - Monthly	BPMI - Single	LPMI - Single
Premium:	\$56.67	\$2,500.00	\$3,200.00
Initial Rate:	0.34%	1.25%	1.60%
Renewal Rate Years 2-10:	0.34%	0.00%	0.00%
Renewal Rate Years 11-Term:	0.20%	0.00%	0.00%

Quote ID: <b>P5VNGQB</b>	Quote ID: <b>4VNGSPB</b>	Quote ID: <b>QJFYTBS</b>
<a href="#">View Quote</a>	<a href="#">View Quote</a>	<a href="#">View Quote</a>
<a href="#">Email Quote</a>	<a href="#">Email Quote</a>	<a href="#">Email Quote</a>

[< Modify Details](#) [Get a New Quote](#) [View Previous Quotes](#)

## 5. More options

From the **Rate Quote** screen, you can use the buttons across the bottom to:

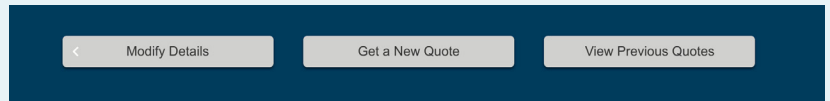
- **Modify Details** if you need to change the loan characteristics for the quote you are working on. This button will take you back to the Loan Details screen, where the fields will be populated with your previous selections.

If you already have a quote, making changes will result in a new quote, new Quote ID and new PDF.

- **Get a New Quote** to start a brand-new MI quote.
- **View Previous Quotes** to go back to your personal quote queue. You'll see the quote(s) you just finalized in your queue, along with any previously finalized quotes.

If you added a nickname before submitting your loan details, it will appear in the **Nickname** column for easy identification. Click the envelope icon in any entry to email a quote PDF.

Use the search box in the upper right of the quote queue to filter your queue.

A screenshot of the 'Previous MI Quotes' interface. At the top right, there is a search box highlighted with a red rectangle. Below it is a table with columns: Nickname, Quote ID, Status, and Quote Date. The table contains seven rows of data. To the right of the table, there is a red arrow pointing to an envelope icon in the first row. At the bottom of the table, there is a pagination bar showing 'Showing 1 to 7 of 7 entries' and 'Previous 1 Next'.

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### Contact:

**MGIC**

Customer Service  
customer\_service@mgic.com  
1-800-424-6442

Your MGIC Account Representative  
mgic.com/contact