

GET CONNECTED



Ellie Mae Total Quality Loan[®] (TQL) program 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 [Ellie Mae TQL General Administrator setup](#).

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

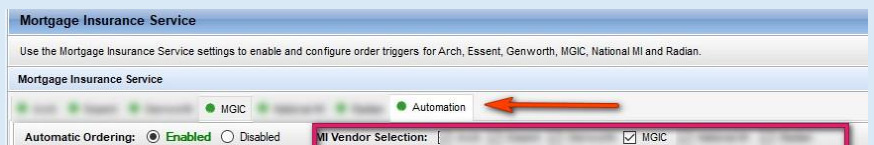
1. Configure Automatic Ordering

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

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

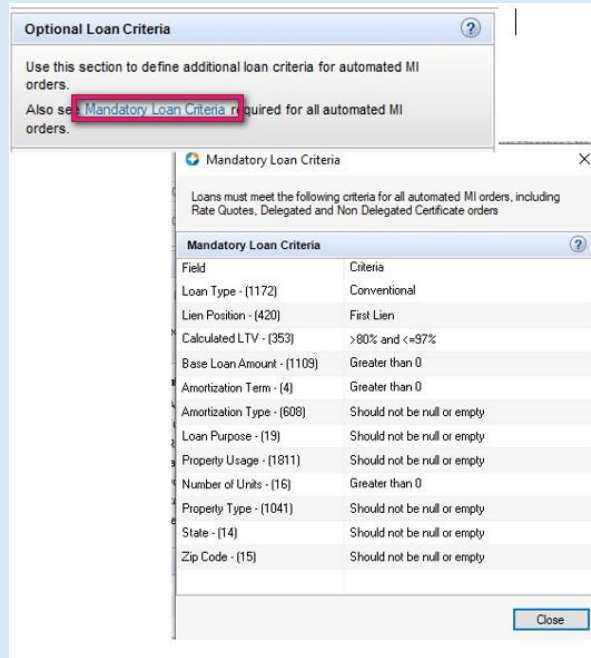
Go to the **Automation** tab and verify **Automatic Ordering** is Enabled.

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



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 in order to be eligible for automatic MI Ordering. This section is read-only.



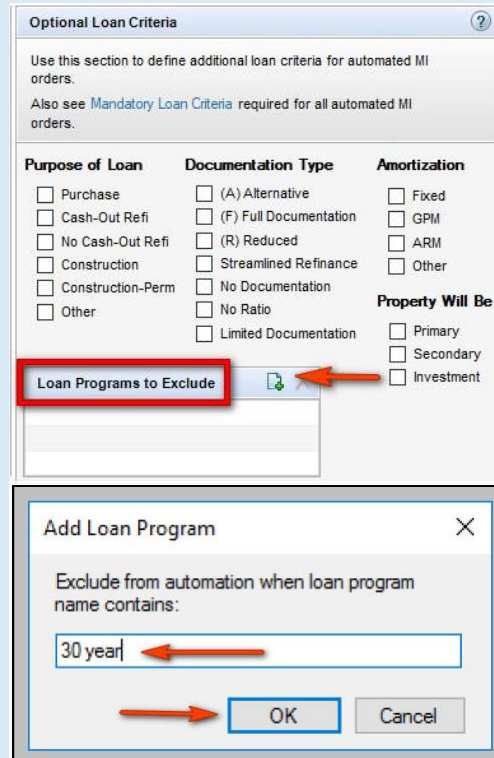
3. Select Optional Loan Criteria and Loan Programs to Exclude

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 program name (full or partial).

Click **OK**.



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.

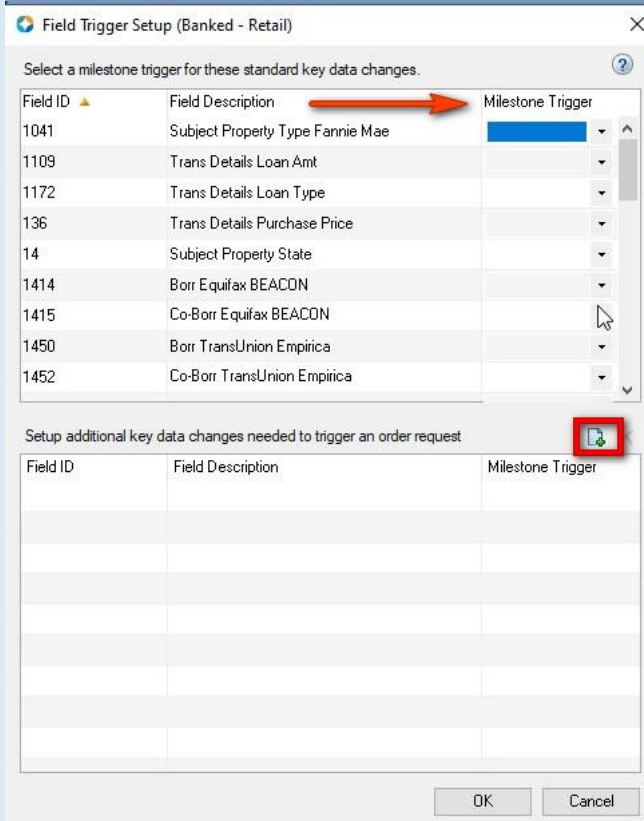
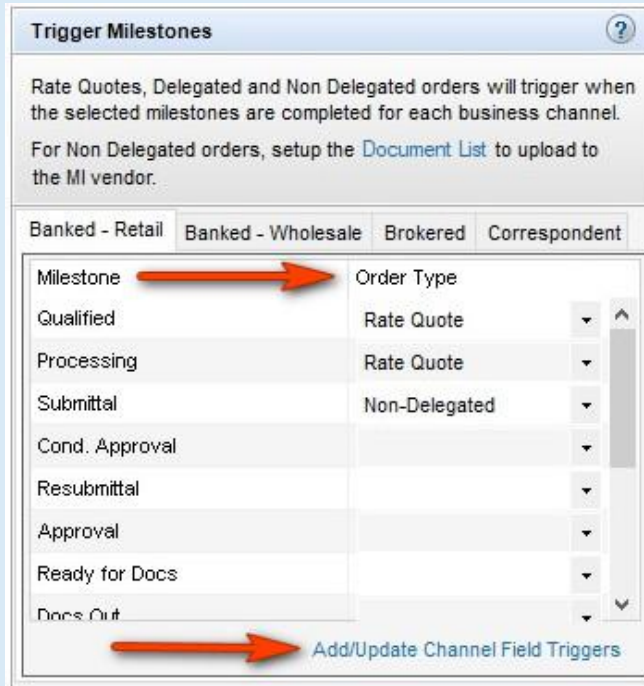
To trigger automatic ordering at the completion of a **Milestone**, update the **Order Type**.

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.

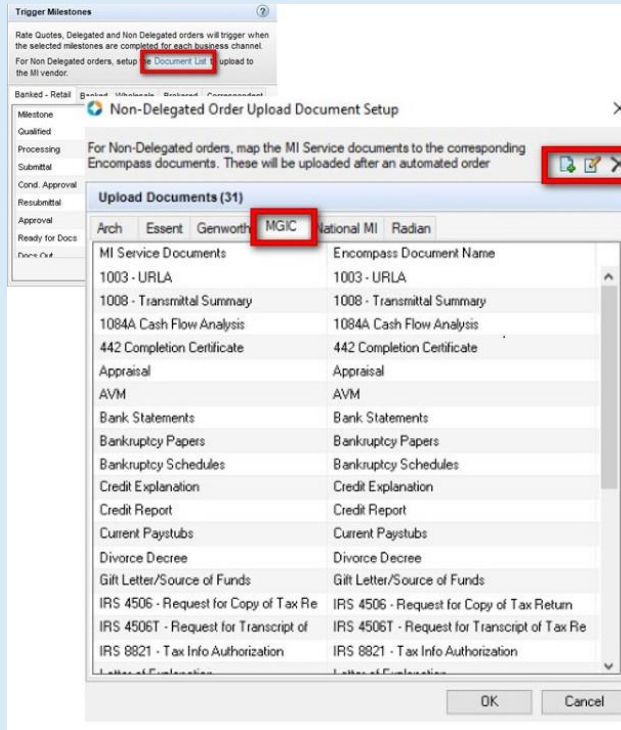


5. Select Document List for Non-Delegated Orders

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**.

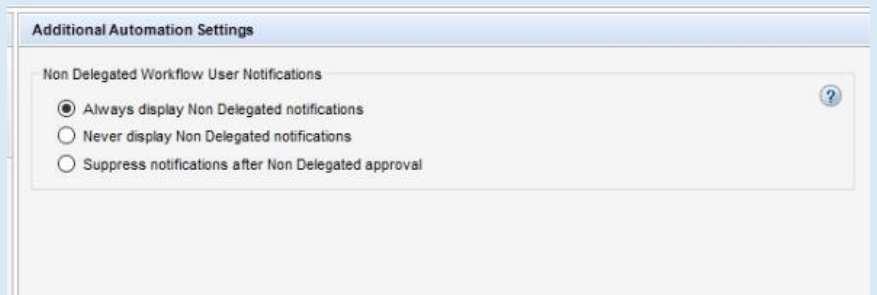
Note: Documents in the eFolder will be automatically sent with the initial MI order submissions only if they are listed in the MGIC Upload Documents tab.



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

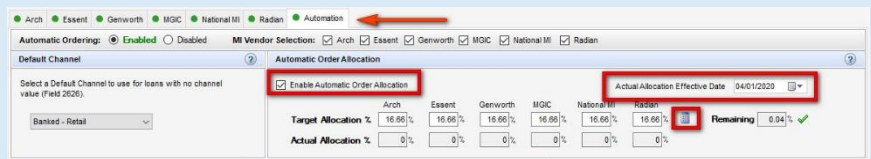
After completing all the preceding steps, you can continue to set up and enable automatic order allocation.

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.

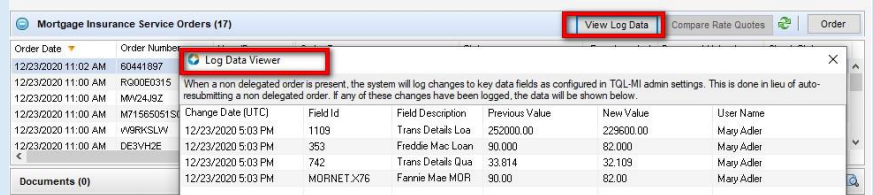
- Click on the **Actual Allocation Effective Date** calendar to reset allocation.

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 Ellie Mae 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.

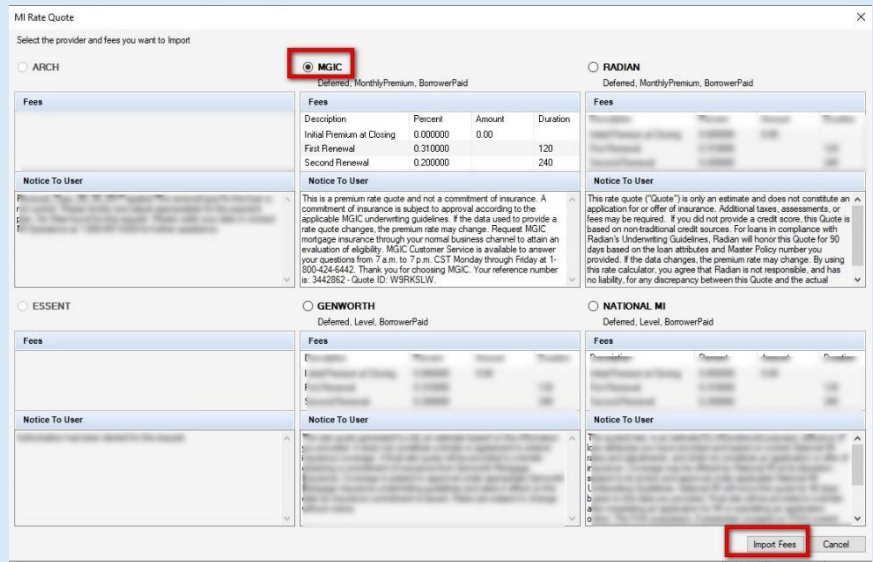


9. Rate Quote Comparison

If you have enabled automatic ordering for more than 1 vendor, and have not configured 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.

