GET CONNECTED

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.

1. Configure Automatic Ordering	
	Mortgage Insurance Service
	Use the Mortgage Insurance Service settings to enable and configure order triggers for Arch, Essent, Genworth, MGIC, National MI and Radian.
On the menu bar click Encompass then	Mortgage Insurance Service
Settinge	MGIC Automation
oc tings.	Automatic Ordering:
On the left panel, click Additional Services , then Mortgage Insurance Service .	
Go to the Automation taband verify Automatic Ordering is Enabled.	
The MGIC MI Vendor Selection will default if you have enabled the MI Service.	

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 C	riteria	2	
Use this section t orders. Also se <mark>: Mandat</mark> orders.	o define additional loan criteria for ory <u>Loan Criteria</u> r quired for all an	r automated MI utomated MI	
	🛛 🗳 Mandatory Loan Criteri	a	×
	Loans must meet the followin Rate Quotes, Delegated and	g criteria for all automated MI orders, incl Non Delegated Certificate orders	uding
	Mandatory Loan Criteria		2
	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	
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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 defin orders. Also see Mandatory Loo orders.	e additional loan criteria for aut an Criteria required for all autom	iomated MI nated MI
Purpose of Loan	Documentation Type	Amortization
Purchase Cash-Out Refi No Cash-Out Refi Construction Construction-Perm	(A) Alternative (F) Full Documentation (R) Reduced Streamlined Refinance No Documentation	Fixed GPM ARM Other Property Will Be
Other	No Hato Limited Documentation	Primary Secondary Investment

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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.

Trigger Milestones

Rate Quotes, Delegated and Non Delegated orders will trigger when the selected milestones are completed for each business channel.

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For Non Delegated orders, setup the Document List to upload to the MI vendor.

Banked - Retail Banked - V	Wholesale Brokered Con	respondent
Milestone 🥌	Drder Type	
Qualified	Rate Quote	- ^
Processing	Rate Quote	•
Submittal	Non-Delegated	•
Cond. Approval		•
Resubmittal		•
Approval		•
Ready for Docs		•
Doos Out		- ×



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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 nondelegated order is placed. The selection defaults to "Always display Non Delegated Notifications"

Additional Automation Settings

- Non Delegated Workflow User Notifications
- Always display Non Delegated notifications
- O Never display Non Delegated notifications
- O Suppress notifications after Non Delegated approval

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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.

Automation Enabled I Loan Completes Milestone for Rate Quote Milestone for Rate Quote Milestone for Rate Quote Automatic Allocation Allocatio

Actual Allocation % 0 % 0 % 0 %

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).

Contacts: MGIC Integration Services Integration services@mgic.com 1-888-644-2334

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.

Order Date 🔻	Order Number						
2/23/2020 11:02 AM	60441897	Log Data Viewer					1
2/23/2020 11:00 AM	RQ00E0315	When a non delegated or	der is present, the syst	em will log changes to l	key data fields as confic	ured in TQL-MI admin set	tings. This is done in lieu of auto-
2/23/2020 11:00 AM	MV/24J9Z	resubmitting a non delega	ted order. If any of the	se changes have been	logged, the data will be	shown below.	
2/23/2020 11:00 AM	M71565051SC	Change Date (UTC)	Field Id	Field Description	Previous Value	New Value	User Name
2/23/2020 11:00 AM 2/23/2020 11:00 AM	M71565051SC W9RKSLW	Change Date (UTC) 12/23/2020 5:03 PM	Field Id 1109	Field Description Trans Details Loa	Previous Value 252000.00	New Value 229600.00	User Name Many Adler
2/23/2020 11:00 AM 2/23/2020 11:00 AM 2/23/2020 11:00 AM	M71565051S0 W9RKSLW DE3VH2E	Change Date (UTC) 12/23/2020 5:03 PM 12/23/2020 5:03 PM	Field Id 1109 353	Field Description Trans Details Loa Freddie Mac Loan	Previous Value 252000.00 90.000	New Value 229600.00 82.000	User Name Mary Adler Mary Adler
2/23/2020 11:00 AM 2/23/2020 11:00 AM 2/23/2020 11:00 AM	M71565051S0 W9RKSLW DE3VH2E	Change Date (UTC) 12/23/2020 5:03 PM 12/23/2020 5:03 PM 12/23/2020 5:03 PM	Field Id 1109 353 742	Field Description Trans Details Loa Freddie Mac Loan Trans Details Qua	Previous Value 252000.00 90.000 33.814	New Value 229600.00 82.000 32.109	User Name Mary Adler Mary Adler Mary Adler

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.

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