

# 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

If your organization has not been set up to place orders to Radian, please contact your Encompass account representative for details about getting set up and activated. You must be able place orders to Radian in order to utilize the enhanced MI workflow using the TQL Services tool with Radian.

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**.
  - The *Arch* tab displays by default when you access the *Mortgage Insurance Service* setting.

The screenshot shows the 'Mortgage Insurance Service' configuration window for the 'Arch' tab. The window title is 'Mortgage Insurance Service' and it contains the instruction: 'Use the Mortgage Insurance Service settings to enable and configure order triggers for Arch, Radian, and MGIC.' Below this, there are tabs for 'Arch', 'MGIC', 'Radian', and 'Automation'. The 'Arch MI Service' section has two radio buttons: 'Enabled' (which is selected) and 'Disabled'. The configuration is divided into several sections: 'Coverage Percentage' with radio buttons for 'Fannie Mae Standard Coverage' and 'Freddie Mac Standard Coverage'; 'Premium Payment Type' with checkboxes for 'Borrower Paid' and 'Lender Paid', and a dropdown menu set to 'Borrower Paid'; 'Premium Payment Plan' with checkboxes for 'Deferred Monthly', 'Single', 'Level Annual', 'Upfront Monthly', and 'Split' options (0.75%, 1.00%, 1.25%, 1.50%, 1.75%, 2.00%); 'Refundable' with checkboxes for 'Refundable' and 'Not Refundable', and a dropdown menu set to 'Not Refundable'; 'Renewal Type' with checkboxes for 'Amortizing', 'Constant', and 'No Renewal', and a dropdown menu set to 'Constant'; and 'Special Loan Programs' with checkboxes for 'HomeReady', 'FHLMC Home Possible', 'FHLMC Home Possible Advantage', 'EZD-HFA', 'EZD-FHLB Down Pmt Assist', 'STD-HFA', and 'Std-FHLB Down Pmt Assist'. A 'Master Policy Numbers' table is also visible, with columns for 'Policy Number', 'Description', and 'Default'. A 'Close' button is located at the bottom right.

- 3) Click the **Radian** tab, and In the *Radian MI Service* section, select the **Enabled** option.

The screenshot shows the 'Mortgage Insurance Service' configuration window for the 'Radian' tab. The window title is 'Mortgage Insurance Service' and it contains the instruction: 'Use the Mortgage Insurance Service settings to enable and configure order triggers for Arch, Radian, and MGIC.' Below this, there are tabs for 'Arch', 'MGIC', 'Radian', and 'Automation'. The 'Radian MI Service' section has two radio buttons: 'Enabled' (which is selected and highlighted with a red box) and 'Disabled'.

- 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.

Base LTV	Fannie Mae Standard Coverage		Freddie Mac Standard Coverage		HomeReady & Home Possible Coverage		HFA Charter Coverage
	>20 Years	<=20 Years	>20 Years	<=20 Years	>20 Years	<=20 Years	
95.01 - 97%	35	35					
90.01 - 95%	30	25	30	25			
85.01 - 90%	25	12	25	12			
85% & Under	15	6	12	6			

HomeReady™ is a Fannie Mae trademark  
Home Possible® and Home Possible Advantage® are Freddie Mac trademarks

OK Cancel

- 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.

Policy Number	Description	Default

- 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.

Policy Number	Description	Default
██████████	Main Master Poli	<input checked="" type="checkbox"/>

- 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.

**Premium Source**  
 Select the items to appear in the drop down list  
 Borrower Paid  
 Lender Paid  
 Select a default  
 Borrower Paid

**Payment Plan**  
 Select the items to appear in the drop down list  
 Monthly  
 Annual  
 Single  
 Split 0.25% Upfront  
 Split 0.50% Upfront  
 Split 0.75% Upfront  
 Split 1.00% Upfront  
 Split 1.25% Upfront  
 Split 1.50% Upfront  
 Split 1.75% Upfront  
 Select a default  
 Monthly

**Refundable**  
 Select the items to appear in the drop down list  
 Refundable  
 Not Refundable  
 Select a default  
 Not Refundable

**Deferred Option**  
 Select the default state of this option  
 Deferred

**Renewal Options**  
 Select the items to appear in the drop down list  
 Constant (Level)  
 Declining (Amortizing)  
 No Renewal  
 Select a default  
 Constant (Level)

- 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.

Personas (251)						?
Persona ▲	<input checked="" type="checkbox"/> Rate Quote	<input checked="" type="checkbox"/> Delegated	<input checked="" type="checkbox"/> Non-Delegated	<input checked="" type="checkbox"/> Express Track	Default	
Account Executive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		▼ ▲
Accounting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		▼ ▲
Administrator	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Rate Quote	▼ ▲

- 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](#).

## Placing 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.

### 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**.

Mortgage Insurance Order Details	
Order Details	
Order Information	
Borrower Name	Darel Rhodes
Co-Borrower Name	Stella Rhodes
MI Company	<input type="text"/>
Property Information	
Subject Property	567 Francis Ave Pleasanton, CA 94588
Property Type	PrimaryResidence
Appraised Value	\$240,000
Loan Information	
Loan Number	1708EM000030
Total Loan Amount	\$211,000.00

- Click the **Order** button.

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

**Radian Mortgage Insurance Request**

**RADIAN**  
Ensuring the American Dream

**Master Policy Information**

Master Policy Number [dropdown] \*

**Loan Information**

Borrower [redacted]  
CoBorrower [redacted]  
Loan Number **1802EM004633**

[Contact Radian](#)  
[New to Radian](#)

**Order Information**

Service Type [Rate Quote] \*

Premium Paid By [Borrower Paid] \*  
Premium Payment Plan [Monthly] \*  
MI Coverage % [25] \*  
Refund Option [Not Refundable] \*  
Renewal Option [Constant (Level)] \*

LP Purchase Eligibility [dropdown]  
LP Credit Risk Class [dropdown]  
DU Recommendation [dropdown]

Split Edge Upfront Fee [dropdown]  
Special Loan Program [text field]  
Special Pricing [text field]

Non-Traditional Credit  
 Relocation Loan  
 Deferred

\* - Required Field

[Order](#) [Close](#)

- 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 Application** or **Non-Delegated Application**, 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. For more information on the updated panel, go to the [Mortgage Insurance Service Orders](#) section.

Mortgage Insurance Service Orders (2) <span style="float: right;">Order</span>								
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
9/21/2018 9:43 AM	71293168	psa_auto	RADIAN	Delegated	Approved		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>
9/21/2018 9:42 AM	B12366C	psa_auto	RADIAN	Rate Quote	Eligible	✔		

Documents (1)		Messages (1) <span style="float: right;">View Fees</span>	
Name	Date	Message	
Rate Quote	9/21/2018 9:42 AM	Thank you for choosing Radian	



## 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.

Mortgage Insurance Service Orders (2) <span style="float: right;">Order</span>								
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
9/21/2018 9:43 AM	71293168	psa_auto	RADIAN	Delegated	Approved		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>
9/21/2018 9:42 AM	B12366C	psa_auto	RADIAN	Rate Quote	Eligible	✔		

Documents (1)		Messages (1)	
Name	Date	View Fees	
Rate Quote	9/21/2018 9:42 AM	<a href="#">View Fees</a>	
		Message Thank you for choosing Radian	

### 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 Contract UW 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:

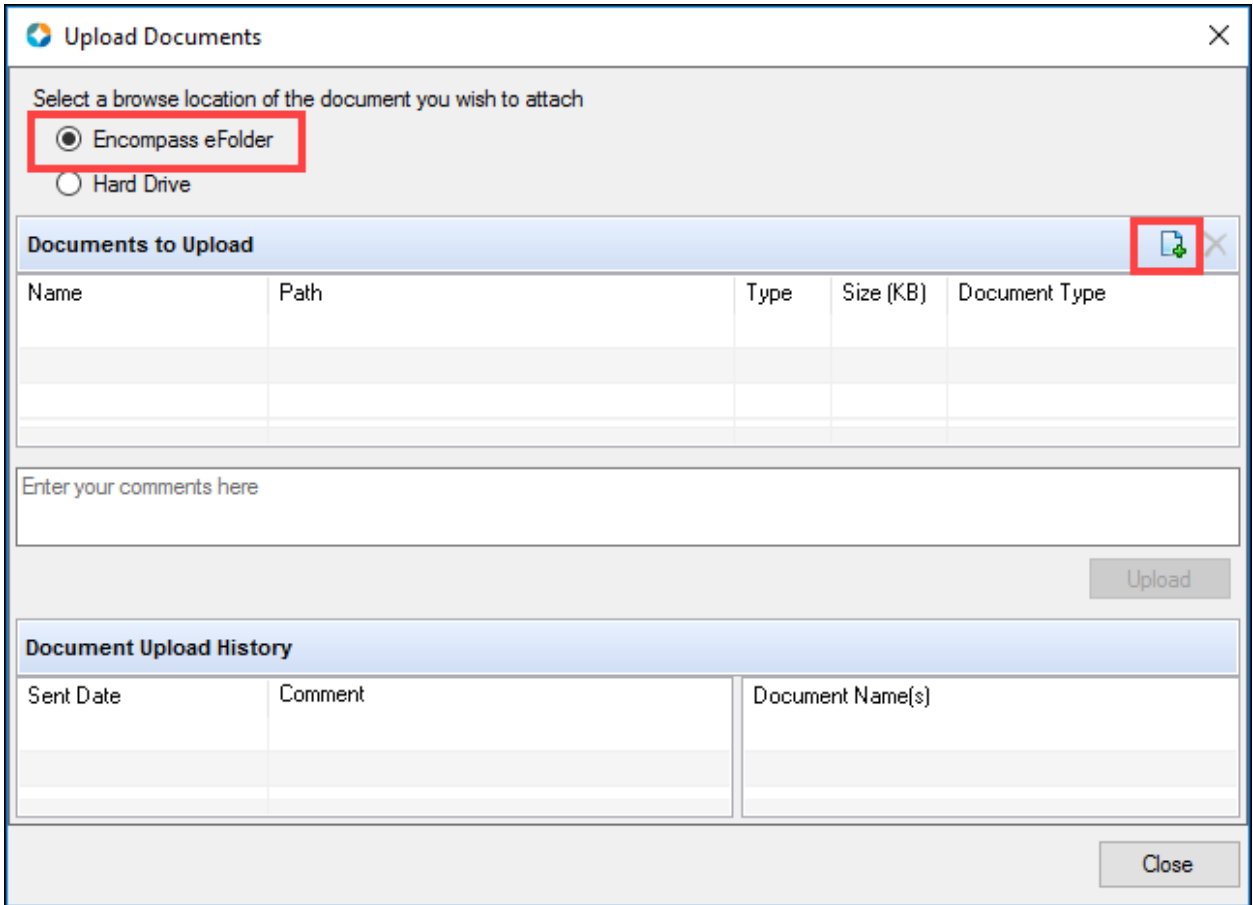
- 1) From the loan file, go to the TQL Services tool> Mortgage Insurance Service Orders panel.
- 2) Locate the certificate order for which you want to add documents, and click the **Manage Documents** link.

Mortgage Insurance Service Orders (2) <span style="float: right;">Order</span>								
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
9/21/2018 9:43 AM	71293168	psa_auto	RADIAN	Delegated	Approved		<a href="#">Manage Documents</a>	<a href="#">Check Status</a>
9/21/2018 9:42 AM	B12366C	psa_auto	RADIAN	Rate Quote	Eligible	✓		

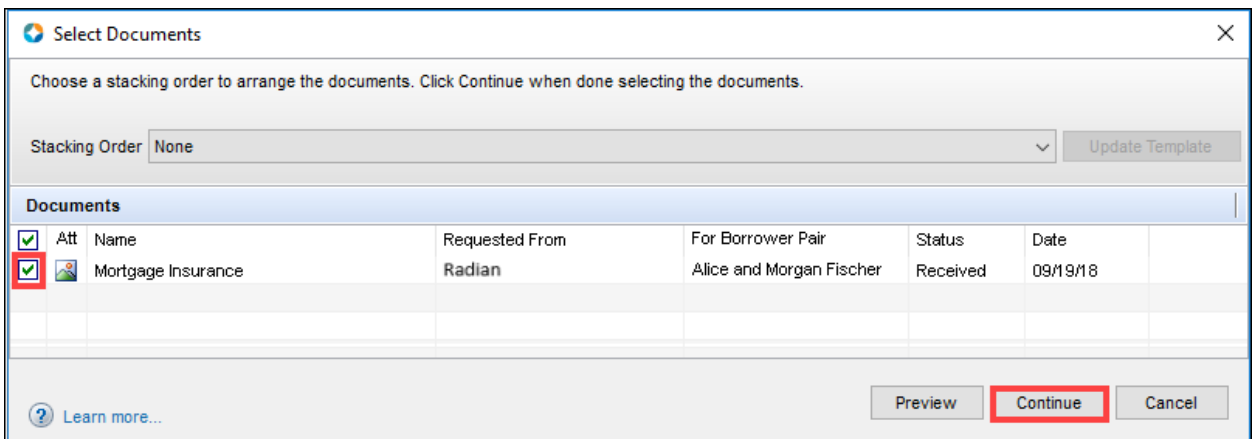
  

Documents (1)		Messages (1) <span style="float: right;">View Fees</span>	
Name	Date	Message	
Rate Quote	9/21/2018 9:42 AM	Thank you for choosing Radian	

- 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 *Select Documents* window, click to select your document(s), and then click the **Continue** button.



- 5) In the Upload Documents window, select an appropriate value from the Document Type drop-down list.

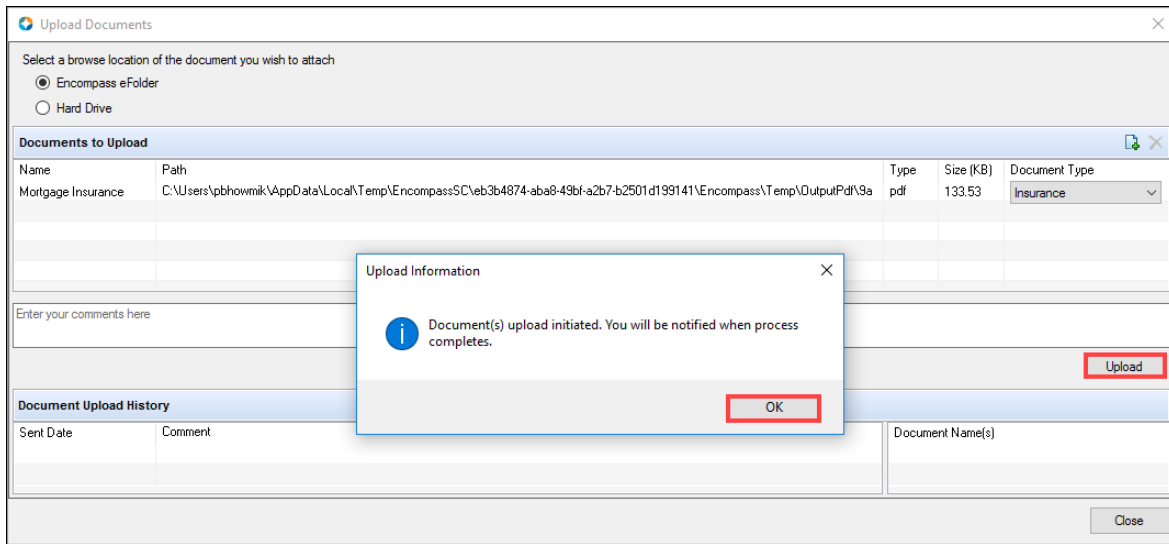
The screenshot shows the 'Upload Documents' window. At the top, there are radio buttons for 'Encompass eFolder' (selected) and 'Hard Drive'. Below this is a table titled 'Documents to Upload' with columns for Name, Path, Type, and Size (KB). The first row contains 'Mortgage Insurance' with a long path and a size of 133.53 KB. Below the table is a text area for comments. At the bottom, there is a 'Document Upload History' section with columns for Sent Date, Comment, and Document Name(s). A red box highlights the 'Document Type' dropdown menu, which is open and showing a list of document types including 'Insurance'.

Name	Path	Type	Size (KB)
Mortgage Insurance	C:\Users\pbhowmik\AppData\Local\Temp\EncompassSC\eb3b4874-aba8-49bf-a2b7-b2501d199141\Encompass\Temp\OutputPdf\9a	pdf	133.53

Document Type dropdown list:

- 1040
- 1008-1077 Transmittal Sumr
- Application 1003
- Appraisal-Reports
- Assets
- AU Findings and Analysis
- AVM
- Condo Questionnaire
- Coversheet
- Credit Other
- Disclosures
- Identification
- Income
- Insurance
- Legal
- Lender Approval-Notes
- Loan Modification Request
- Misc Loan Docs
- Purchase Contract
- Title Reports-Closing Docs
- Underwriter Notes-Workshe
- UW Decision-Findings

6) Click the **Upload** button, and in the *Upload Information* window, click **OK**.



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

- 8) 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.

Mortgage Insurance Service Orders (2)									Order
Order Date	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status	
9/21/2018 9:43 AM	71293168	psa_auto	RADIAN	Delegated	Approved		Manage Documents	Check Status	
9/21/2018 9:42 AM	B12366C	psa_auto	RADIAN	Rate Quote	Eligible	✓			

Documents (1)		Messages (1)		View Fees
Name	Date	Message		
Rate Quote	9/21/2018 9:42 AM	Thank you for choosing Radian		

## 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 #