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Mortgage Director LOS Interface
Administrator / User Guide

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radian

Contents

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Introduction

The Mortgage Director LOS interface for Radian mortgage insurance (MI) enables end-users to request mortgage insurance quotes, order a mortgage insurance certificate, or re-issue an existing certificate for borrowers and have that information automatically applied to the loan record.

The information in this document guides LOS end-users through the process of setting up and using various features of the Radian mortgage insurance (MI) Interface.
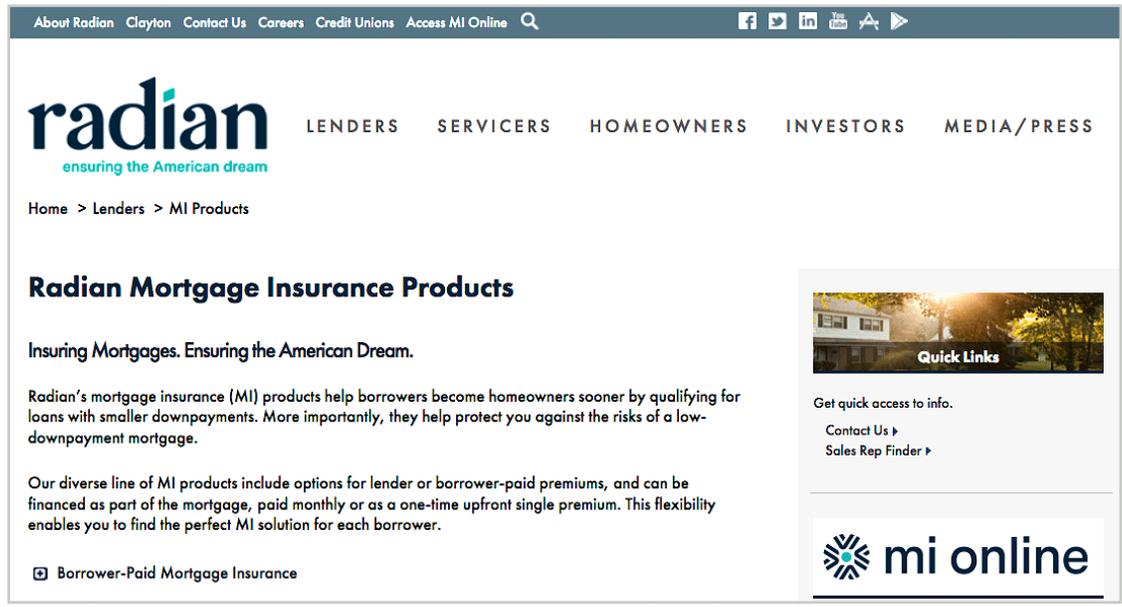
Interface Features

The Radian Mortgage Insurance interface has the following features:

- End-users can request quotes, order MI certificates, and resubmit or re-order quotes or certificates
- Support for monthly deferred insurance
- The loan Conversation Log is updated for tracking and recording certain request and response activities, such as rate quotes and certificates.

Interface Requirements

Before setting up and enabling the interface, you will need the following:

- Valid lender account with Radian

Interface Considerations

The following should be considered when implementing this interface:

- Certificates cannot be cancelled through the interface.
- Radian does not have a separate credit union subsidiary; the Master Policy number sent through the LOS interface is used to determine if the lender submitting a request is a credit union.
- Rate quote responses from Radian do not include assessment or taxes for subject properties in FL, KY, WV.
- Radian only supports shared lender-wide credentials; it does not support individual user credentials (employee, contact, or company).
- Radian interface does not support the termination or cancellation of existing MI certificates or applications from within the LOS; users should contact Radian Customer Care at 877-Radian1 (877.723.4261) or customercare@radian.com for assistance.

How Does It Work?

This section provides a summary flow description of the general LOS interface setup and usage processes, as they apply to Mortgage Insurance (MI) services.

Interface Setup

Note: *The following process is typically followed by a customer's LOS administrator, with the assistance of Mortgage Director Implementation or Support staff.*

1. LOS customer contracts service with the interface vendor and receives the necessary information for setup and configuration in the LOS (such as credentials and URL links for requests).

2. Mortgage Director enables access to the interface for the LOS customer using Feature Control.

   Note: *This typically requires a separate interface agreement from the customer with Mortgage Director and the interface vendor.*

3. LOS customer administrator configures the following items for the enabled interface:

   a. General settings and lender credentials on the *Setup* screen.

   b. System and Loan Privilege Security Bundles.

Interface Usage

1. LOS end-user (user) starts the LOS and creates a new loan or opens an existing one.

2. To request a MI Rate Quote, the user accesses the *Mortgage Insurance Edit* screen from the *Mortgage Data* or *Qualification screen*.

3. To order a MI Certificate and view responses, the user accesses the *Export to <vendor>* screen from the **Interfaces > Mortgage Insurance** item on the Loan Overview.

LOS Administrator – Interface Setup

Note: *This section is for LOS system administrators who are responsible for setting up and configuring interface settings, including security.*

The Radian MI interface is configured from the Interfaces Setup to enable visibility of the interface for LOS end-users.

Enable Interface

Path: *Loan Ledger* > File > Background > Interfaces > Radian

To enable the interface:

1. Open the *Radian Setup* screen.

2. Select the **Enable Radian Interface** checkbox.

   When selected, users with proper security rights can access the interfaces from the **Interfaces** menu and select the on the Loan Overview.

Radian Setup

3. Enter the interface credentials:

   - **Master Account ID** – master account identifier (assigned by Radian)
   - **Password** – account password (supplied by Radian)
   - **Lender ID** – identification number (supplied by Radian)
   - **URL** – enter or select the URL used to send request for MI certificate (for testing or production), supplied by Mortgage Director
   - **Rate Quote URL** – enter or select the URL used to send interface Rate Quote requests (for testing or production), supplied by Mortgage Director

4. Click **OK**.
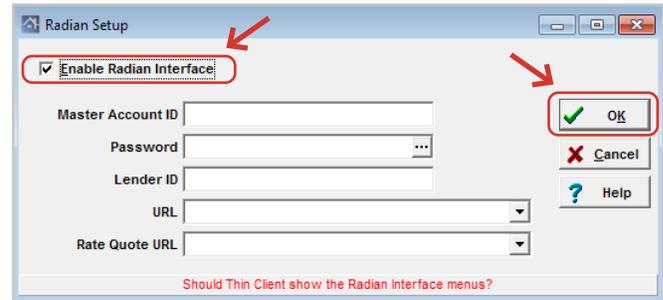
Security

Access to the Radian interface is controlled by LOS security and configured in both System and Loan Privilege Bundles.

Path: *Loan Ledger* > File > Background > Security > Security Levels

System Privilege Security

These security settings control whether LOS administrators or end-users can view or modify the interface *Setup* screen item from the **Loan Ledger** (File > Background > Interfaces > 'vendor').

Security Setup Screen

To configure the interface security for system privilege bundles:

1. Open the *Security Setup* screen, and then click **System Privilege Bundles**.

2. Double-click the bundle you want to configure.

3. Scroll to **Background**, and then select **Interfaces**.

4. Locate the **Radian** listing.

5. Set the security rights within the selected bundle using the available check boxes:

   • **No Access** – when selected, users cannot access or view the interface *Setup* screen.

   • **Read Only** – when selected, users can access the interface *Setup* screen but cannot modify any of the field values or selections.

   • **Edit** – when selected, users can access and modify items on the interface *Setup* screen.

   Note: *If none of these check boxes is selected, the LOS acts as if all options are selected.*

   Tip: Click on a setting option to select it and then click again to de-select it.

6. Save the changes and exit the screen.
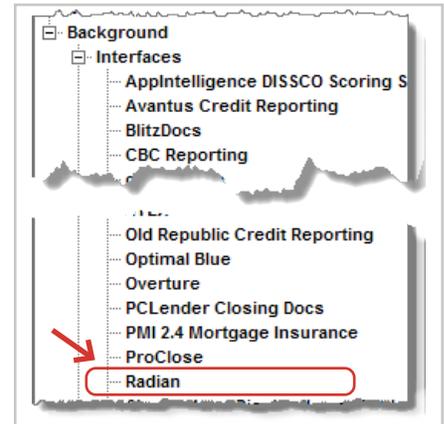
Loan Privilege Security

These security settings control whether LOS end-users can access the interface from the **Loan Overview** to make requests, import results, or view status (Interfaces > 'vendor').

Note: *The Mortgage Director LOS does not support different company or vendor-specific security for mortgage insurance at the loan level. The loan privilege security settings are the same for all mortgage insurance vendors that have been enabled for the customer.*

To configure mortgage insurance security for loan privilege bundles:

1. Open the *Security Setup* screen, and then click **Loan Privilege Bundles**.

2. Double-click the bundle you want to configure.

3. Scroll to **Interfaces**, and then select **Mortgage Insurance**.
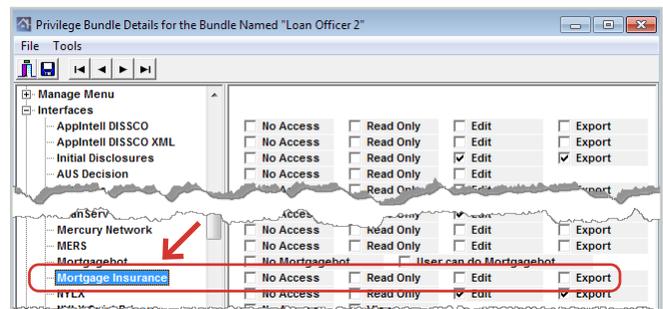
4. Set the security rights within the selected bundle using the available check boxes:

   • **No Access** – when selected, end-users cannot access interface screens.

   • **Read Only** – when selected, end-users can access interface screens and features but cannot modify or enter values in any of the available fields.

   • **Edit** – when selected, end-users can access and modify interface screens and features.

   • **Export** – when selected, end-users can export interface results from the LOS.

   Note: *If none of these check boxes is selected, the LOS acts as if all options are selected.*

5. Save the changes and exit the screen.

LOS End-User

Note: *User access to the main interface screen is based on individual security rights. If a user does not have access to a section or feature, they should contact their LOS system administrator.*

Requesting an MI Quote

The *Mortgage Insurance Edit* screen is the primary screen used to

Path: Loan Overview > *Mortgage Data* or *Qualification* screen > Mortgage Insurance field (…)

To request a Mortgage Insurance quote from Radian:

1. Create new loan or open an existing one.

2. Open the *Mortgage Data* or *Qualification* screen.

3. Click on the **Mortgage Insurance** field, and then click the lookup button ….

This opens the *Mortgage Insurance Quote* screen.
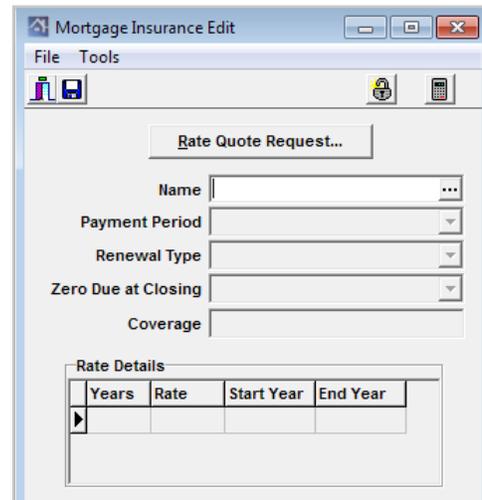
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4. Click **Rate Quote Request**.

   This opens the *Rate Quote* screen.
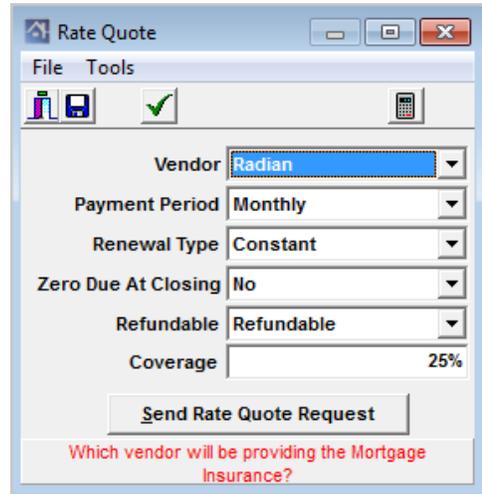
5. Select an MI **Vendor** from the list.

6. Perform a data check to make sure the required loan data is complete before making the interface service request.

   Note: *It is recommended to perform a data check to reduce the chance of errors during request processing and to ensure that the current loan meets minimum data requirements.*

   Reminder: The toolbar check mark color indicates the data check status. (**Fail** = Red, **Warning** = Yellow, **Pass** = Green).

   To perform a data check on a loan before submitting a request through the interface:
   a. Click the data check button.
   b. Clear any 'Failure' and review 'Warning' items, using the provided data check item links to access the screens or fields that need adjustment.
   c. Save any changes.

7. Complete the remaining data input fields.
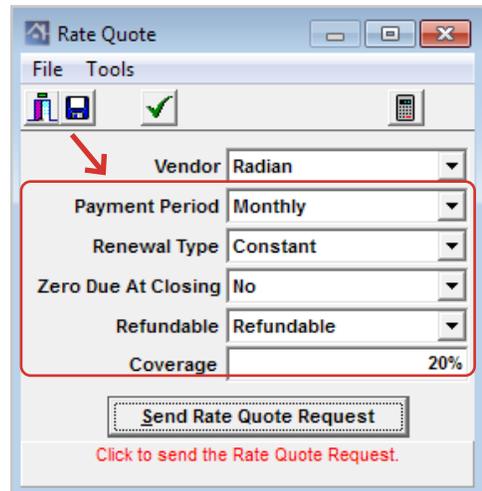
   Tip: Click on a field to view descriptive help text at the bottom of the window.

8. When you are finished, click **Send Rate Quote Request**.

   This packages the current loan information and MI quote request data and transmits the request to the interface vendor for review and processing.

9. Review the *Rate Quote Confirmation* after the request has been processed.
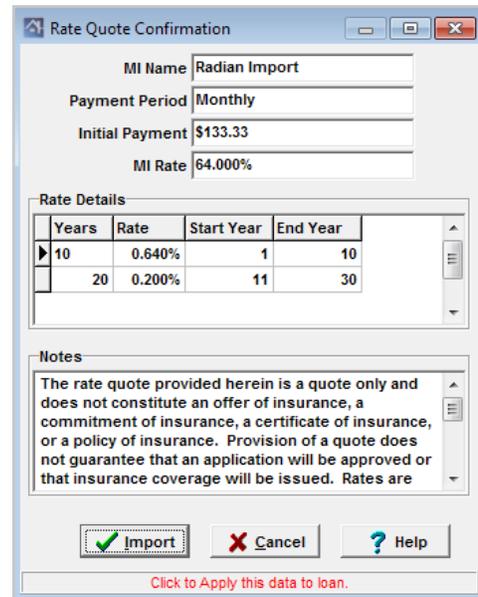
10. Click **Import** to import the rate quote information to the loan record.

    Note: *This action also updates and populates the Mortgage Insurance Edit screen with the returned request values.*

11. Save any changes.

    The quoted MI rate information appears as a calculated result (gray background) in the **Mortgage Insurance** field on the *Mortgage Data* and *Qualification* screens.
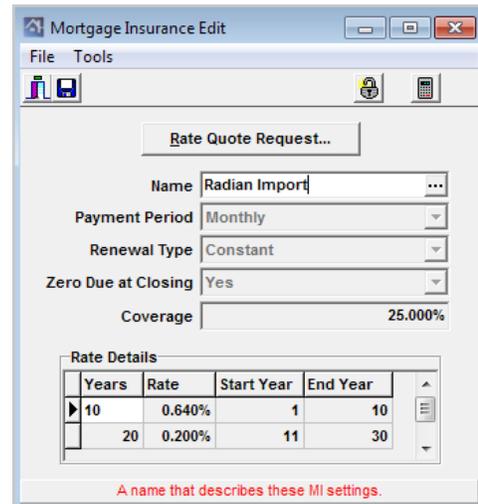
Locking Mortgage Insurance Quote

You can change the status of a mortgage insurance quote and 'lock it', which disables mortgage insurance quote values from changing automatically when there are other loan data changes, such as the purchase price.

Note: *This functionality does not 'final value' the mortgage insurance quote amounts or prevent end-users from making changes.*

1. Open the *Mortgage Insurance Edit* screen.

2. Click the 'open' padlock icon button 🔓 on the toolbar.

    Note: *Alternatively you can click* **Lock Mortgage Insurance** *on the* **Tools** *menu.*

    When this occurs, the mortgage insurance quote status changes to 'locked', which is represented with a 'closed' padlock icon button 🔒 on the toolbar.

3. To switch the lock status, click the padlock icon again.
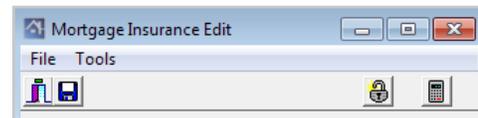
Mortgage Insurance Certificate Tasks

Accessing the Interface MI Certificate Request (Export)

The *Export to Radian* screen is used to request a mortgage insurance certificate.

Path: Loan Overview > Interfaces > Mortgage Insurance

To access the *Export* screen for Radian:

1. Create new loan or open an existing one.
2. On the **Interfaces** menu, click **Mortgage Insurance**.
3. On the **Vendor** menu, click **Radian**.

Request Tab

This tab displays a summary of the current loan's mortgage insurance information (if applicable) and is used to enter specific request data for a mortgage insurance certificate from the vendor (either a new one or reissue of an existing one)

The following table describes the main sections of the tab:

Section	Description
Current	This section displays the loan's current mortgage insurance information as it appears on the *Mortgage Data* screen. **Note:** *You cannot change the values in these fields.*
Request	This section contains a list of data fields that are required for a user to complete in order to request a mortgage insurance certificate. The selected request values can be changed from the original price quote. **Tip: Click on a field to view descriptive help text at the bottom of the screen.**
Existing Certificate	This section displays the current MI certificate number (if applicable) and specifies if the MI certificate request is a reissue. **Note:** *An existing certificate number and master policy number are required when submitting a reissue request.*

Response Tab

This tab displays a summary of the current loan's mortgage insurance certificate request made on the Request tab. When a response is received, the tab fields are updated with returned results.

Note: *Request status information is updated from the interface vendor approximately every 30 seconds, until a final decision is made (with or without a mortgage insurance certificate).*

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Requesting a Mortgage Insurance Certificate

To submit a request for mortgage insurance certificate:

1. Complete or enter all data fields in the **Request** section of the *Request* tab.
   Tip: Click on a field to view descriptive help text at the bottom of the window.

   Note: *'Split Fee Type' is a setting specific to Radian; it appears as 'Rate Plan Type' for most other mortgage insurance vendors.*

2. Verify that the data check status is 'green' or perform a data check to view and correct aren't any data validation failures.

3. Click the **Send Mortgage Insurance Certificate Request** button at the bottom of the screen.

   The request is sent to the interface vendor and a dialog box appears with information on importing the results. The loan's Conversation Log is also updated with the request action.

   Note: *Once the results are returned, the Existing Certificate section fields are completed.*

Requesting a Mortgage Insurance Certificate Reissue

To submit a reissue request for mortgage insurance certificate:

1. Complete or enter all data fields on the **Request** tab.

2. Verify that the data check status is 'green' or perform a data check to view and correct aren't any data validation failures.

3. Complete the following fields:

   - **Certificate Number**
   - **Master Policy Number**

   Tip: Click on a field to view a help text description.

4. Select the **Reissue** check box.   ☑ **Reissue**

5. Click the **Send Mortgage Insurance Certificate Request** button at the bottom of the screen.

   The reissue request is sent to the interface vendor using the entered data.

Reviewing MI Certificate Response

To view the request status:

1. Click the **Response** tab.

The current certificate status is updated on this tab after the request results have been returned to the LOS. After the results are returned, the **Certificate Number** field on the **Response** tab is updated and the certificate print form is added to the loan record.

Tip: Click *Update Status Now* to view an updated status if the response has not been returned.

2. Save the changes and close the screen when you are finished viewing the response.

Importing Mortgage Insurance Certificate

To import mortgage insurance certificate response results:

1. Close or exit the *MI Export* screen, if it is open.

2. Click the Import button on the Loan Overview toolbar.
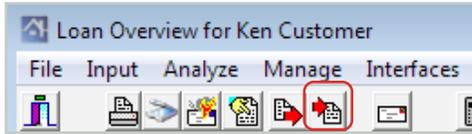
This imports the mortgage insurance certificate response to the loan record and displays an *Information* dialog.
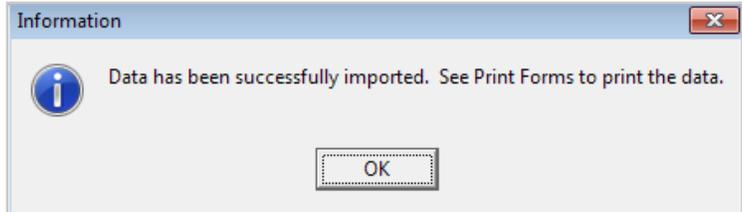
Viewing Mortgage Insurance Certificate

To view an imported mortgage insurance certificate:

1. Open the *Print Form List* from the Loan Overview.

2. Locate the **Radian Mortgage Insurance Report** (ID: 4487)
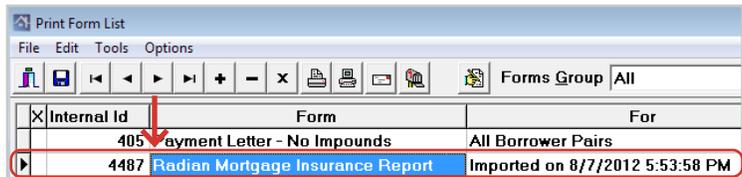
3. Select and then double-click to open and view the document.

Interface Request Responses

A Conversation Log entry is made to the loan record when certain activities occur in the LOS, such as sending a request or importing results (after receiving results from a request). This log entry reports whether the import was successful or unsuccessful, including additional information such as any data check warnings or import response errors.

In the unlikely situation where there is an issue with an interface response, you can also view interface Conversation Log entries or the interface response file to help troubleshoot with an LOS administrator.

Conversation Log

⊟ Conversation Log	Contact	Notes
1-07/25/12 03:58:09 pm	Radian	Radian Mortgage Insurance Report Successfully Imported

Successful Import Sample
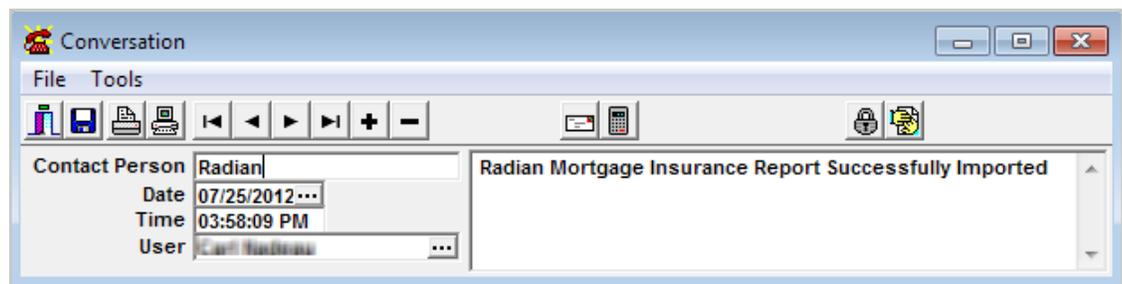
Interface Response File

Path: Loan Overview > Interfaces (menu) > Interface Files > View Last Radian File

Interface Response File Sample
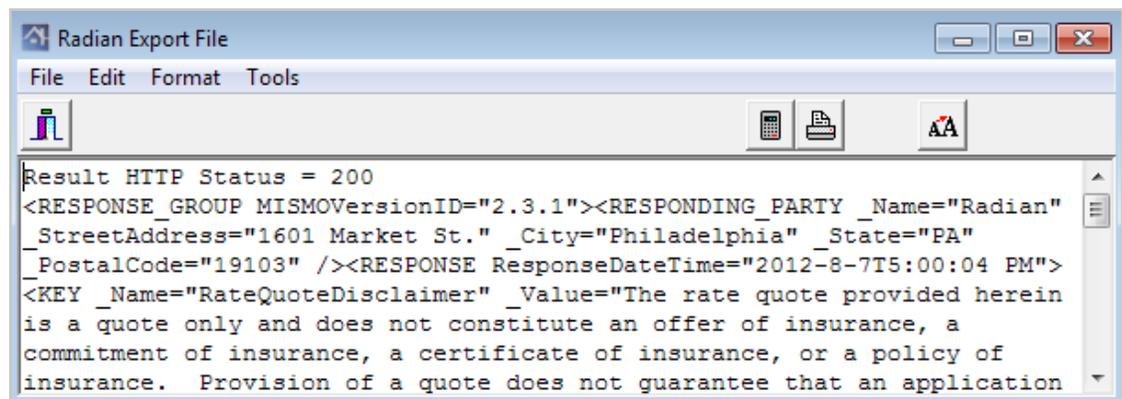
Radian Support

Assistance with Radian technical issues should be directed to Customer Care at 877.Radian1 (723.4261).

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