Ellie Mae
Total Quality Loan® Program
User Guide

Revised December 14, 2020

radian

Contents

Encompass Integration with Radian

Encompass Mortgage Insurance (MI) Service includes an enhanced integration with Radian for a more streamlined mortgage insurance ordering process. This integration provides Encompass customers process improvements, automated ordering, and access to data and alerts.

Settings and Configuration

For new customers who are not Radian Master Policy Holders and want to sign up with Radian, contact Radian Customer Care at customercare@radian.com / 877.RADIAN1 (723.4261) or contact your Radian Account Executive.

If you do not have access to Ellie Mae TQL Services, contact your Encompass Account Representative for details about getting set up and activated.

If you have access to TQL Services, but your organization has not been set up to place MI orders, use the instructions provided in this document or contact your Encompass Relationship Manager for implementation assistance.

Authorized users, such as Encompass administrators, need to first use the new Mortgage Insurance Service setting in Encompass Settings to enable and configure the type of orders being placed by their organization to Radian. The Encompass administrator must also assign persona-level access to designated users for loan submissions to Radian.

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

Users with access to the Mortgage Insurance Service setting can view it out of the box, but the service is initially disabled. Authorized users need to first enable and then update the service settings based on their organization's business needs.

## To Enable and Configure Radian Mortgage Insurance Service

1) On the menu bar, click **Encompass**, and then click **Settings**.

2) On the left panel, click **Additional Services**, and then click **Mortgage Insurance Service**.
   - MI providers who support TQL will be displayed in the *Mortgage Insurance Service* setting.
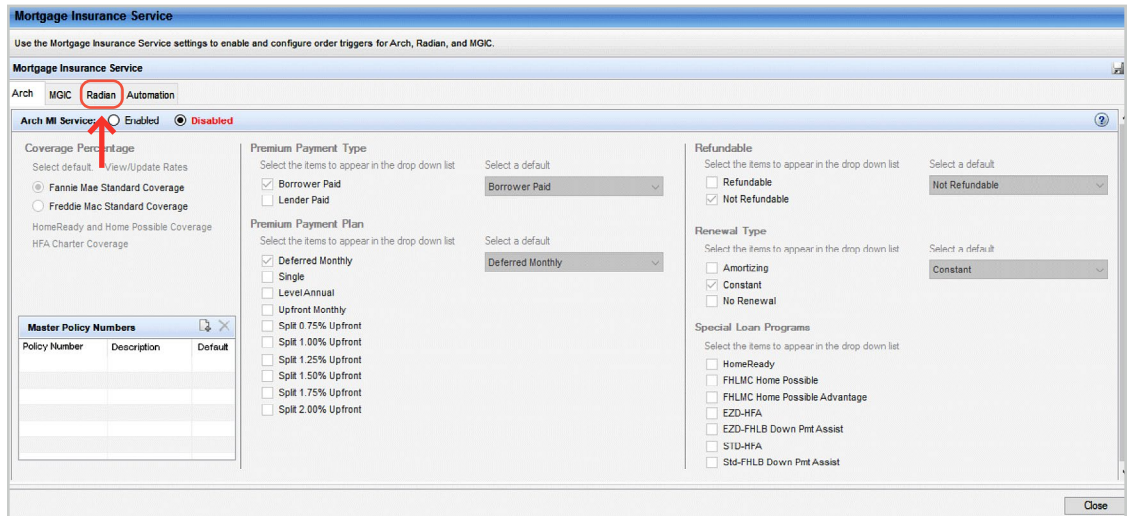
3) Click the **Radian** tab, and in the *Radian MI Service* section, select the **Enabled** option.
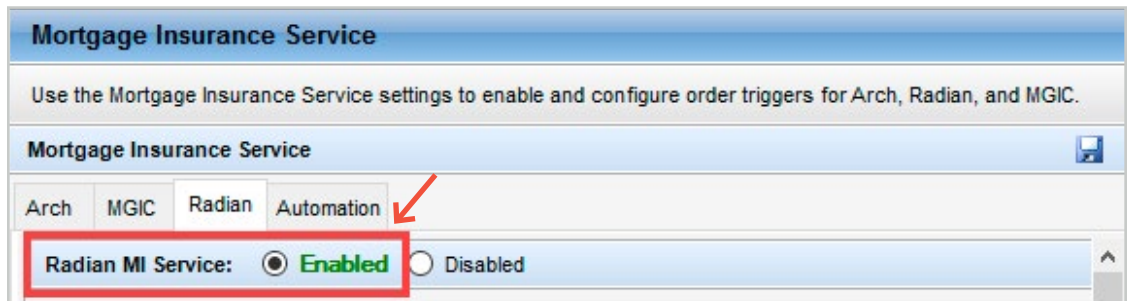
4) Use the *Coverage Percentage* panel to configure a GSE default grid for populating the coverage percentage on a loan. Out of the box values are available, and you can update these based on any updates published by Radian. The values defined here will be the initial coverage percentage populated on the loan. Users have the ability to update the coverage percentage for their loan scenario which will then become the new default value for future orders.
   - To configure this setting, select **Fannie Mae Standard Coverage** or **Freddie Mac Standard Coverage**.
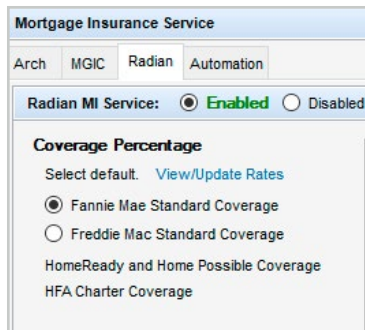
• Click the **View/Update Rates** link to open the *MI Coverage* window and view/update the MI coverage rates on your loans.

Check current standard coverages when inputting these settings.

https://radian.com/what-we-do/mortgage-insurance/mi-coverage-options

• Click **OK** to return to the *Mortgage Insurance Service* panel.

5) Use the *Master Policy Numbers* panel to enter your company's Radian master policy number so that all your Radian users can submit their loans without having to use their login credentials. The master policy number is used to identify each organization, therefore, login credentials are not issued or required for this service.

• To add your Master Policy Number, click the **New** icon, type your Policy Number, and a brief description.

• Select the **Order Screen Default** check box if you want this policy number to be the default value on the Radian Order window. If your organization has multiple policy numbers, the default value will display initially and users can select the drop-down field to update to any of the additional policy numbers that have been added in this setting.

• Click **OK** to return to the *Mortgage Insurance Service* window. Note that the Master Policy Numbers panel is updated with the values you entered.

6) Use this section to configure/manage eligible orders for your organization and designating the default value displayed to your users when they initially access the MI order window on a loan.

- If you select only one value, this will display as a static field in the Order window.

- If you select multiple values, the field will display as a drop-down, and users can choose values based on your selections in this panel.

- Use the *Select a default* column to identify the default display on the order window.

- If a user updates this information on the order screen UI prior to placing an order on a loan, the updated values will serve as the 'default' on that loan for future orders.

7) Use the *Personas* panel to designate the personas eligible for specific MI order request type(s). Use the drop-down lists in the *Default* column for each Persona to designate the default value that will display in the order window UI when a user assigned to the Persona submits their loan.

8) Click the **Save** icon.

NOTE: *For setup and configuration information on Automated Orders with Radian, see* Encompass Mortgage Insurance Service: Automatic Ordering and Allocation.

Rate Quote Comparison and MI Orders from the TQL Services Tool

Once the Mortgage Insurance Service setting is configured by the Encompass administrator, authorized users can manually place MI orders using the Mortgage Insurance Service Orders panel in the TQL Services tool.

If you have multiple MI service providers configured with TQL Services, starting with the TQL Services 19.3 Major Release, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates until a certificate order type is placed on the loan.
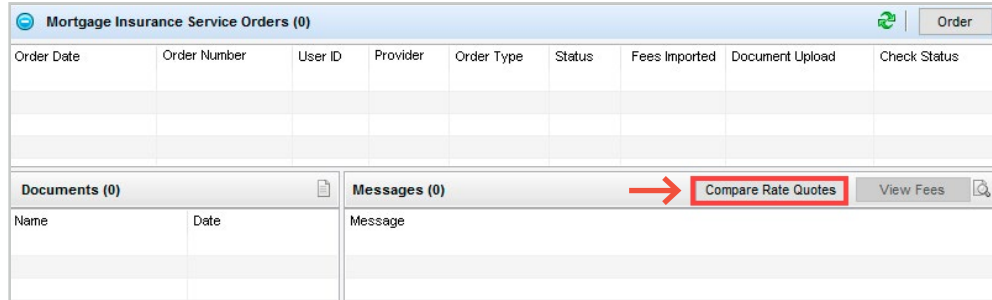
To Compare Rate Quotes:

1) Open your loan and from the **Tools** tab, click **TQL Services**.
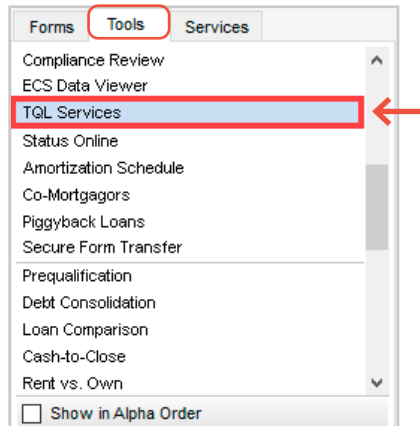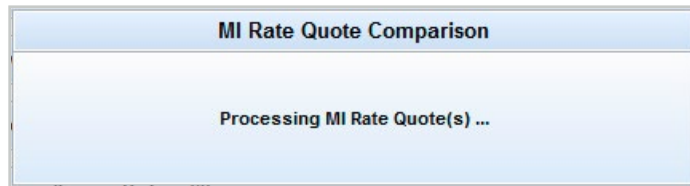

2) Click the **+** sign next to the *Mortgage Insurance Service Orders* heading to expand and view the panel.
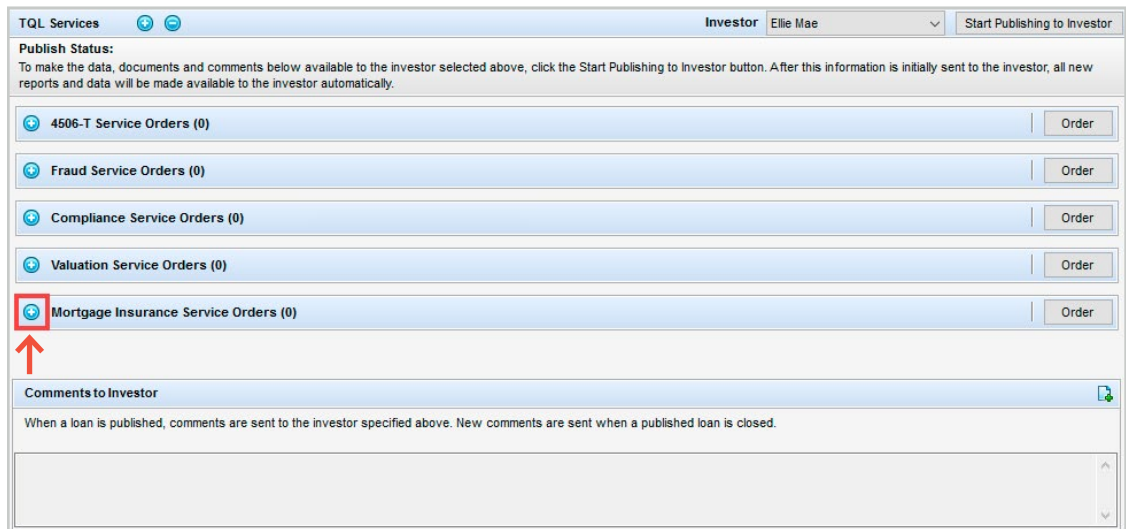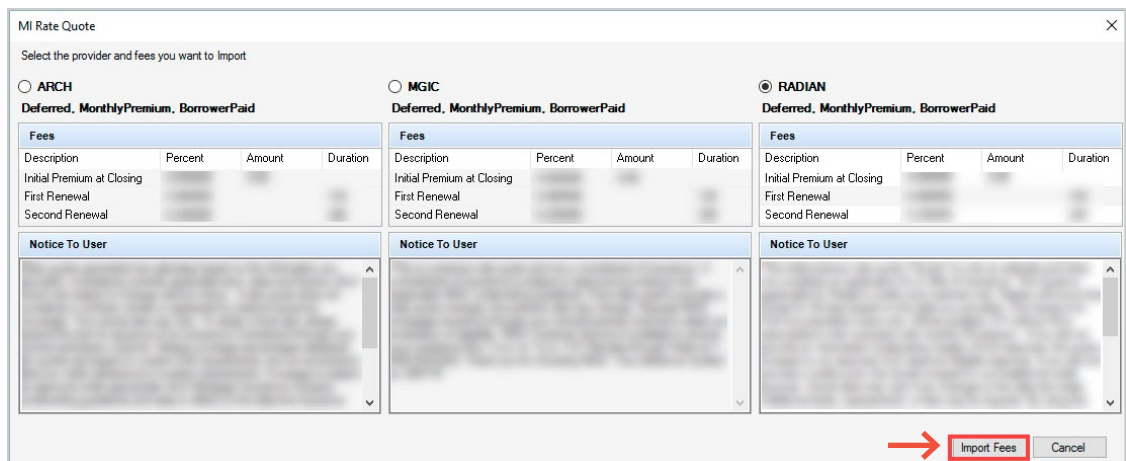
3) Click the **Compare Rate Quotes** button.

This will open an *MI Rate Quote Comparison* window displaying the processing status of the request.

4) In the **MI Rate Quote** window, compare the rate quotes, select your provider, and then click the **Import Fees** button.

NOTE: The **MI Rate Quote** window (above) has been modified for the purpose of this document to remove vendor-specific rates. Your **MI Rate Quote** window will display rate quotes for the enabled vendor(s). The **Fees** panel will display the rate quote received from the vendor.

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5) You will be navigated back to the TQL Services tool where the *Mortgage Insurance Service Orders* panel updates with the rate quotes received from the enabled MI providers.

The **Compare Rate Quotes** button will continue to display in active/enabled mode since you have not yet placed an MI order. Once you place an MI order (any order type other than Rate Quote), the **Compare Rate Quotes** button will be deactivated but continue to display.

To Order Mortgage Insurance:

1) Open your loan file and from the **Tools** menu, click **TQL Services**.

2) Go to the *Mortgage Insurance Service Orders* panel and click the **Order** button.

3) In the Mortgage Insurance window:

• From the *MI Company* drop-down list, select **Radian**.

• Click the **Order** button.

4) In the *Radian Mortgage Insurance Request* window:

- • Review and make the appropriate updates to the values displayed in the *Master Policy Number, Request Type, Premium Paid By, Refund Option,* and *Renewal Option* drop-down fields. When applicable, update *LP Purchase Eligibility, LP Credit Risk Class,* and *DU Recommendation* drop-down fields. For your first order, all these fields display the default value configured by your Encompass administrator in Encompass Settings. The drop-down fields will only display values that have been configured by the administrator. If your admin has not configured multiple values to display, you will see a static field with only one option, instead of a drop-down field with multiple options. Once your order is complete, the last selected value will display for any future requests.

○ For the *Request Type* field, if you select **Delegated, Non-Delegated Application,** or **Express Track,** a *Rate Quote ID* drop-down field is displayed with all the rate quote reference numbers on the loan. You can select a value or leave this field blank.

○ The **Non-Traditional Credit** checkbox is disabled. It is displayed as selected when all of the credit score fields for the borrowers on the loan are not present. In this case, the order is sent to Radian as a Non-Traditional Credit order request. If any of the borrowers have a credit score, the Non-Traditional Credit check box is not selected.

• Click the **Order** button.

• If your loan is missing information, or includes data that is not supported by Radian, an error message will display, explaining the issue. You can return to your loan file to update the information, save the loan, and then place your order.

With each loan submission to Radian (successful or unsuccessful), once you submit your loan file, you are automatically directed to the TQL Services tool, where the *Mortgage Insurance Service Orders* panel updates with the details of your order.

Also, note that the **Compare Rate Quotes** button is now deactivated.

For more information on the updated panel, go to the *Mortgage Insurance Service Orders* section.

Mortgage Insurance Service Orders

Once your loan is submitted to Radian, the *Mortgage Insurance Service Orders* panel in the TQL Services tool updates with the order details.

To View Order Details:

In the *Mortgage Insurance Service Orders* panel, click to select an order.

• The *Messages* panel displays the messages returned to Encompass by Radian.

• The *Document Upload* column updates with a **Manage Documents** link for Delegated, Non-Delegated and Express Track orders. Click this link to upload and send additional documents to Radian. For more information, see *Manage and Upload Documents to Send to Radian*.

• If there are imported fees with any orders, the Fees Imported column displays a green check mark. There will only be one order in the order history that displays a green check mark in the *Fees Imported* column. For more information about the fields that are updated in the loan file when fees are imported from an order, see *Loan Data Updates*.

• In the *Documents* panel, click the **Document** icon to view the document, returned from the order, in the eFolder.

Manage and Upload Documents to Send to Radian

The Manage Documents link in the TQL Services tool> Mortgage Insurance Service Orders panel displays for certificate order types only. Use this link to upload and send documents from your eFolder or hard drive to Radian.

To Send Documents to Radian:

1) From the loan file, go to the **TQL Services** tool> *Mortgage Insurance Service Orders* panel.

2) Locate the certificate order for which you want to add documents, and click the **Manage Documents** link.

3) In the *Upload Documents* window, click to select the source of your document (**Encompass eFolder** or **Hard Drive**), and then click the **New** icon.

4) In the *Upload Documents* window, click the **Upload** button.
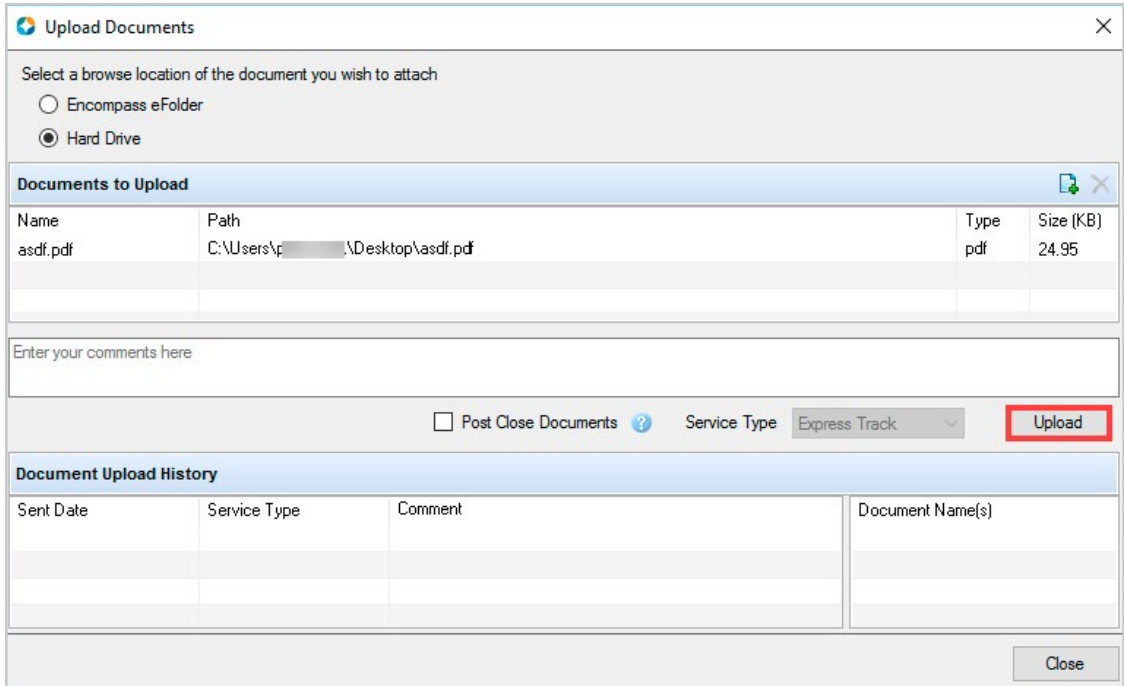
5) In the *Upload Information* window, click **OK**.

6) In the *Success* window, click **OK**.

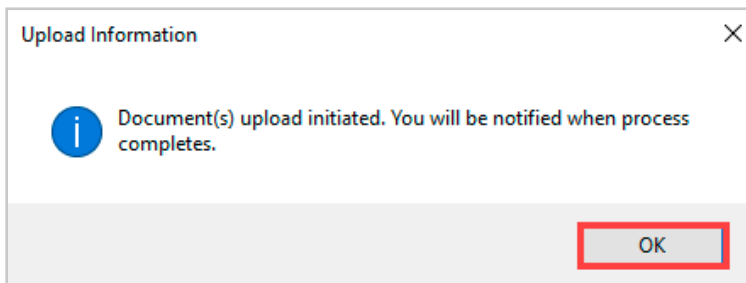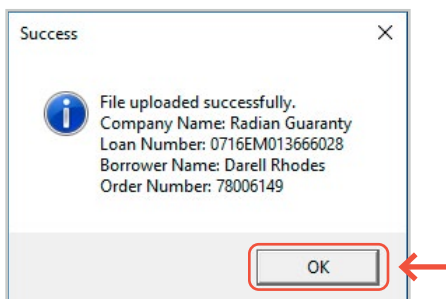7) In the *Upload Documents* window, verify that the *Document Upload History* panel is updated with your uploaded document, and then click the **Close** button.

Check Status on an Order

Use the **Check Status** link for an order to view the status of the order.

Loan Data Updates

Once your order is returned from the MI vendor, Encompass fields, listed in the table below, relevant to your loan data and order, will be updated.

Field ID	Field Name
430	MI Coverage
708	Mortgage Insurance Company Address
709	Mortgage Insurance Company City
710	Mortgage Insurance Company Zip
1107	UFMP
1198	Months per adjustment
1199	Periodic Factor
1200	Months per adjustment for second MI payment
1201	Periodic Factor for second MI payment
1252	Mortgage Insurance Company State
1765	Expenses Calc MIP/PMI Lock
2308	MI Ordered Date
2309	MI Received Date
3248	Insurance Mortgage Declining Renewals
3533	Lender Paid Mortgage Insurance
CD1.X71	MIC #
L248	Mortgage Insurance Company Name
ULDD.FNM.430	PMI Coverage
ULDD.X134	MI Company Name Type
VEND.X167	File #
VEND.X177	Case #

Radian Support:

Contact Radian at ClientConnectivitySupportInbox@radian.com for assistance.

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