

Radian File Delivery Capabilities for Contract Underwriting

Radian provides several alternatives related to delivery of documents for contract underwriting purposes. The methods vary depending on the capabilities of your organization. The options range from physical delivery of paper via a standard courier service (i.e. FedEx or UPS) to full electronic transfer of images and related index information.

The alternatives are described below. Radian is ready to work with you via any one or more of these methods. Simply contact your Account Representative or contact Radian's Client Connectivity Team, via e-mail, at clientconnectivity@radian.biz to get started.

Full Electronic Transfer

Fully Indexed:

Radian has the capability to receive imaged documents directly from your organization via Secure FTP. The documents can come to Radian either fully indexed (i.e. with your metadata attached) or merely as a series of un-indexed images. If the documents are being drawn from your imaging system, Radian will work with you to determine an agreed upon mapping solution allowing your indexing scheme to be fully mapped to Radian's. The result, when implemented, is the full automation of the document transfer. Documents are automatically loaded into our imaging and workflow system – Electronic Work Solution (EWS), for processing. Our ability to accept documents in this fashion is available 24/7, except for normal maintenance outages.

Un-indexed:

In the case of un-indexed documents, Radian can accept these documents via Secure FTP. The documents are dropped off in a pre-designated location where our Intake specialists manually index and load them into EWS for processing. This option is usually chosen when your organization has an imaging system but does not have the capability to either transfer the related indexing metadata or has not done the indexing at the time the transfer needs to take place. Our ability to accept documents in this fashion is available 24/7, except for normal maintenance outages.

In either of the above described scenarios, Radian also has the ability to return the imaged documents to your organization via Secure FTP. Typically this is accomplished on a request basis. For example, your organization sends us a list of loan files you would like returned and Radian would return them to a destination of your choosing. The request process can be manual or be fully automated as well.

Transfer via Third Party Vendor

Xerox BlitzDocs:

Radian is a BlitzDocs Certified Underwriting Partner. If your organization makes use of the BlitzDocs Collaboration Suite, you can easily transfer documents directly to Radian in a fully automated fashion. Simply contact your BlitzDocs representative or Radian's Client Connectivity group to get started.

After some minor configuration work, your organization can start sending anything from individual documents to full credit files. The documents are received in Radian's imaging and workflow application – EWS in a matter of minutes and processing begins. Radian has a well established process for reviewing files in this manner as well as responding using the same mechanism. Our ability to accept documents in this fashion is available 24/7, except for normal maintenance outages. Once the documents arrive, our service hours are 8 a.m. to 8 p.m. EST Monday through Friday.

We are ready to work with your organization, to accommodate any special process needs you may have related to your implementation of Blitzdocs. Our staff is fully capable and trained in the use of BlitzDocs.

Secure Email (Radian's Secure Sender)

For email delivery, Radian also offers Radian Secure SenderSM, an encrypted email system that provides a secure, reliable and private means to exchange emails and files containing confidential, proprietary and non-public customer information securely. It is a secure website that allows you to read emails sent to you by Radian as well as compose and send email to recipients to Radian. The emails can also have attachments. Routing your message to Radian's standard Contract Underwriting email address – intake@radian.biz, will ensure that your message arrives and is handled in a timely manner.

There are two ways to register for Radian Secure Sender:

1. You receive a secure email in your normal email inbox from Radian, which includes a link to the Radian Secure Sender registration page. Once on the registration page, you can self-register, setting up your username and password, to access the email in your Radian Secure Sender mailbox.
2. If you have not received a secure email from Radian, but need to send a secure email, you should contact your Radian Account Representative or Radian Customer Service.

Fax

Radian has the ability to easily take faxed documents into our imaging and workflow application – EWS. We have a technology partner that routes faxes sent to 866.4YOURMI (866.496.8764) directly to our team of indexing specialists who, in turn, review the documents, index them and upload them into EWS within minutes of their

arrival at Radian. Our intake team monitors the inbound fax information from 8 a.m. to 8 p.m. (Eastern) Monday through Friday.

Paper

Should you have the need to send paper files, Radian has three Service Centers ready to accept your documents. In each Service Center, Radian has scanning operations tightly coupled to our imaging and workflow application – EWS. Documents are sorted, scanned, indexed and then uploaded into EWS. Mailing addresses for our three Service Centers are listed below. Our Intake team processes the inbound mailed documents from 8 a.m. to 8 p.m. (Eastern) Monday through Friday.

Radian Service Center

250 East Wilson Bridge Road
Suite 175
Worthington, Ohio 43085