



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

Version 5

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# Quick Guides

## Order Rate Quotes

### 1. Select Rate Quote

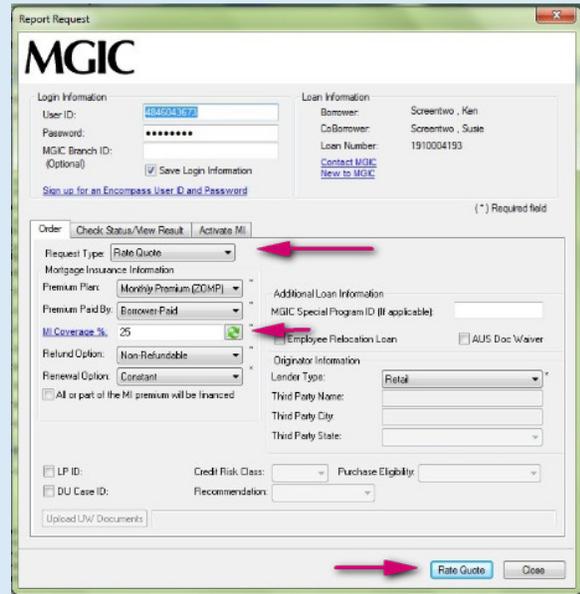
To get a rate quote, select **Rate Quote** as the **Request Type** and enter the appropriate information.

**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**.

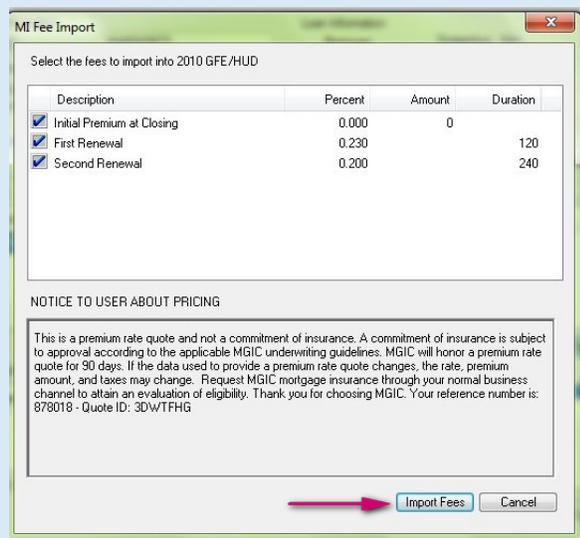
**NOTE:** If manually entering a User ID and Password, you must successfully order a Rate Quote for your credentials to be saved.



The screenshot shows the MGIC Report Request form. The 'Request Type' dropdown is set to 'Rate Quote'. The 'MI Coverage %' is set to 25. A red arrow points to the 'Rate Quote' button at the bottom right.

### 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**.



The screenshot shows the MI Fee Import dialog box. It contains a table with the following data:

Description	Percent	Amount	Duration
<input checked="" type="checkbox"/> Initial Premium at Closing	0.000	0	
<input checked="" type="checkbox"/> First Renewal	0.230		120
<input checked="" type="checkbox"/> Second Renewal	0.200		240

Below the table is a 'NOTICE TO USER ABOUT PRICING' section with a text box containing the following text: "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 a premium rate quote for 90 days. If the data used to provide a premium rate quote changes, the rate, premium amount, and taxes may change. Request MGIC mortgage insurance through your normal business channel to attain an evaluation of eligibility. Thank you for choosing MGIC. Your reference number is: 878018 - Quote ID: 3DWTFHG". A red arrow points to the 'Import Fees' button at the bottom right.

# 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.

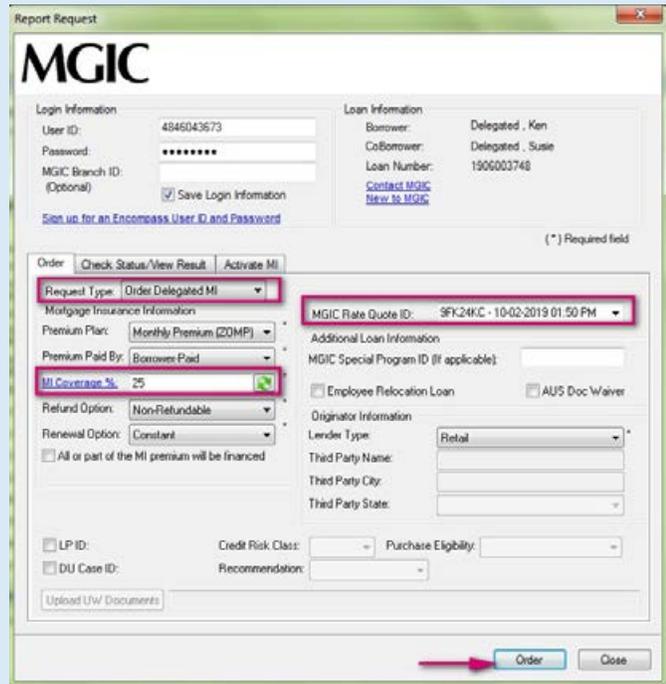
**MI Coverage %** automatically defaults to standard coverage.

- 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.

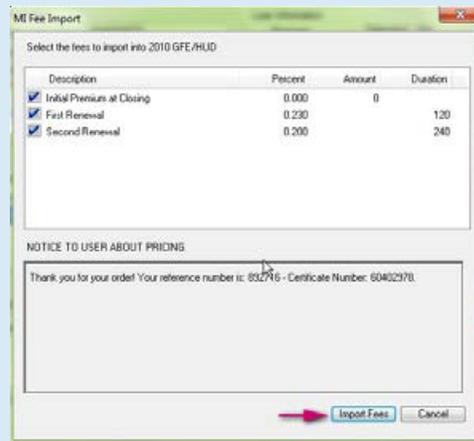
Click **Order**.

**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**.



Description	Percent	Amount	Duration
<input checked="" type="checkbox"/> Initial Premium at Closing	0.000	0	
<input checked="" type="checkbox"/> First Renewal	0.230		120
<input checked="" type="checkbox"/> Second Renewal	0.200		240

### 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.

Report Request

**MGIC**

Login Information  
User ID: 0417254095X  
Password: \*\*\*\*\*  
MGIC Branch ID: (Optional)  
 Save Login Information  
[Sign up for an Encompass User ID and Password](#)

Loan Information  
Borrower: Homeowner, John  
CoBorrower: Homeowner, Mary  
Loan Number: Test1234  
[Contact MGIC](#)  
[New to MGIC](#)

(\*) Required field

Order    Check Status/View Result    Activate MI

Order No.	Order Date	Requested Service	Status
FWSFTw5	10-08-2018 07:11 PM	Rate Quote	Eligible
060327906	10-08-2018 07:13 PM	Delegated MI Order	Complete

Upload Post-Close Documents    Import MI Rates

Upload History:

Document Name	Comments

PDFs received:  
MI 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.

Report Request

**MGIC**

Login Information  
User ID: 4846043673  
Password: \*\*\*\*\*  
MGIC Branch ID: (Optional)  
 Save Login Information  
[Sign up for an Encompass User ID and Password](#)

Loan Information  
Borrower: Delegated, Ken  
CoBorrower: Delegated, Susie  
Loan Number: 1906003748  
[Contact MGIC](#)  
[New to MGIC](#)

(\*) Required field

Order    Check Status/View Result    Activate MI

Request Type: **Resubmit Delegated MI**

MI Certificate #: 60402978  
MGIC Rate Quote ID: **9FK24KC - 10-02-2019 01:50 PM**

Mortgage Insurance Information  
Premium Plan: Monthly Premium (ZOMP) \*  
Premium Paid By: Borrower-Paid \*  
MI Coverage %: 25 \*  
Refund Option: Non-Refundable \*  
Renewal Option: Constant \*  
 All or part of the MI premium will be financed

Additional Loan Information  
MGIC Special Program ID (If applicable):  
 Employee Relocation Loan     AUS Doc Waiver

Originator Information  
Lender Type: Retail \*  
Third Party Name:  
Third Party City:  
Third Party State:

LP ID:    Credit Risk Class:    Purchase Eligibility:  
 DU Case ID:    Recommendation:

# Order Non-Delegated MI

## 1. Select Order Non-Delegated MI

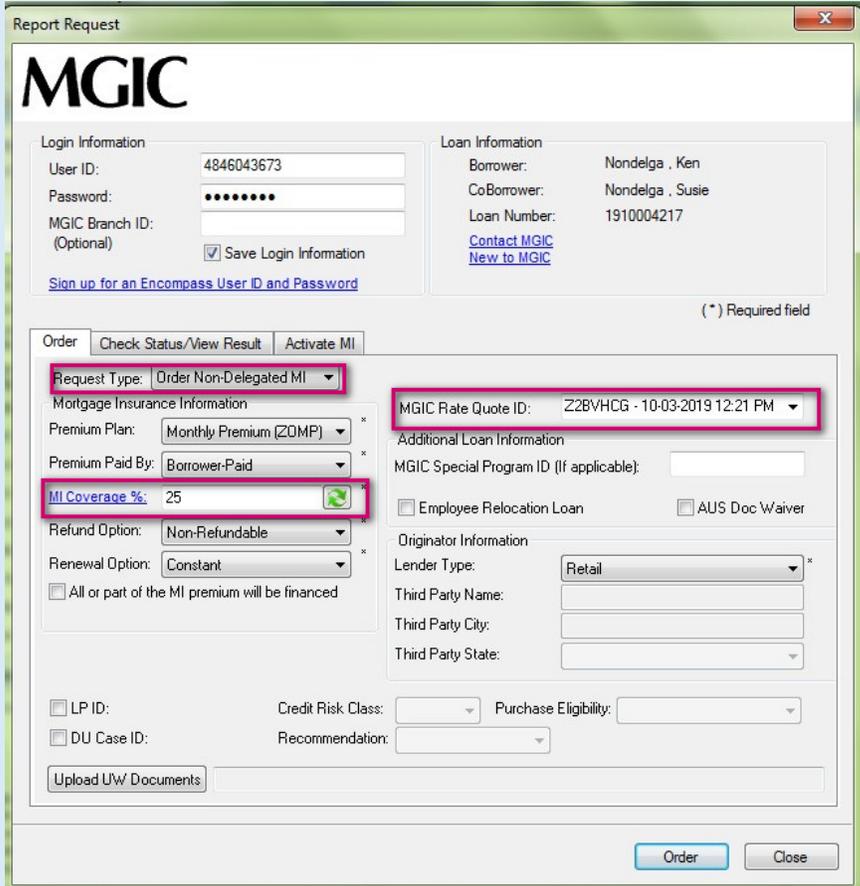
To order non-delegated MI, select **Order Non-Delegated MI** as the **Request Type** and enter the appropriate information.

**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 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.



The screenshot shows the 'Report Request' window for MGIC. The form is divided into several sections:

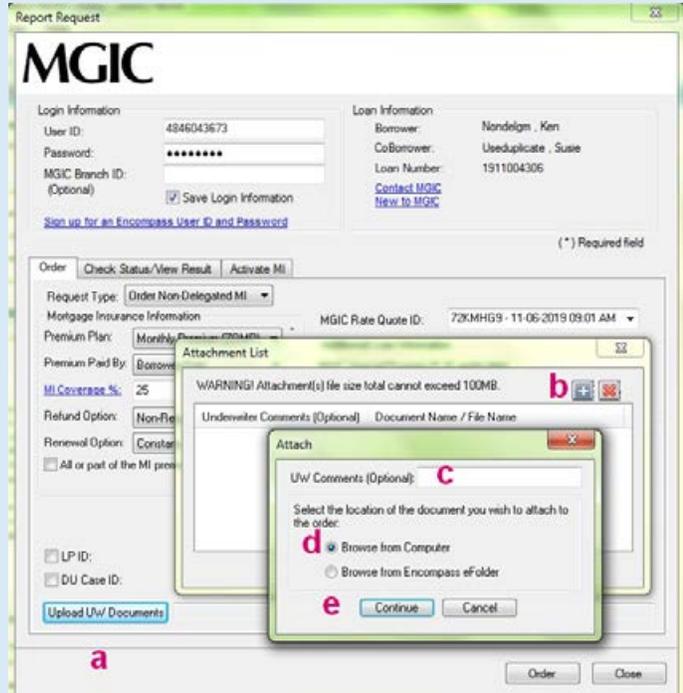
- Login Information:** User ID (4846043673), Password (masked), MGIC Branch ID (Optional), and a checkbox for 'Save Login Information'. A link for 'Sign up for an Encompass User ID and Password' is provided.
- Loan Information:** Borrower (Nondelga, Ken), CoBorrower (Nondelga, Susie), and Loan Number (1910004217). Links for 'Contact MGIC' and 'New to MGIC' are present.
- Order Section:** Includes tabs for 'Order', 'Check Status/View Result', and 'Activate MI'. The 'Request Type' is set to 'Order Non-Delegated MI'. The 'MGIC Rate Quote ID' is 'Z2BVHCG - 10-03-2019 12:21 PM'. The 'MI Coverage %' is set to '25' with a reset icon.
- Mortgage Insurance Information:** Premium Plan (Monthly Premium (ZOMP)), Premium Paid By (Borrower-Paid), Refund Option (Non-Refundable), and Renewal Option (Constant). A checkbox indicates 'All or part of the MI premium will be financed'.
- Additional Loan Information:** MGIC Special Program ID (If applicable) and checkboxes for 'Employee Relocation Loan' and 'AUS Doc Waiver'.
- Originator Information:** Lender Type (Retail), Third Party Name, City, and State.
- Other Fields:** LP ID, DU Case ID, Credit Risk Class, and Purchase Eligibility.
- Buttons:** 'Upload UW Documents', 'Order', and 'Close'.

## 2. Add Attachments

- Click **Upload UW Documents** to open the **Attachment List**
- Click the **plus icon** to add an attachment
- Enter any comments (optional)
- Browse** for the document
- 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.

The screenshot shows the MGIC Report Request form. The 'Request Type' dropdown is set to 'Resubmit Non-Delegated'. The 'MGIC Rate Quote ID' is set to '22BVHCG - 10/03/2019 12:21 PM'. The 'Upload UW Documents' button is highlighted with a red arrow. The 'Resubmit' button is also highlighted with a red arrow.

#### 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.

The screenshot shows the MGIC Report Request form with the 'Check Status/View Result' tab selected. A table lists the orders, with the row for order 60403138 highlighted in blue. The 'Check Status' button is highlighted with a red arrow.

Order No.	Order Date	Requested Service	Status
22BVHCG	10-03-2019 12:21 PM	Rate Quote	Eligible
60403138	10-04-2019 11:19 AM	Non-Delegated MI Order	Pending

# Order Contract Underwriting

## 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](http://mgic.com/contact).

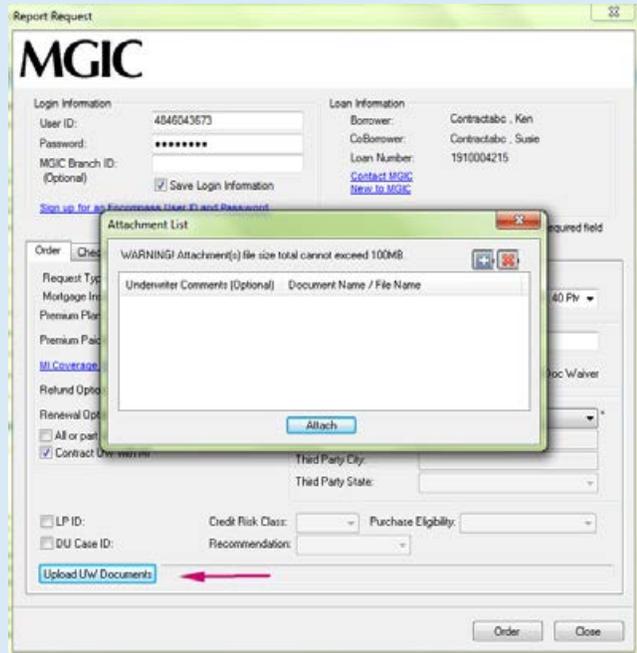
The screenshot shows the MGIC Report Request web application interface. The page is titled "Report Request" and features the MGIC logo at the top left. The interface is divided into several sections:

- Login Information:** Includes fields for User ID (4846043673), Password (masked with dots), and MGIC Branch ID (Optional). There is a checkbox for "Save Login Information" and a link for "Sign up for an Encompass User ID and Password".
- Loan Information:** Includes fields for Borrower (Contact, Ken), CoBorrower (Contact, Susie), and Loan Number (1910004280). There are links for "Contact MGIC" and "New to MGIC".
- Order Section:** Contains tabs for "Order", "Check Status/View Result", and "Activate MI". The "Request Type" dropdown is set to "Order Contract UW". Below this, there are sections for "Mortgage Insurance Information" with dropdowns for "Premium Plan" (Monthly Premium (ZOMP)), "Premium Paid By" (Borrower-Paid), "Refund Option" (Non-Refundable), and "Renewal Option" (Constant). The "MI Coverage %" is set to 25. There are checkboxes for "All or part of the MI premium will be financed" and "Contract UW with MI", with the latter being checked. Other options include "Employee Relocation Loan" and "AUS Doc Waiver".
- Originator Information:** Includes a "Lender Type" dropdown set to "Retail", and fields for "Third Party Name", "Third Party City", and "Third Party State".
- Additional Loan Information:** Includes fields for "MGIC Rate Quote ID" and "MGIC Special Program ID (If applicable)".
- Other Fields:** Includes checkboxes for "LP ID" and "DU Case ID", and dropdowns for "Credit Risk Class" and "Purchase Eligibility".
- Buttons:** At the bottom right, there are "Order" and "Close" buttons.

Two red arrows point to the "Request Type" dropdown and the "Contract UW with MI" checkbox.

## 2. Attach Documents

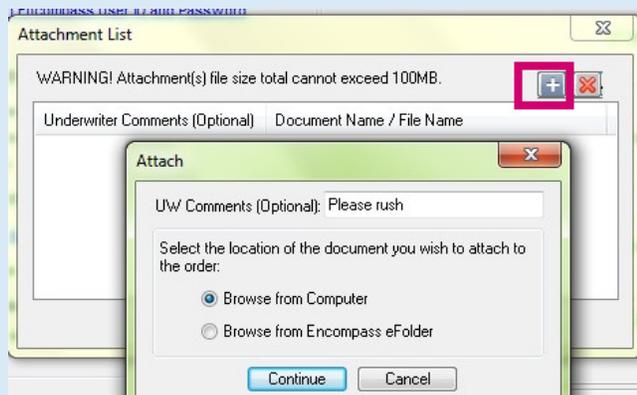
Click **Upload UW Documents** to open the Attachment List.



The screenshot shows the MGIC Report Request form. The form is divided into Login Information and Loan Information sections. The Attachment List dialog box is open, displaying a warning: "WARNING! Attachment(s) file size total cannot exceed 100MB." Below the warning is a table with columns for "Underwriter Comments (Optional)" and "Document Name / File Name". An "Attach" button is visible at the bottom of the dialog box. A red arrow points to the "Upload UW Documents" button on the main form.

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

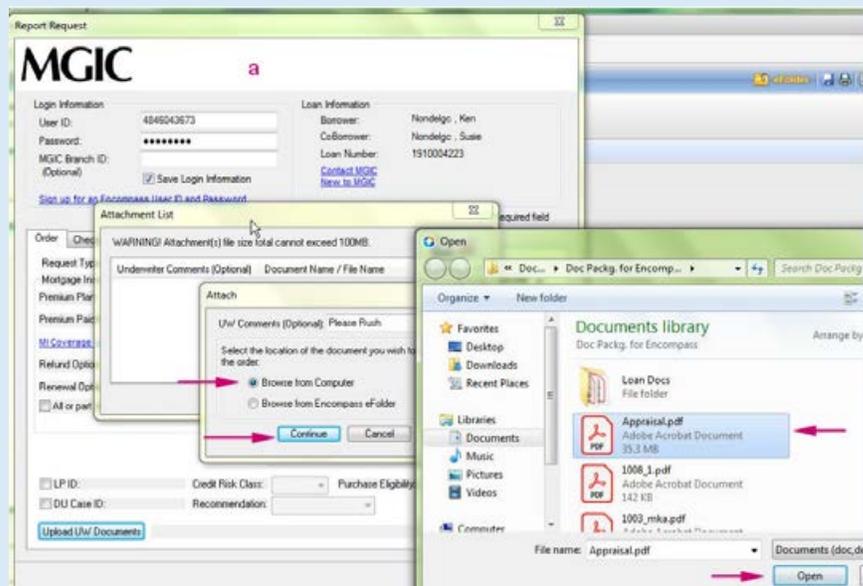
Enter any comments about the loan for the underwriter (up to 100 characters).



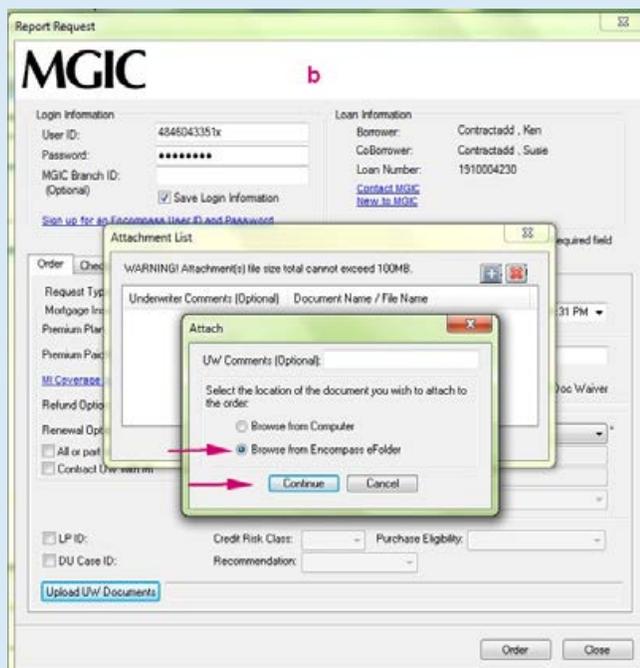
The screenshot shows the Attachment List dialog box. The warning "WARNING! Attachment(s) file size total cannot exceed 100MB." is displayed. A plus icon (+) is highlighted with a red box. The Attach dialog box is open, showing the "Uw Comments (Optional)" field with the text "Please rush". Below this, there are two radio buttons: "Browse from Computer" (selected) and "Browse from Encompass eFolder". "Continue" and "Cancel" buttons are at the bottom.

There are 2 ways to select documents to attach.

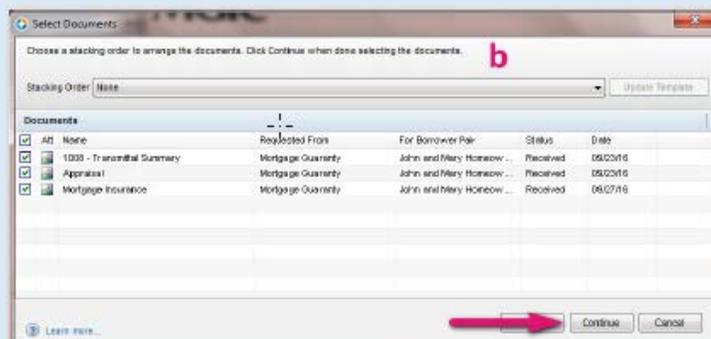
- a. To upload documents from your PC:
  - o Select **Browse from Computer**
  - o Click **Continue** to browse for the document
  - o Locate the document and click **Open**



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



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

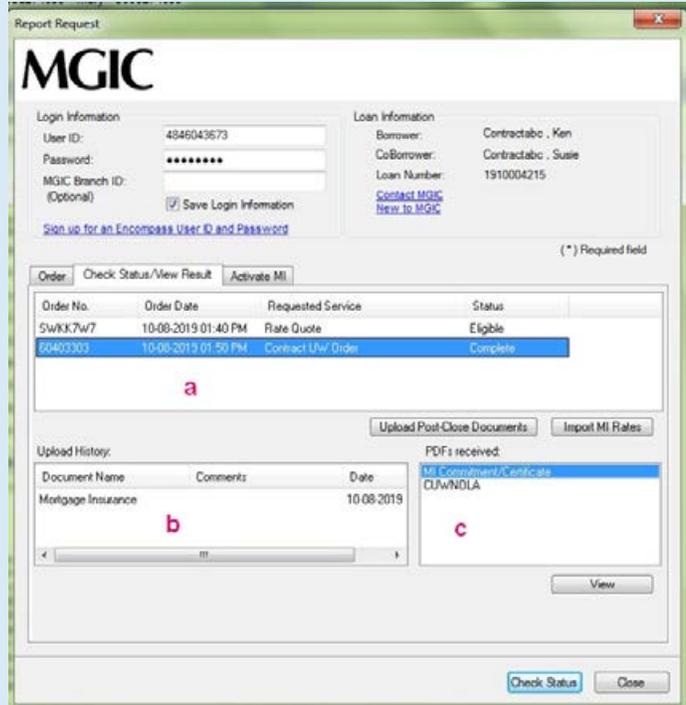


### 3. View Status

The **Check Status/View Result** tab displays:

- Your order history
- Your loan document attachment history
- 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.



### 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**.



# MI Activation

## 1. Select Activate MI

Once your loan has closed, you can activate your MGIC mortgage insurance.

Select the **Activate MI** tab.

The screenshot shows the MGIC Report Request form with the 'Activate MI' tab selected. The form is divided into several sections: Login Information, Loan Information, Mortgage Insurance Information, and Additional Loan Information. The 'Activate MI' tab is highlighted with a red arrow. The 'Request Type' is set to 'Resubmit Delegated MI'. The 'MI Certificate #' is 60404504. The 'MGIC Rate Quote ID' is 85F290J - 10-25-2019 09:11 AM. The 'Lender Type' is 'Retail'. The 'Date Loan Closed' is 10/25/2019. The 'MI Cert Number' is 60404504. The 'Activation Status' is N/A. The 'Activation Requested Date' is blank. The 'Activate MI' button is highlighted with a red arrow.

## 2. Review Data and Activate

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

Click **Activate**.

The screenshot shows the MGIC Report Request form with the 'Activate MI' tab selected. The 'Date Loan Closed' field is highlighted with a red arrow and contains the value 10/25/2019. The 'MI Cert Number' field is highlighted with a red arrow and contains the value 60404504. The 'Activate' button is highlighted with a red arrow.

### 3. Receive Activation Confirmation

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

The screenshot shows a web application window titled "Report Request" with the MGIC logo. It contains two main sections: "Login Information" and "Loan Information".

**Login Information:**

- User ID: 4846043673
- Password: [Redacted]
- MGIC Branch ID: (Optional)
- Save Login Information
- [Sign up for an Encompass User ID and Password](#)

**Loan Information:**

- Borrower: Homeowner , Ken
- CoBorrower: Homeowner , Susie
- Loan Number: 1910004281
- [Contact MGIC](#)
- [New to MGIC](#)

Below the login and loan information is a tabbed interface with three tabs: "Order", "Check Status/View Result", and "Activate MI". The "Activate MI" tab is selected.

**Activate MI Tab Content:**

**Loan Information:**

- Date Loan Closed: 10/25/2019
- MI Cert Number: 60404504
- Activation Status: Active
- Activation Requested Date: 2019-10-25 08:13:30

Below the loan information, a confirmation message reads: "MI Activation request has been received. Your reference number is: 1018207."

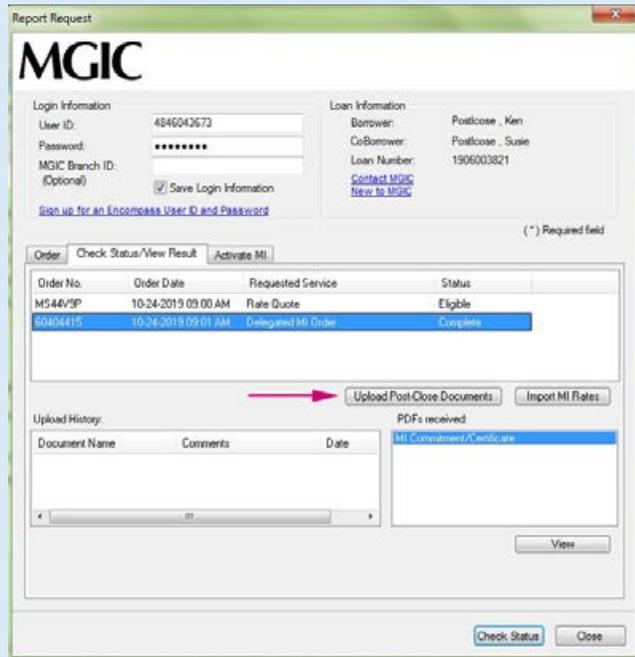
At the bottom right of the window are two buttons: "Activate" and "Close".

# 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.

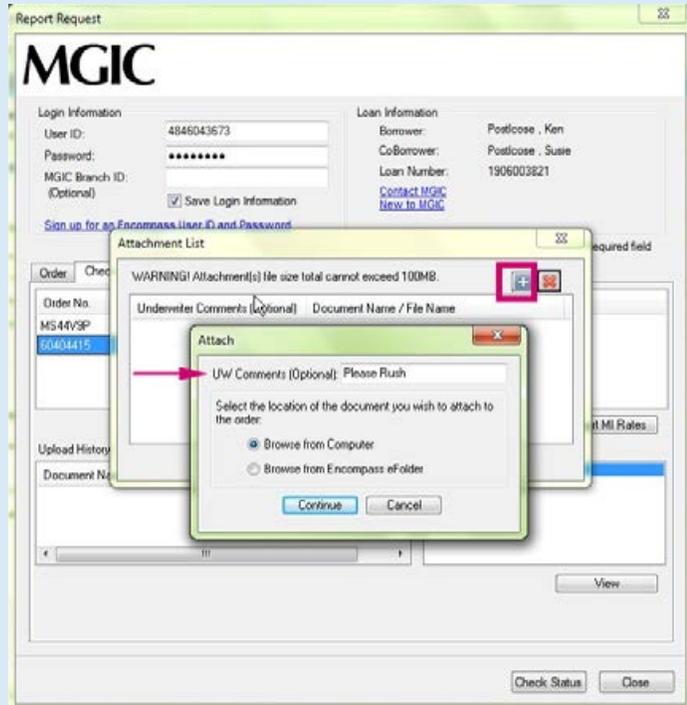
Click **Upload Post-Close Documents** to open the **Attachment List**.



## 2. Add Attachment

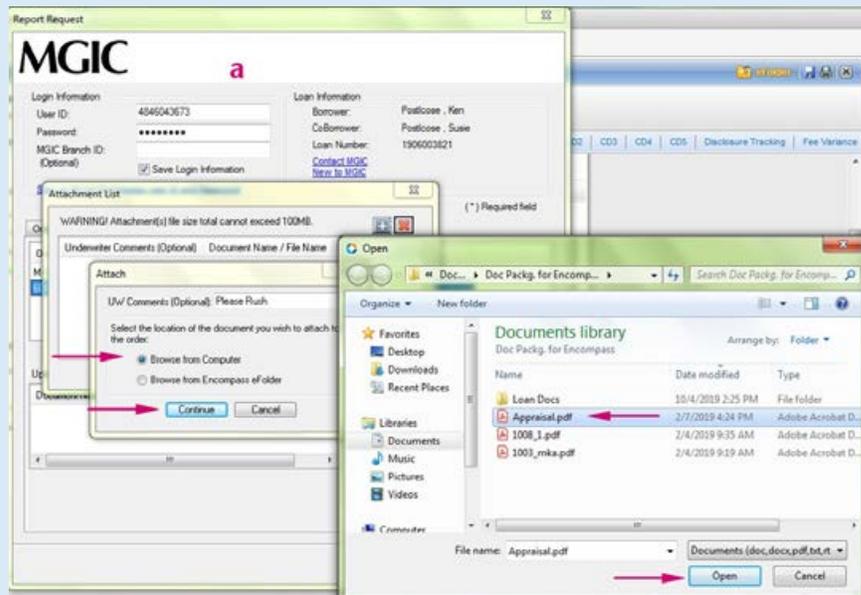
Click the plus icon in the **Attachment List** screen to add a new attachment.

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

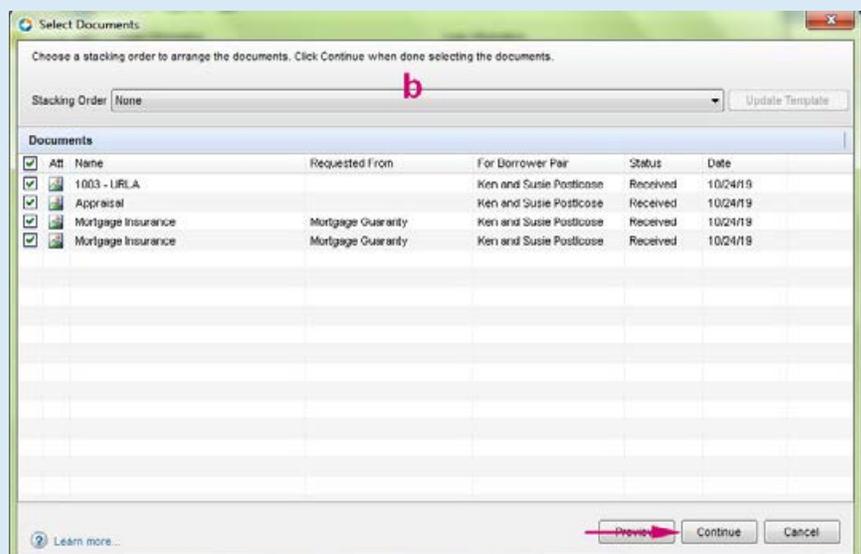


There are 2 ways to select documents to attach.

- 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**

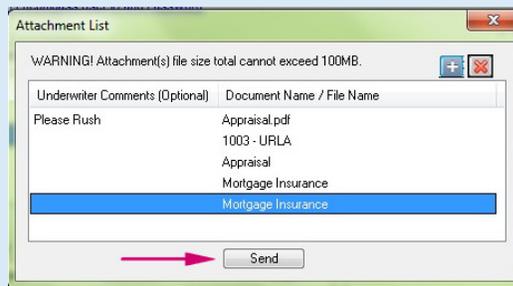


- b. To add documents from the eFolder:
  - o Select **Browse from Encompass eFolder**
  - o Click **Continue**
  - o Select your documents and click **Continue** again



### 3. Submit Post-Closing Docs

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.

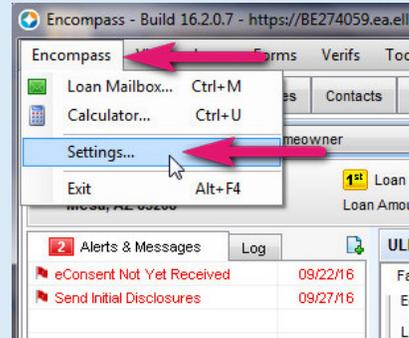
- Appraisal
- Assets
- Borrower Authorization Signed
- Closing Disclosure
- Condo Questionnaire
- Cover sheet for Return Doc Delivery
- Credit
- Disclosure
- Divorce Decree
- DU Findings
- Flood Certification
- Home Inspection Report
- Income
- Lease Agreement
- Lender Decision Document
- Lender Notes
- 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

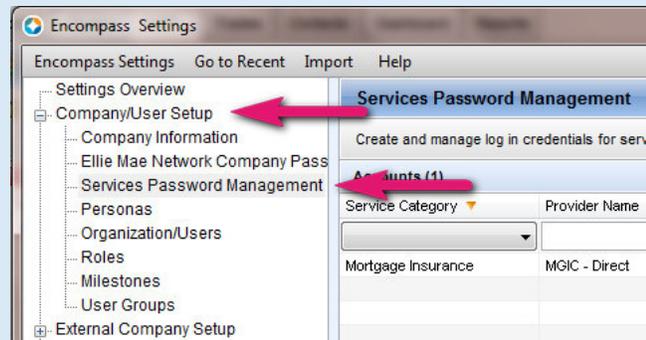
### 1. Access settings

From within **Encompass**, go to **Encompass > Settings**.



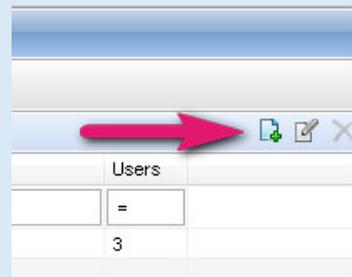
### 2. Access Password Management

Go to **Company/User Setup > Services Password Management**.



### 3. Create Password Setting

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

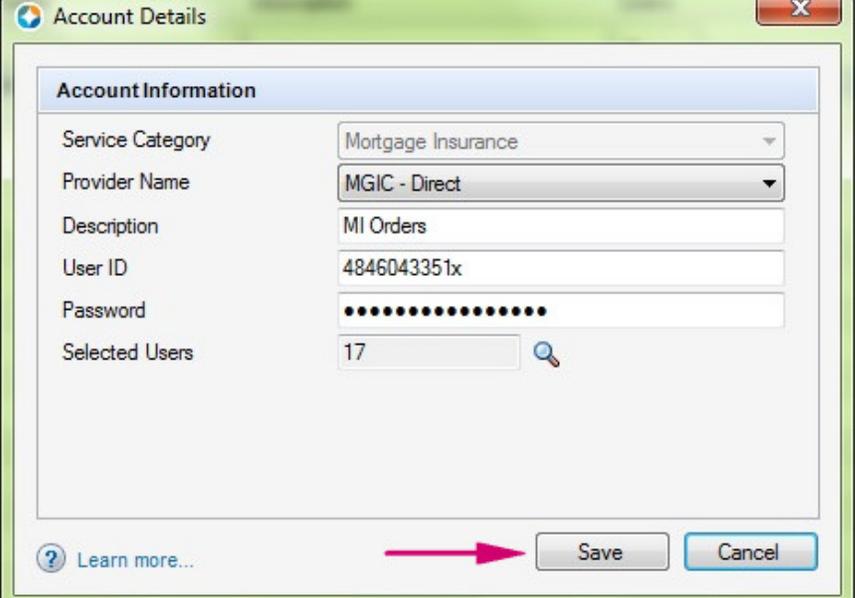


#### 4. Activate MGIC

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 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**.



The screenshot shows a window titled "Account Details" with a close button (X) in the top right corner. Inside the window is a section titled "Account Information" with the following fields:

Service Category	Mortgage Insurance
Provider Name	MGIC - Direct
Description	MI Orders
User ID	4846043351x
Password	.....
Selected Users	17

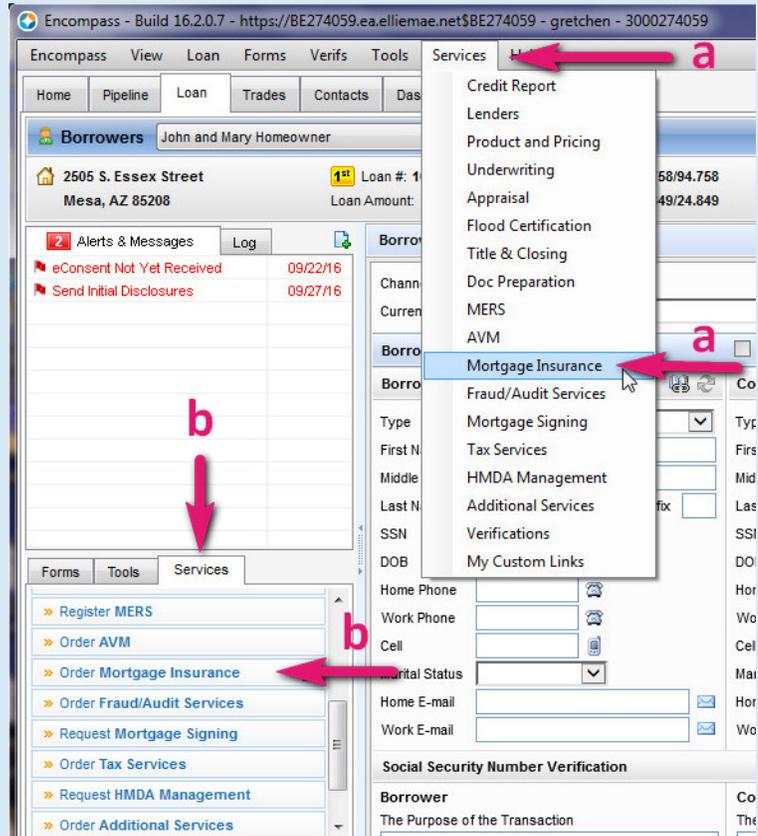
At the bottom of the dialog, there is a "Learn more..." link with a question mark icon, a "Save" button, and a "Cancel" button. A red arrow points to the "Save" button.

# Access MGIC – Direct

## 1. Access MI

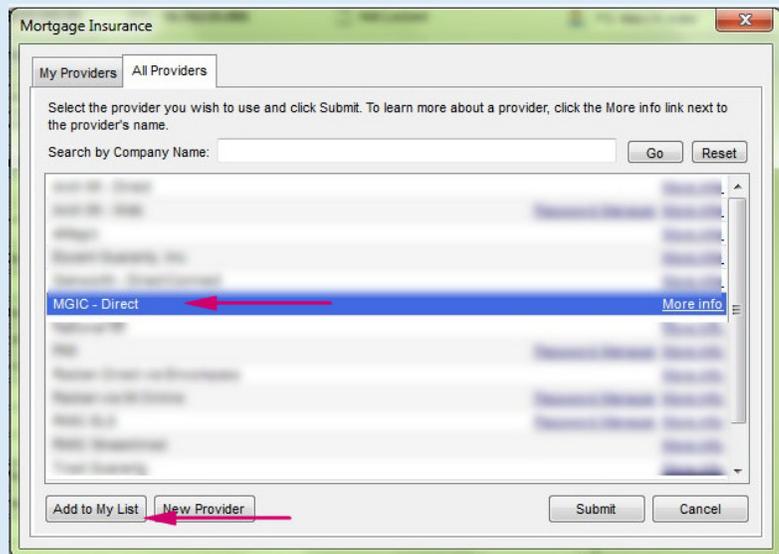
There are two ways to access the Mortgage Insurance section. Within a loan file, either:

- 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**.



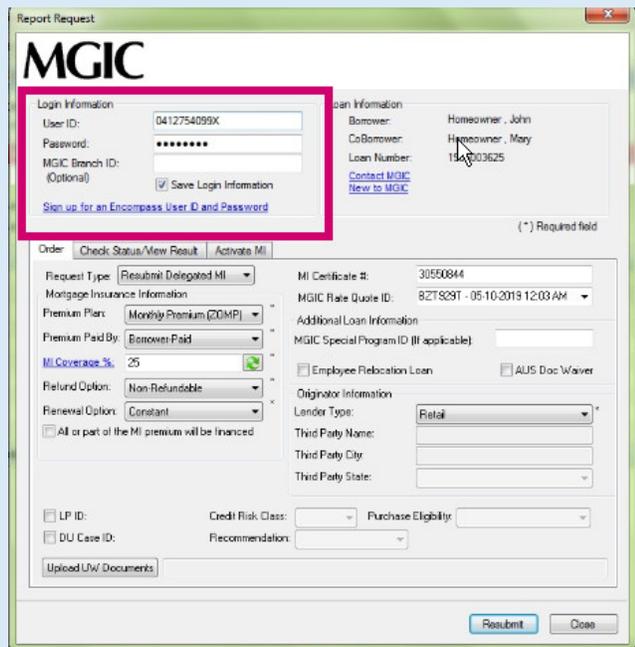
### 4. Enter Login Information

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](mailto: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.

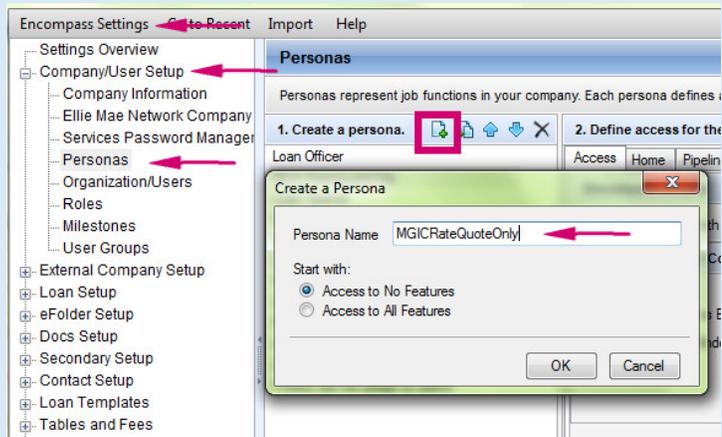
**Note:** If you entered any **Login Information**, you must order a rate quote or MI once for Encompass to remember your credentials.



# Rate Quote-Only User Persona

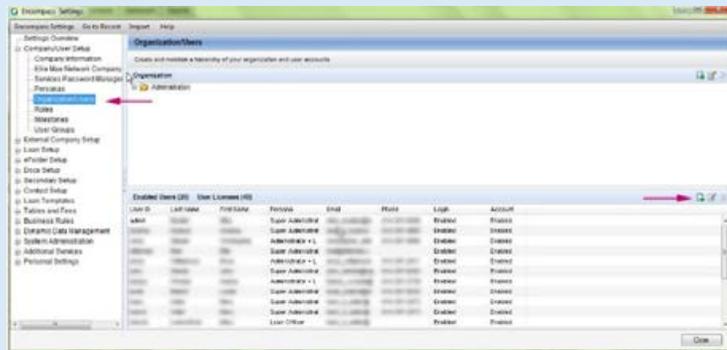
## 1. Access Personas

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**.



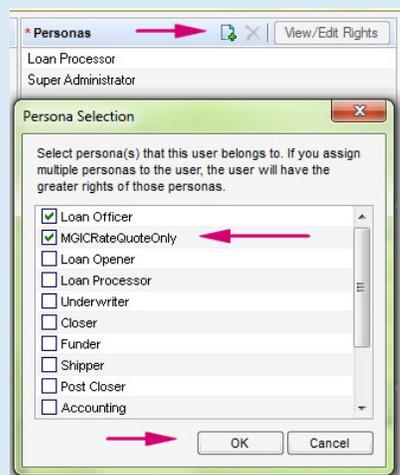
## 2. Access User

Under **Organization/Users**, open the user profile by either double-clicking the row or by selecting the row and clicking **Edit User**.



## 3. Edit User

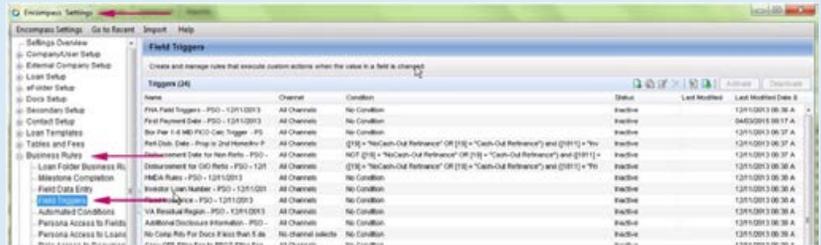
Click the **plus icon**, check **MGICRateQuoteOnly** and click **OK**.



# Trigger for PMI LTV Cut-Off

## 1. Access Triggers

Go to Encompass Settings > Business Rules > Field Triggers.

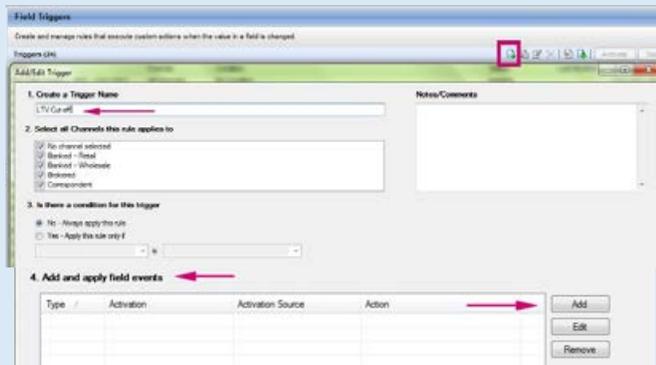


## 2. Create Trigger and Event

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

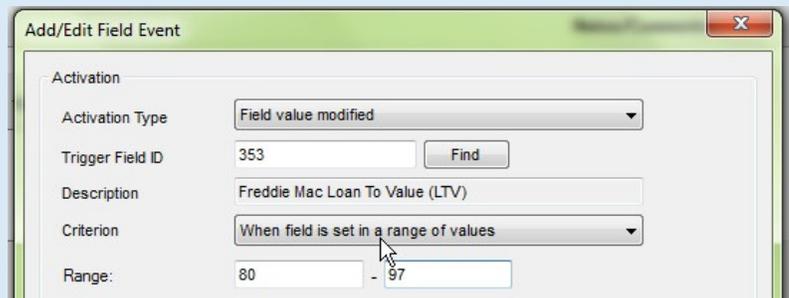
Enter a trigger name in the **Create a Trigger Name** field.

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



## 3. Enter Activation Details

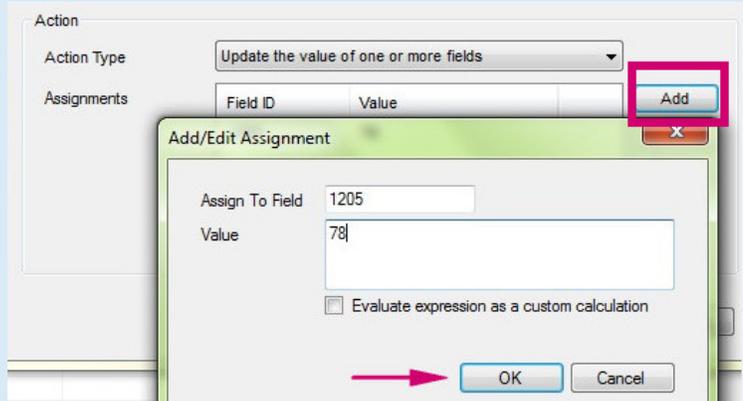
On the **Add/Edit Field Event** screen, in the **Activation** section, enter the values shown in the image on the right.



#### 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**.



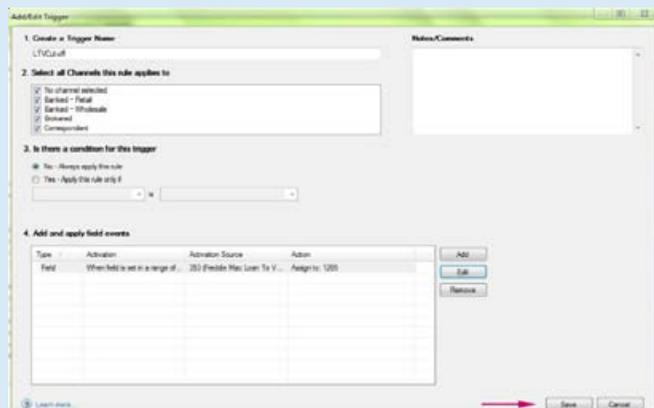
#### 5. Add Field Event

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.

