Introduction:

In this training material, we explore requesting mortgage insurance. We will step by step walk you through the general processes and required procedures. The information contained here is meant to be a basic guide, please refer to Product Profiles and Agency guidelines for additional and specific coverage requirements.
Topics covered in this training:

1. Essent Guide to FT360
2. Genworth Guide to FT360
3. Radian Guide to FT360
Non-Delegated MI Submission and Seamless Document Upload

Add Essent to Your Providers List

From Encompass, go to Pipeline and select loan. Under the Services tab on the left, click on Order Mortgage Insurance, or from the Services drop-down on the top Menu Ribbon, select Mortgage Insurance.

Your My Providers list will appear. If Essent is not already listed on your My Providers Tab:

1. Switch to All Providers tab
2. Highlight Essent Guaranty, Inc.
3. Click on Add to My List
4. Click on Submit to order Non-Delegated MI

Once Essent Guaranty, Inc. is added to My Providers, it will remain there as a default MI provider each time you log in.

Request an Essent Non-Delegated MI Order

Note: If the Login Information fields are not already populated, contact your Encompass Super Admin.

On the Order tab, select Order Non-Delegated MI as the Request Type.

The following fields will default to the most frequently used values:

Note: When the Deferred Monthly Premium Pmt Plan is chosen, no premium is due at closing.

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Pmt Plan</td>
<td>Deferred Monthly</td>
</tr>
<tr>
<td>Premium Pmt Type</td>
<td>Borrower Paid</td>
</tr>
<tr>
<td>Refundable?</td>
<td>Non-Refundable</td>
</tr>
<tr>
<td>Renewal Type</td>
<td>Level</td>
</tr>
<tr>
<td>Originator Channel Type</td>
<td>Lender/Retail</td>
</tr>
</tbody>
</table>

Make sure these and other applicable fields in each of the sections, including MI Coverage %, are completed and correct. Click on the MI Coverage % link to view the GSE MI Coverage Requirements.

Click on the Order button.

When the system completes processing, you will receive an Essent Message indicating “Application in Progress – awaiting submission of loan documentation”, click OK and Essent’s results will be returned in the Check Status/View Result tab.

Note: “Your request has been suspended” means that an Essent underwriter is waiting for documents to review. It does not imply any issues with your submission.
Essent’s MI Certificate # is listed under the Order No. as well as on the Order tab. The Status will indicate Suspended for all Non-Delegated MI orders until Essent has received loan documents and made a decision on your loan.

To select and send documents directly from Encompass to Essent, from the Check Status/View Result tab, click the Direct Document Upload button*.

### Essent Document Upload Management

The Document Package Name defaults to MI Package 1 for your initial document upload, MI Package 2 for your second package, and so on.

- **Note:** You can change the Document Package Name to fit your needs.

Click on + icon to select documents. Click on X icon to delete a specific document.

Enter comments to Essent’s Underwriting Team.

- **Note:** Maximum character length is 500 for the Comments to Essent.

The Don’t wait for upload checkbox will be checked. This allows you to continue processing other loans in Encompass while your document upload is in progress.

- **Note:** Unchecking this box will require you to wait on this screen for the upload to finish. However, if an upload issue is experienced, this may be resolved by simply unchecking this box.

When you click on + the Attach window will open. Depending on where you keep your loan documents, select Browse from Computer or Browse from Encompass eFolder and click the Continue button.

- **Browse from Computer:** Select one or multiple documents at the same time and click Open.
- **Browse from Encompass eFolder:** From the Select Documents window, choose one document or multiple documents at the same time by clicking the check box.

If your Super Admin has created Document Stacking Orders, you can select from among those listed or simply select the documents you wish to send from the Document list window.

- **Note:** If you are using an Essent Stacking Order, documents listed as Required must be attached or you cannot click on Continue on the Select Documents window.

Click on Continue button.

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*Essent’s Direct Document Upload feature allows user to select and send documents directly from Encompass to Essent Guaranty. If you prefer, you can use the link provided to go to Essent Online MiDocs to upload documents. Credentials are required for this process. Contact EssentCONNECTSM at essentconnect@essent.us.
In the Essent Document Upload Management window, the Documents selected will appear in the Document Name/File Name section.

When all documents have been added, click **Send to Essent**.

When your files have been uploaded to Essent, the **Success** window will appear.

You will also get an e-mail notification from Essent’s Underwriting Team that your documents have been received.

You can view all your document uploads and/or Comments to Essent at any time by going to the **Check Status/View Result** tab and clicking on the **Direct Document Upload** button.

On the Essent Document Upload Management screen, your uploaded documents and comments history will appear in the **Uploaded Documents** section.

Note: To view entire comment, either double click on the line to the right of the Comments header in the Uploaded Documents section, or pull the line to the right.

To send additional documents to Essent, click on the **Direct Document Upload** button from the **Check Status/View Result** tab and follow the steps on Page 2.

However, if loan data changes after the initial Non-Delegated Order has been submitted, go to the **Order** tab, select **Resubmit Non-Delegated Order** in the **Request Type** dropdown and send corresponding documents to Essent by using the steps above.

Enter specifics regarding **loan data changes** in the **Comments to Essent** section on the Essent Document Upload Management window, and notify the Essent Underwriting team at underwriting@essent.us of the data changes made.
Essent’s Underwriting Team will notify you when a decision has been made on your loan.

To retrieve updated status and Essent PDF documents, go to the Check Status/View Result tab and click on the Check Status button located in the bottom right-hand corner of screen.

For approved submissions, click on View or double click on MI Response in the Attachments section to bring up a PDF of Essent’s Commitment and Certificate of Insurance.

If Essent Underwriting notifies you the submission has been pended for additional information and/or documents, retrieve Essent’s Pend Letter PDF by going to Check Status/View Result tab and clicking on the Check Status button. Click on View or double click on MI Response in the Attachments section.

Note: All Essent PDF documents are also automatically saved in Encompass eFolder.

If your submission was approved, Click on Import MI to see the actual premium rate information on the MI Fee Import screen.

Click on Import Fees. A pop up will let you know that the MI fees have imported successfully. Click OK.

Note: MI Taxes will be included in the MI Premium Rate and MI Premium Payment when applicable.

To complete Import MI process, go to the 1003, Page 2 and click the pencil icon beside Mtg. Ins. under Proposed Monthly Housing Expenses to view the MIP/PMI/Guarantee Fee Calculations screen, click OK. The fees will now be included on the relevant Encompass forms.

We are Here to Assist You!

We are here to answer your questions from Monday - Friday from 8:00 AM to 8:00 PM Eastern time. If you need assistance with Encompass, contact the EssentCONNECT team at essentconnect@essent.us or 855-282-1483. Contact our Underwriting team at underwriting@essent.us or 877-331-8311 for rates, guidelines, loan status, scenarios or turn-times.
Ordering Genworth Non-Delegated MI on Ellie Mae® Encompass®

**STEP 1**

1. Select loan from **Pipeline** view
2. Within a loan file, go to **Services > Mortgage Insurance**.
Select Genworth — Direct Connect > Submit

A separate window for the MI Order Interface displays.

A) Verify that your Master Policy Number is accurate

B) Go to Request Type > MI Order Full Package, then enter the desired MI product information

C) Make certain that you select the appropriate AUS Findings in the Recommendation drop-down

D) Enter Special Program Information as applicable
   a. For HFA loans, enter HFA in the Special Program Box
   b. For Freddie Mac Home Possible® loans, select Affordable Housing > Other > Freddie Mac Home Possible

E) Click “Submit” to order.
Upon a successful data submission, you will receive a prompt. Select “OK” to open the Upload Documents feature.

**Note:** It is important that you do not click anywhere else on the page, until you receive this prompt.

*If you receive an error, contact the Genworth ActionCenter® at 800 444.5664 for further assistance, or correct loan and resubmit.

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**STEP 4**

Once you click on “Upload Documents”, use the icon to attach documents.
STEP 6

Choose the location from which you’d like to retrieve your documents.

A) Browse from the hard drive on your personal computer or a local drive

**Helpful Hint:**
Hold down the Ctrl key to select multiple docs at one time.

B) Browse from the Encompass eFolder associated with this file

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STEP 7

If selecting documents from the eFolder, Step 6-B shown above, choose the desired documents and click “Continue”.

**Helpful Hints:**
- If your Admin has set-up a Stacking Order, you can choose that option now.
- Choosing “Preview” will display all documents selected in one PDF document.
Verify that the documents you wish to send are listed in the Attachment List feature and click “Send”.

After a successful submission, you will receive a File(s) uploaded successfully prompt. Click “OK”.

Documents have been submitted for underwriting.

A) The loan status will appear as Suspended until an underwriting decision is rendered
B) Once you are notified by Genworth via email that an underwriting decision is available, you can retrieve that decision by clicking “Check Status”
C) You can upload additional documents by clicking “Upload Documents”
Once an underwriting decision has been delivered:

A) Within a loan, select Services > Mortg Ins > Genworth Direct Connect > Submit
B) Choose view tab
C) You will be able to Select an underwriting decision to review
D) Click “View” to view a PDF of the underwriting decision document

Example of PDF Commitment

Points to note:
1. The last underwriting decision instance will be displayed with the Commitment Certificate number and the latest date/time stamp.
Import the mortgage insurance fees to the 1003.

A) Once you have selected “Import,” you will be presented with your fee information. Select “Import Fee”

B) You will receive a “Fee Successfully Imported” prompt. Click “OK”
Navigate to the MI Information within the Loan Application

A) Select "Forms" and ensure that the following options at the bottom of the screen are checked

✓ “Show in Alpha Order”
✓ “Show all”

B) Select “1003 Page 2”

C) Go to the Monthly Housing Expenses section and select the Edit Field Value for “Mtg.Ins”
STEP 13

Review the MI Information.
Helpful Tips!

- Encompass uses the short-cut key – Ctrl+G to look up various fields across the loan. Simply type **Ctrl + G** and enter the Encompass FIELD ID from the table below to complete a quick search.

<table>
<thead>
<tr>
<th>Genworth</th>
<th>Encompass Field Name</th>
<th>FIELD ID populated</th>
<th>Encompass Screen</th>
<th>Alternate Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upfront MI Premium Rate</td>
<td>MIP/Funding/ Guarantee</td>
<td>1107</td>
<td>Loan Submission</td>
<td>Screen Name: Loan Closing Report Field Name: Percent of Loan Guaranteed</td>
</tr>
<tr>
<td>MI 1st Rate Duration</td>
<td>PMI Section/Months Per Adjustment (1st box)</td>
<td>1198</td>
<td>Loan Submission</td>
<td>Screen: Closing RegZ Field: Mortgage Insurance Sub-Field: Mortgage Insurance/1. Month</td>
</tr>
<tr>
<td>MI 1st Rate</td>
<td>PMI Section/Periodic Factors (1st box)</td>
<td>1199</td>
<td>Loan Submission</td>
<td>None</td>
</tr>
<tr>
<td>MI 2nd Rate Duration</td>
<td>PMI Section/Months Per Adjustment (2nd box)</td>
<td>1200</td>
<td>Loan Submission</td>
<td>Screen: Closing RegZ Field: Mortgage Insurance Sub-Field: Mortgage Insurance/2. Months</td>
</tr>
<tr>
<td>MI 2nd Rate</td>
<td>PMI Section/Periodic Factors (2nd box)</td>
<td>1201</td>
<td>Loan Submission</td>
<td>None</td>
</tr>
</tbody>
</table>

- Keeping your contact information current will ensure our underwriters can reach you. Go to Encompass > Settings > Personal Settings > My Profile to update your email, phone and fax information.
FOR MORE INFORMATION

Our ActionCenter® representatives are happy to help!

800 444.5664
Genworth Mortgage Insurance | 8325 Six Forks Rd | Raleigh, NC 27615 | mi.genworth.com

For Encompass support, call 800 777.1718.
ORDER NON-DELEGATED MI WITH RADIAN DIRECT VIA ENCOMPASS®

Radian is integrated with Ellie Mae®’s Encompass to provide fast and easy MI ordering for non-delegated users.

Below is a step-by-step guide to ordering non-delegated Radian MI through Radian Direct via Encompass:

1. **Request Radian Mortgage Insurance**
   Choose the Order Mortgage Insurance option from the Encompass Services panel. Select **Radian Direct via Encompass 360** then click **Submit** to access Radian’s order form.

2. **Import Data**
   Select Non-Delegated from the **Request Type** field. Enter your MI request information. Required fields are indicated with a red asterisk (*).

   Optional data fields should be provided when ordering Single Premiums, Split Premiums, MI for A Minus credit or relocation loans.

   The Loan Documentation Type (located on the FNMA Streamline 1003) must be populated for a Rate Quote and an MI Request.

   Comments are optional and can be provided via the Request Form or Document Upload screen. This field is enabled for Non-Delegated submissions and document uploads.

   **If you do not have an ID or password, please contact your administrator.**
3. **Uploading Loan Documents**

Access the Check Status/View Results tab, click on the **Upload Documents** button to begin to add documents.

Choose the document location and click **Continue**.

When selecting documents from the eFolder, you can select multiple documents at one time.

When you have completed your document selection, select **Continue**. Encompass will confirm the documents selected. Click **Send** to submit to Radian.

**HELPFUL HINT:** A suspended status means that your file has either not been underwritten yet or that additional docs are needed to complete the underwriting process. You will be notified when we have underwritten your loan.

You’ll receive an email as well as an alert when Radian’s Underwriter has completed their review.
4. **Access Your Underwriting Decision**
   All orders are logged and the status displayed on the Check Status/View Results tab. Click **Check Status** to retrieve your Radian decision document.

   User will be able to access previously submitted commitments and rate quotes in PDF format from this screen.

   Radian Decision Documents will be automatically saved to your eFolder.

5. **Import MI Fee**
   The MI Fee Import option is available for Rate Quotes. Fees can be selected or deselected for import into Encompass by selecting the **Import MI Fees** button.

   Our goal is to make doing business with us simple by streamlining the MI ordering process. We are pleased to partner with Ellie Mae to make sure your shopping experience for Radian MI is always quick, convenient and simple. Should you require any support while shopping for Radian MI via Encompass, please do not hesitate to reach out to the following resources:

   **Encompass Support**
   Detailed information about Encompass functionality is available to the Admin from the Encompass Help menu, the Encompass Resource Center and Encompass Customer Support at 800.777.1718.

   **Radian Support**
   Assistance with Radian Direct via Encompass technical issues should be directed to Client Connectivity at: ClientConnectivitySupportInbox@radian.biz.