

# **GET CONNECTED**

# MGIC

## Encompass<sup>®</sup> – Full User Guide

Version 5

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## 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 not 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.

NGIC	
Login Hromation User ID: EB40023072 Paseword:	Laan Hormation Bonower: Screentwo, Ken Colloarower: Screentwo, Suste Loan Number: 1910004193 II Contact URC d
	(*) Required field
M Coverage % 25 25 Relund Option: Non-Refundable • Renewal Option: Constant •	Employee Relocation Lean     Originator Information     Lender Type:     Petal
All or part of the MI premium will be invanced	Thid Paty Name: Thid Paty Day Thid Paty Day Thid Paty State:
LP ID: Credit Risk     DU Case ID: Recomment	Class: v Purchase Eligibility. v delion: v

☑ Initial Premium at Closing       0.000       0         ☑ First Renewal       0.230       12         ☑ Second Renewal       0.200       24         INOTICE TO USER ABOUT PRICING       Volume and the applicable MGIC underwriting guidelines. MGIC will honor a premium rate quote and not a commitment of insurance. A commitment of insurance is subjustored by the applicable MGIC underwriting guidelines. MGIC will honor a premium rate quote and not a commitment of insurance through your normal business amount, and taxes may change. Request MGIC mostgage insurance through your normal business.		Description	Percent	Amount	Duration
First Renewal     0.230 12     Second Renewal     0.200 24     VOTICE TO USER ABOUT PRICING      This is a premium rate quote and not a commitment of insurance. A commitment of insurance is subjucted for good a premium rate premium manual and laxes may change. Request MGIC mostgage insurance through your normal business     amount, and laxes may change. Request MGIC mostgage insurance through your normal business	/	Initial Premium at Closing	0.000	0	
Second Renewal 0.200 24 NOTICE TO USER ABOUT PRICING This is a premium rate quote and not a commitment of insurance. A commitment of insurance is subjuct for 90 days. If the data used to provide a premium rate quote changes, the rate, premium manuant, and taxes may change. Request MGIC mortgage insurance through your normal business	/	First Renewal	0.230		120
NOTICE TO USER ABOUT PRICING This is a premium rate quote and not a commitment of insurance. A commitment of insurance is subj to approval according to the applicable MGIC underwriting guidelines. MGIC will honor a premium ra quote for 90 days. If the data used to provide a premium at quote changes, the rate, premium amount, and uses may change. Request MGIC mortgage insurance through your normal business.		Second Renewal	0.200		240
Charline to extent all Production of eligibility. Thank you to choosing include, four reference humber in 978018 - Quote ID: 30WTFHG		21 Mrs. Wildle 12 Mrs. 100			

## **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 not 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**.

ogin Information User ID: Password:	4846043673	Loan Information Borrower CoBorrower	Delegated . Ken Delegated . Susie	
MGIC Branch ID: (Optional) Sign up for an En	Save Login Information	Contact MGIC New to MGIC	1906003748	
			(*)	Required field
Motgage Insurar Premium Plan: Premium Paid By: III Coverage %.	Internation Monthly Premium (20MP) • Berrower Poid •	MGIC Rate Quote ID: Additional Loan Informatic MGIC Special Program ID	9FK24KC - 10-02-2019 01: xn (If applicable):	50 PM +
Refund Option:	Non-Refundable •	Disinator Information	Loan DAUS	Loc waver
Renewal Option:	Constant •) *	Lender Type Third Party Name: Third Party City: Third Party State:	Retai	•
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UP ID:	Recommendatio	n:		

Development	Descard	Annual	Deating
Vescapsion	Peicere	Amount	Duration
East Research	0.000	u	100
Second Receival	0.200		247
NOTICE TO USER ABOUT PRIDING			
NOTICE TO USER ABOUT PRICING Thank you for your order! Your reference n	under II: 83.Å6 - Centical	le Number: 6040	2970.

#### 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.

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



**Contacts:** MGIC Integration Services Integration\_services@mgic.com 1-888-644-2334

#### 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 not 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.

Login information			
Liser ID:	4846043673	Loan Information Borrower:	Nondelga , Ken
Password:		CoBorrower:	Nondelga , Susie
MGIC Branch ID:		Loan Number:	1910004217
(Optional)	Save Login Information	Contact MGIC New to MGIC	
Sign up for an Enco	ompass User ID and Password		
			(*) Required field
Order Check Stat	tus/View Result Activate MI		
Mortgage Insurance Premium Plan:	Monthly Premium (20MP)	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID (	Z2BVHCG - 10-03-2019 12:21 PM ▼ 1 If applicable):
Mortgage Insurance Premium Plan: Premium Paid By: MI Coverage %: Refund Option:	Monthly Premium (20MP) Borrower-Paid 25 Non-Refundable Seastant	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID ( Employee Relocation L Originator Information	Z2BVHCG - 10-03-2019 12:21 PM   If applicable): an AUS Doc Waiver
Mortgage Insurance Premium Plan: Premium Plan: MI Coverage %: Refund Option: Renewal Option: All or part of the	Monthly Premium (20MP) Borrower-Paid 25 Non-Refundable Constant M premium will be financed	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID ( Employee Relocation L Originator Information Lender Type: Third Partu Name:	Z2BVHCG - 10-03-2019 12:21 PM  If applicable): an AUS Doc Waiver Retail
Mortgage Insurance Premium Plan: [ Premium Paid By: [ MI Coverage %: 3 Refund Option: [ Renewal Option: [ All or part of the	Monthly Premium (20MP)	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID ( Employee Relocation L Originator Information Lender Type: Third Party Name: Third Party City:	Z2BVHCG - 10-03-2019 12:21 PM
Mortgage Insurance Premium Plan: Premium Paid By: MI Coverace %: Refund Option: Renewal Option: All or part of the	Monthly Premium (20MP) Monthly Premium (20MP) Borrower-Paid 25 Non-Refundable Constant MI premium will be financed	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID ( Employee Relocation L Originator Information Lender Type: Third Party Name: Third Party City: Third Party State:	Z28VHCG - 10-03-2019 12:21 PM   If applicable):  oan AUS Doc Waiver  Retail
Mortgage Insurance Premium Plan: [ Premium Paid By: [ MI Coverage %: Refund Option: [ Renewal Option: [ All or part of the LP ID:	Alter Norr Delegated MI V te Information Monthly Premium (20MP) V Borrower-Paid V 25 Non-Refundable V Constant V MI premium will be financed Credit Risk Class	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID ( Employee Relocation L Originator Information Lender Type: Third Party Name: Third Party City: Third Party State: Purchase	Z2BVHCG - 10-03-2019 12:21 PM   If applicable):  an AUS Doc Waiver  Retail  Eligibility:
Mortgage Insurance Premium Plan: [ Premium Paid By: [ MI Coverage %: Refund Option: [ Renewal Option: ] All or part of the LP ID: DU Case ID:	Ider Norr-Delegated MI V te Information Monthly Premium (20MP) V Borrower-Paid V 25 V Non-Refundable V Constant V MI premium will be financed Credit Risk Class Recommendation	MGIC Rate Quote ID: Additional Loan Information MGIC Special Program ID ( Employee Relocation L Originator Information Lender Type: Third Party Name: Third Party City: Third Party City: Third Party State:	Z2BVHCG - 10-03-2019 12:21 PM   If applicable):  an AUS Doc Waiver  Retail  Eligibility:

#### 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.

Herr ID:		Loan Information		
Control 102	4846043673	Borrower:	Nondelgm . Ken	
Password:		CoBorrower.	Useduplicate , Susie	
MGIC Branch ID:		Loan Number	1911004306	
(Optional)	Save Login Information	New to MGIC		
Sion up for an Encompas	s User ID and Password			
			(*) Required file	eld
Order Check Status/W	ew Result Activate MI			
Request Type: Order N	on Delegated MI 🔻			_
Mortgage Insurance Info	mation	MGIC Rate Quote ID: 72	2KMHG9 - 11-06-2019 09:01 AM 👻	
Premium Plan: Month	A Dennim MOUDE -			
Premium Paid By Borrow	Attachment List		44	211
MI Coverage %: 25	WARNINGI Attache	ment(s) file size total cannot exceed	100MB. b 📷 📷	
Refund Option: Non-F	La Underweiter Comm	ents (Optional) Document Name	/ File Name	
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and the second s		UW Comments (Optional): C		
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			2000-2011/2000-2014/2020-C	
		the order.		
ID LP ID:		the order: d  Browse from Computer		
ELPID:		the order d  Browse from Computer Browse from Encompass	eFolder	
DU Case ID:		the order Browse from Computer Browse from Encompass	eFolder	

#### 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.

ogin Information User ID: Password: MGIC Branch ID:	484604367	3	Loan Informatic Borrower Collonower Loan Num	n Nonde r: Nonde ser 13100	lga . Ken Iga . Susle 14217	
(Optional) Sign up for an Ety	Save Lo	gin Information	Contact M Now to Mi	2		
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Premium Plan: Premium Plan: Premium Pland By: MI Coverage, N. Refund Option: Renewal Option: All or part of Pri	Monthly Poenium) Borower Paid 25 Non-Refundable Constant e MI premium will be	ZOMP) • *	MGIC Flate Quote ID: Additional Loan Inform MGIC Special Program Employee Relocati Originator Information Lender Type: Third Party Name:	zativHOG - 1 ation ID (Facelicable) on Loan Retail	ULADS 2019 12 21 PM •	
Fine		C-084 D	Thed Party City. Third Party State	Pr. A.M.	-	
DU Case ID.		Recommendation	v Puton	*		
Helend Lind Com	ments 1003 mk	and the	- 10			

#### 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.

igin Information	4846043673	Loan Information	Nondelga Ken	
Deer ID:		CoBorrower:	Nondelga , Susie	
MGIC Reach ID:		Loan Number	1910004217	
(Optional)	Save Login Information	Contact MGIC		
Sion up for an Enco	ompass User D and Password	NEW ID MUK		
			(*) Require	ed field
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Check Sta	tost tien heson incorate Mil		60102120	
Mequest Type: 11	esubmit Non-Delegated *	MI Cettricate II.	200403130 2004000 10.02.2019.12.21 Dt	
Premium Plan	Monthly Premium (ZOMP)	Mult Hate Quote ID:	228VHCG - 10-03-2013 12:21 PM	
Dennium David Dav	Provide Provid	Additional Loan Informatio	m	
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VII Coverage %;	25	Employee Relocation	Loan 📃 AUS Doc W	/aiver
Relund Option:	Non-Retundable •	Originator Information		
Renewal Option:	Constant 🔹	Lender Type:	Retail	-
All or part of the	MI premium will be financed	Third Party Name:		
		Third Party City:		
		Third Party State:		-
			1	
LP ID:	Credit Risk Class:	- Purchase	Eligibility:	-
DU Case ID:	Recommendation			
	martie -			
Unload Diff. Docu				

#### 5. Check Status

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.

User ID: Password: MGIC Branch ID: (Optional) Sion up for an Encor	4846043673	ormation	Loan Promation Borower: CoBorower: Loan Numbe Contact MGR New to MGR	No No Br: 19 G	ndelga , Ken ndelga , Sus 10004217	•	
Order Check Statu	s/View Result Activ	ate MI				(*) Required fiel	đ
Order No. 228VHCG	Order Date 10-03-2019 12:21 PM 10-04-2019 11:19 AM	Requested Serv Rate Quote Non Delegated I	rice 41 Order	Statu Eligibi Pend	1 10	-	-
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			Opeas Pes	1 Close D'oca		Statistics of the	
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Ipload History: Document Name 003_mka.pdf	Commente		Date 10-04-2019	DFs received			

#### 1. Order Contract Underwriting

Select Order Contract UW from the Request Type drop-down menu.

Check the **Contract UW with MI** box if you'd like to have MI coverage on the loan.

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



#### 2. Attach Documents

Click **Upload UW Documents** to open the **Attachment List.** 



Click the **plus icon** to add an attachment.

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

chment	List
ARNING	Attachment(s) file size total cannot exceed 100MB.
Inderwrite	er Comments (Optional) Document Name / File Name
	Attach
	UW Comments (Optional): Please rush
	Select the location of the document you wish to attach to the order:
	Browse from Encompass eFolder
	Continue

There are 2 ways to select documents to attach.

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



- b. To add documents from the eFolder:
  - Select Browse from Encompass eFolder
  - o Click Continue



 Select the document(s) you wish to add and click Continue.



#### 3. 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.

User ID: Password: MGIC Branch ID: (Optional)	484604367	•	Loan Inform Borrow CoBorr Loan N Scenac	ation er: pwer: lumber: <u>1 MGIG</u>	Contractable Contractable 1910004215	, Ken , Susie
Sion up for an Enco	moass User D a	ind Password	New 10	LMGIC		(*) Required field
Order No. Swick, 7w7 South State	Order Date 10-08-2019 01:4 10-08-2015 01:5	Requested 0 PM Rate Quote 0 PM Contract UN	Service V Orden		Status Sigible Conclete	
Ininad History	а		Upload	1 Post-Close	Documents	Import MI Rales
Document Name fortgage Insurance	Com	menks	Date 10:08:2019	CUWNDL	A A	
	m					

#### 4. 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.

ogin Information User ID: Password: MGIC Branch ID: (Optional)	4846043673	Loan Information Borrower CoBorrower Loan Number <u>Sontact MGR</u> New: to MGR	Contractabo . Ken Contractabo . Susie 1910004215	
Sion up for an Enci	ompass User ID and Password		(*)	Required field
Premium Plan [ Premium Paid By ] <u>MI Coverses %</u> Refund Option [ Renewal Option ]	Maarthiy Premium (20MP)  Barrower-Paid  S Non Refundable  Casatant	Additional Loan Informatio MGIC Special Program ID Employee Relocation I Originator Information Lender Turce	n If applicable) Loan EAUS	Doc Waiver
All or part of the	MI premium will be financed th MI	Third Party Name: Third Party City: Third Party State:	rietai	
UP ID:	Credit Risk Class: Recommendation	+ Purchase	Elgbilty	
Hoload I fu/ Docu	wents 1008 1 pdf	_		

#### 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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MGI	С			
Login Information User ID: Password	4846043673	Loan Information Borrower: CoBorrower: Loan Namber	Homeowner , Ker Homeowner , Sus 1910004281	
MGIC Branch ID (Optional) Sion up for an En	Save Login Information	Contact MGIC New to MGIC		
			(	) Required field
Order Check St	atus/Vew Result Activate MI	-		100000000000000000000000000000000000000
Hequet Type: [ Mortgage Insuer Permium Plan: Permium Plan: Permium Plan: Permium Pad By: MI Coverage %: Refund Option: Renewal Option: All or part of th	Heruten Celegated MI	MI Certitode II: MGIC Rate Quote ID: Additional Loan Informatio MGIC Special Program ID Employee Relocation 1 Originator Information Lender Type: Third Party Rame: Third Party City: Third Party State:	BSF290J - 10-25-2019 i n If applicable) Regalated	39:11 AM • IS Doc Waver •
E LP ID:	Credit Risk Class:	+ Purchase	Eligibility	7
DU Case ID:	Recommendation	-		

#### 2. Review Data and Activate

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

Click Activate.

User ID: Password MGIC Branch ID: (Optional)	484604367	3 ogin kiformation	Loan Inte Born CoB Loan New New	smallon ower: brower: n Number: <u>lact MOIC</u> <u>v to MOIC</u>	Homeowner, Homeowner, 1910004281	Ken Susie
Sion up for an Enci	us/Mew Result	Activate MI				(*) Required field
Loan Informatis Date Loan Clo MI Cerl Numbr Activation Stat	on sed er tus: quested Date:	10/25/2019 60404504 -	<b>⊡</b> ▼	-	_	

#### 3. Receive Activation Confirmation

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

ain Information			Loan Information		
Iser ID:	484604367	3	Borrower:	Homeowner , Ke	n
assword:			CoBorrower:	Homeowner , Su	sie
IGIC Branch ID:			Loan Number:	1910004281	
(Optional)	Save Lo	gin Information	New to MGIC		
ign up for an Encor	mpass User ID a	nd Password			
				(	*) Required field
der Check Statu	s/View Result	Activate MI			
Date Loan Close MI Cert Number Activation Statu Activation Requ	ed: : is: iested Date:	10/25/2019 60404504 Active 2019-10-25 08:13:30			
MIA	ctivation reques	: has been received. Yo	our reference number is: 10	018207.	-

### 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.

Login Information User ID: Password: MGIC Branch ID: (Optional) Sign up for an Encom	4846043673	formation	Loan Informatio Borrower: CoBorrower Loan Numi <u>Contact M</u> <u>New to MC</u>	n Posticose ) r Posticose ) ber 1906003821 25	len kusie
Order Oheck Status	New Result Act	vate MI			(*) Required field
Dider No. 0 MS44V3P 1 B0404415 1	Dider Date 0-24-2019 09:00 AM 0-24-2019 09:01 AM	Requested Ser Rate Quote Delegated MI D	vice Net	Status Eligible Constitute	-
Upload History			Upload Po	ost-Close Documents	Import MI Flates
Document Name	Comments		Date	li Comitment/Centica	<del>.</del>
	-				

#### 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:
  - Select Browse from Computer
     Click Continue to browse for the document
  - Locate the document and click Open



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

Sta	ickin	g Order None	M			Updale Template
)0	cum	ents				
2	Att	Nane	Requested From	For Borrower Pair	Status	Date
1		1003 - URLA		Ken and Susie Posticose	Received	10/24/19
1		Appraisal		Ken and Susie Posticose	Received	10/24/19
]		Mortgage Insurance	Mortgage Guaranty	Ken and Susie Posticose	Received	10/24/19
		Mortgage Insurance	Mortgage Guaranty	Ken and Susie Posticose	Received	10/24/19

#### 3. Submit Post-Closing Docs

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



#### 3. Create Password Setting



#### 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 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.

Account Information	
Service Category	Mortgage Insurance 👻
Provider Name	MGIC - Direct
Description	MI Orders
User ID	4846043351x
Password	•••••
Selected Users	17 🔍
	Save Cance

### Access MGIC – Direct

#### 1. Access MI

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

- a. Go to Services > Mortgage Insurance on the top menu, or
- b. Go to Services > Order Mortgage Insurance on the side tab



#### 2. Add MGIC

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



#### 3. Access MGIC

MGIC - Direct now appears on 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 prepopulated, 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.

ain Information		oan Information	
ser ID:	0412754099X	Borrower:	Homeowner, John
aseword:		CoBorrower:	Higheowner, Mary
IGIC Branch ID:		Loan Numbe	r: 1943003625
Optional)	Save Login Information	Contact MGK	Ę
ion up for an Enc	ompass User ID and Password	incer to inche	
			(*) Required field
der Check Sta	tus Alaur Pasuit   Activista MI		
Cited Sta	Nuer men ricanit Picarrete Init		20550044
lequest Type: E	lesubmit Delegated MI	MI Certificate #:	30300944
emium Plan	Meetide Descrives (70MP)	MGIC Rate Quote ID:	8215291-05-10-201912/03 AM +
n in	Montrily Prendunt (20MP)	Additional Loan Informati	ion
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## **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.

#### 3. Edit User

Click the **plus icon**, check **MGICRateQuoteOnly** and click **OK**.



## **Trigger for PMI LTV Cut-Off**

#### 1. Access Triggers

Go to Encompass Settings > Business Rules > Field Triggers.

Encompass Settings Ga to Record	Sequert Help					
- Sellings Overview	Field Triggers					_
Edenial Company Delug	Create and manage rules that associate in	ation actions when th	e value in a held is changed			
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Dorp Setup	Nate	Owen	Cendler	Debut .	Last Multiple	Last Modileri Dale 8
- Secondary Selva	FISA Facili Traggers - PSO - 12/11/2013	All Channelli	No Condition	Section 1		12110013103M-A
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- Loan Folder Business Ru	Exemutationerit for GiO Refu - PSO - 12/1	Al Owners	([19] + "NoCaoh-Out Retriance" GR [11] + "Caut-Out Retriance") and [5811] + "Pri-	Pactive .		1211-0213 (05.30 A
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Persona Access to Fields	Additional Disclosure Prometion - PSD -	All Chatrinette	No Convition	Pactor		131110013-06-38 A
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#### 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.

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A Add and a     Type /	so de arey f - ] is apply field events Activation	Activation Source	Action	Add Edit	l

#### 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.

Activation	
Activation Type	Field value modified
Trigger Field ID	353 Find
Description	Freddie Mac Loan To Value (LTV)
Criterion	When field is set in a range of values
Banne:	80 - 97

#### 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.

Action Type	Update the va	pdate the value of one or more fields		
Assignments	Field ID	Value Add		
	Add/Edit Assignme	ent X		
	Assign To Field	1205		
	Value	78		
		Evaluate expression as a custom calculation		

#### 5. Add Field Event

When you're finished, click OK.

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Actuation			
Actuality Type	Field value modified		٠
Trigger Field D	383	FML	
Description	Freddie Was Loter To Velor D	7¥)	
Orterior	Any change is field value		
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Auton Action Type Assignments	Undeter the value of one of m Field D Value 1205 TS	ora Nesta	•

#### 6. Save Field Event

On the Add/Edit Trigger screen, click Save.

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#### 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.

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