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Total Quality Loan® (TQL®) program by ICE Mortgage Technology™

Automatic Ordering and Allocation Administrator Guide

Use these instructions to enable and maintain the automatic ordering of mortgage insurance rate quotes, delegated and non-delegated orders.

Prerequisite: Before configuring automated workflow, Encompass® administrators must complete the General Administrator setup.

Note: This integration is supported in Encompass 18.3 and later versions.

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1. Configure Automatic Ordering

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

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

Go to the **Automation** tab and verify **Automatic Ordering** is Enabled.

The MGIC **MI Vendor Selection** will default if you have enabled the MI Service.

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2. Review Mandatory Loan Criteria

Click **Mandatory Loan Criteria** in the **Optional Loan Criteria** panel to view the **Mandatory Loan Criteria.** This is the basic criteria a loan must meet to be eligible for automatic MI Ordering. This section is read-only.

Optional Loan Criteria

Use this section to define additional loan criteria for automated MI orders.

Also see Mandatory Loan Criteria required for all automated MI orders.

Mandatory Loan Criteria ✕

Loans must meet the following criteria for all automated MI orders, including Rate Quotes, Delegated and Non Delegated Certificate orders

Mandatory Loan Criteria

Field	Criteria
Loan Type - (1172)	Conventional
Lien Position - (420)	First Lien
Calculated LTV - (353)	>80% and <=97%
Base Loan Amount - (1109)	Greater than 0
Amortization Term - (4)	Greater than 0
Amortization Type - (608)	Should not be null or empty
Loan Purpose - (19)	Should not be null or empty
Property Usage - (1811)	Should not be null or empty
Number of Units - (16)	Greater than 0
Property Type - (1041)	Should not be null or empty
State - (14)	Should not be null or empty
Zip Code - (15)	Should not be null or empty

Close

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3. Select Optional Loan Criteria and Loan Programs to Exclude

Update the **Optional Loan Criteria** panel to include additional criteria for automatic MI orders.

For example, if your organization wants to limit the automatic order for a loan purpose of Purchase, Cash-Out Refi and No Cash-Out Refi, those check boxes would be selected. If your organization does not want to limit based on loan purpose, then no check boxes need to be selected.

You can exclude Loan Programs by adding the program name in the **Loan Programs to Exclude** section. Click the **Add** icon and type in your loan program name (full or partial).

Click **OK**.

Optional Loan Criteria

Use this section to define additional loan criteria for automated MI orders.

Also see Mandatory Loan Criteria required for all automated MI orders.

Purpose of Loan
- [ ] Purchase
- [ ] Cash-Out Refi
- [ ] No Cash-Out Refi
- [ ] Construction
- [ ] Construction-Perm
- [ ] Other

Documentation Type
- [ ] (A) Alternative
- [ ] (F) Full Documentation
- [ ] (R) Reduced
- [ ] Streamlined Refinance
- [ ] No Documentation
- [ ] No Ratio
- [ ] Limited Documentation

Amortization
- [ ] Fixed
- [ ] GPM
- [ ] ARM
- [ ] Other

Property Will Be
- [ ] Primary
- [ ] Secondary
- [ ] Investment

Loan Programs to Exclude

Add Loan Program ✕

Exclude from automation when loan program name contains:

30 year

OK   Cancel

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4. Select Trigger Milestones

The **Trigger Milestones** panel defines milestones, at the completion of which, automatic loan submissions for mortgage insurance will occur.

Automatic ordering can be configured for Rate Quotes, Delegated and Non-Delegated orders. Other types can be ordered manually using the TQL Services tool.

To trigger automatic ordering at the completion of a **Milestone**, update the **Order Type**.

Optional: Click **Add/Update Channel Field Triggers** to view the list of fields that trigger automatic loan resubmissions for delegated orders when updated in Encompass after the corresponding milestones are completed.

Note: Non-delegated orders require manual resubmission via the TQL Services tool and are not automated.

Optional: Update the **Field Trigger Setup** page to specify the key data fields that will trigger an MI resubmission for quotes or delegated orders when changed. The top panel displays default Encompass fields.

- You can add Milestone Triggers to fields so that automatic quotes and delegated loan resubmissions will not occur until after the field updates and milestone are completed. If no Milestone Trigger is selected, automatic resubmissions for those fields will occur at any time, regardless of milestone completions

- Use the bottom panel to add fields by clicking the **New** icon.

| 5. Select Document List for Non-Delegated Orders	
Click on **Document List** in the **Trigger Milestones** section to select documents for your automated non-delegated submissions. Select **MGIC.** The **Upload Documents** list displays. You can add, edit, or delete a document in the list. If you have a document from this list in the eFolder, it will automatically be sent with the **initial non-delegated order only.** **Note:** Documents in the eFolder will be automatically sent with the initial MI order submissions only if they are listed in the MGIC **Upload Documents** tab.	
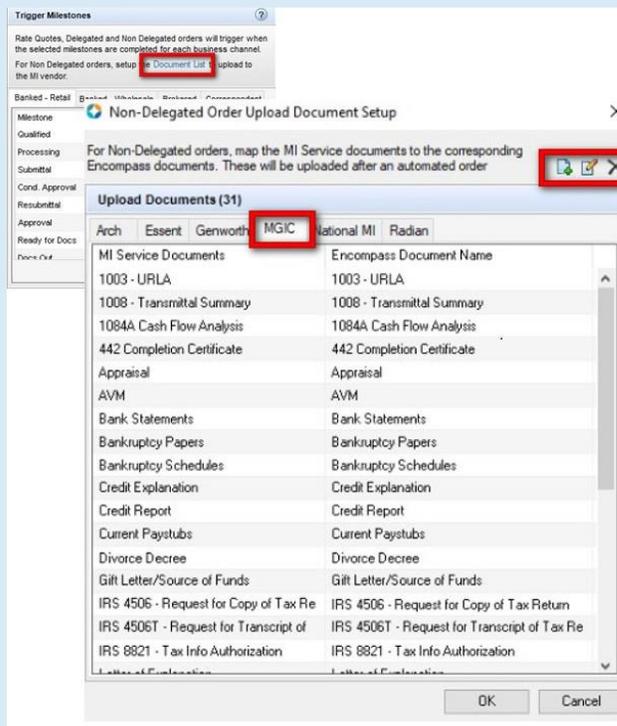
| 6. Additional Automation Settings	
Select the appropriate **Non-Delegated User Notifications.** This setting governs if a user is notified of key data changes after the automated non-delegated order is placed. The selection defaults to "**Always display Non Delegated Notifications**"	
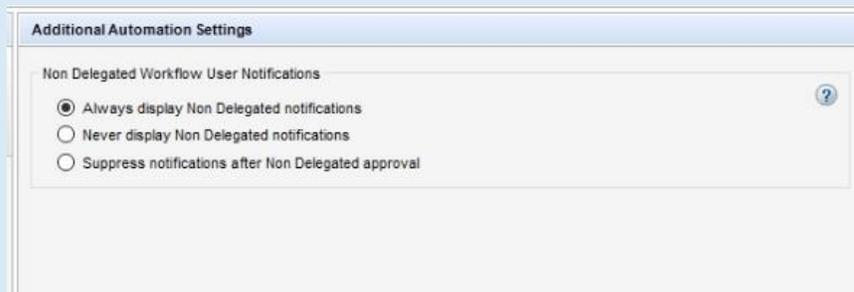
7. Automatic Ordering in Rate Quote Comparison of Automatic Allocation Model

After completing all the preceding steps, you can continue to set up and enable automatic order allocation.

This diagram depicts the difference in the user experience.
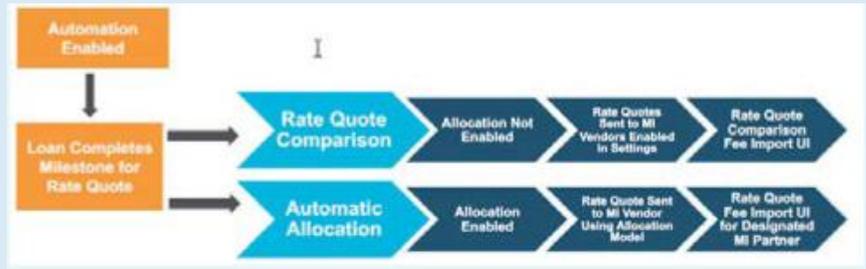
Go to the **Automation** tab and **Automatic Order Allocation** section to automatically allocate rate quotes to each vendor enabled for the automated MI workflow.

Select the **Enable Automatic Order Allocation** check box.

- Update the **Target Allocation %** fields to assign an allocation percentage to each vendor. The total Target Allocation % must be no less than 99.99%. Click the **Save** icon to save changes.

- The **Remaining** field auto-populates based on your designations. You can click the **Calculator icon** to equally allocate ordering among enabled vendors.

- The **Actual Allocation %** fields represent orders placed to-date manually or through automatic ordering. These fields are pre-populated and are not editable.

- Click on the **Actual Allocation Effective Date** calendar to reset allocation.

Note: If the **Automatic Order Allocation** panel is configured, the need for users to select MI provider rates from a comparison is eliminated. Rate quotes will be automatically ordered with the one provider furthest from their overall desired allocation percentage. Actual allocation is tallied when an Approved MI order is received within the TQL platform for a given provider (automatically or manually placed).

8. View Log Data – TQL Services MI Panel

Click **View Data** on the **TQL Services MI Panel** to view any loan data changes that occur after the initial non-delegated order is requested. The **Log Data Viewer** screen lists the changes.

9. Rate Quote Comparison

If you have enabled automatic ordering for more than 1 vendor and have not configured the automatic order allocation, when the loan completes a milestone configured for rate quotes, an **MI Rate Quote** window will display that lists a rate quote comparison for the enabled vendors.

Note: This image has been modified to remove vendor-specific rates.

You can compare the rate quotes, select your vendor, and click the **Import Fees** button. Loan data changes will trigger resubmission to the vendor originally selected.

Compare Rate Quote functionality is also available via the MI Section on the **TQL Services** dashboard. You can request a rate quote comparison at any time prior to placing a Mortgage Insurance Certificate order.