User Guide

Mortgage Insurance Ordering Radian Non-Delegated MI in BytePro

1

Requesting Non-Delegated Mortgage Insurance

Select **Mortgage Insurance** from the **Interfaces** menu and then choose **Radian**.

| 🔀 BytePro - [John Hon | neowner : Home] | and the second se | |
|---------------------------------------|-------------------------------------|---|----------|
| File Edit Goto | Interfaces Tools Custor | BytePro - [John Homeowner : Mortgage Insurance] | |
| Pipeline | Fannie Mae Freddie Mac | File Edit Goto Interfaces Tools Customize Window | w dex |
| Find a Screen or Documer Favorites | Appraisal | And a Screen or Document Image: Section 2 and the sec | |
| General Sales Tools | Compliance | Sales Tools Origination Origination | |
| Origination Processing | Document Preparation | Processing Underwriting | |
| Underwriting Clasing / Funding | Flood | Closing / Funding Lock Desk / Secondary Pact Closing | |
| Lock Desk / Secondary | Lenders | Compliance Accounting | |
| PostClosing Compliance | Loan Servicing | All Screens Required Providers MGIC MGIC | |
| Accounting -> | Mortgage Insurance | Shoppable Providers | |
| All Screens Home | Mortgage XSites Other Interfaces | Mortgage Broker Contra Lock-In Information Waiver of Escrow | |
| Alerts Parties | Product and Pricing | Credit Score Disclosure Escrow Closing Instruct Statement of Credit Den | |
| Status | | Appraisal Info - SSA-89 Notes Custom Fields | |

2

Order MI Certificate

Select an option for the **PMI Type** and **Coverage** % fields.

Select **Non-Delegated** as your MI Underwriting Method.

Click the Order MI Certificate button.

To order a Split Premium, select the applicable option as the **PMI Type** and indicate the upfront portion in the **MIP Percent** field. Identify if the upfront premium will be financed or not.

customercare@radian.com

877.723.4261

| 🕄 Radian | | | 10 | _ |
|------------------------|------------------------|---------------------|-------------------|--------------|
| Get Quote | rder MI Certificate 🕔 | Check Status | pen Legacy Interf | ace 🕔 |
| Provider | | Purchase Price | 100,000.00 | |
| Radian Web Site | | Base Loan | 90,000.00 | Calculate |
| | | PMI Type | Monthly Non-Ref | undable 🔻 |
| <u>Defaults</u> | | MIP Percent | % | Not Financ 💌 |
| Rate Quote ID | A525D50 | Loan with MIP/FF | 90,000.00 | |
| Certificate No. | | MIP/FF Paid in Cash | 0.00 | |
| Coverage % | 25 % | Monthly MI Premium | 0.6828 % | 0.2276 % |
| MI Underwriting Method | Non Delegated 👻 | Monthly MI Payment | 51.21 | |
| Special Program Code | | MI Prem Pd in Adv | % | \$ |
| MI Company | Radian 👻 🔳 | Months in Advance | | |
| | | | | |
| PMI Type Split | Prem. Non-Refundable 🔻 | | | |

| PMI Type | Split Prem. Non-Re | efundable 🔻 |
|---------------------|--------------------|--------------------------|
| MIP Percent | 1.000 % | Financed 🛛 👻 |
| Loan with MIP/FF | 89,000.00 🤅 | Financed Not Financed |
| MIP/FF Paid in Cash | 0.00 🧲 | Fill |



© 2019 Radian. All information contained herein is subject to change without notice.

3

Response Details

Should you have an unsuccessful response, a pop up will provide details.



4

Submitting Documents

Successful submissions will provide a message indicating documents will be required.

Reference your Radian **Certificate No.** when submitting your documents.

Users may:

- Leverage a SFTP file transfer (if applicable).
- Retrieve your application in MI Online and upload documents in the Document Center.
- Send documents securely to intake@radian.com

| Radian | | | | X |
|--|-------------------------------|---------------------------------|---------------------|--------------------|
| Get Quote | Order MI Certificate 🛛 😺 | Check Status 😺 | Open Legacy Inter | face 🕔 |
| Provider | | Purchase Price | 100,000.00 | |
| Radian Web Site | | Base Loan | 90,000.00 | Calculate |
| | | PMI Type | Monthly Non-Re | fundable 🔻 |
| Defaults | | MIP Percent | % | Not Financ 🔻 |
| Rate Quote ID | A525D50 | Loan with MIP/FF | 90,000.00 | |
| Certificate No | | MIP/FF Paid in Cas | h 0.00 | |
| Coverage % | 25 % | Monthly MI Premium | 0.6828 % | 0.2276 % |
| MI Underwähnen Method | New Delegated | Monthly MI Paymen | t 51.21 | |
| BytePro | | States States Age | | x |
| Action of the second se | MI. miums returned. | | 0 | ĸ |
| Status Messages (uouble | Click to view long message: | 5) | | |
| Date | Message | | | |
| 10/25/17 4:06:18 PM | Error: Requesting Party or I | Lender Contact Name has no | t been supplied and | d is required. Rea |
| 10/25/17 4:03:39 PM | This initial premium rate que | ote ("Quote") is only an estima | ate and does not co | onstitute an appli |
| 10/25/17 4:03:39 PM | COMPLETE: Thank you fo | r choosing Radian. | | |
| • | | m | | P. |
| | | | | Close |

customercare@radian.com 877.723.4261



© 2019 Radian. All information contained herein is subject to change without notice.

Decision and Rate Information

5

Radian will provide an email notification when an underwriting decision has been made.

Click the **Check Status** button to retrieve any decision documents and import your MI rate information.

All imported rates and fees will be inclusive of applicable taxes or assessments.

A PDF of the commitment and certificate of insurance will be stored in the document section.

| Get Quote | Order MI Certificate | Check Status C | pen Legacy Interf | ace |
|---|---|--|-------------------|------------|
| Provider | | Purchase Price | 165,000.00 | |
| Radian Web Site | | Base Loan | 156,350.00 | Calculate |
| | | PMI Type | Monthly Non-Ref | undable 🔻 |
| Defaults | | MIP Percent | 0.000 % | Financed - |
| Poto Queto ID | 47CAD64 | Loan with MIP/FF | 156,350.00 | |
| Contificate No | 71275173 | MIP/FF Paid in | 0.00 | |
| Ceruicate No. | 30 % | Monthly MI | 0.73 % yr 11-30 | 0.00 % |
| Coverage % | Ju Nee Dele este d | Monthly MI Payment | 95.11 | |
| MI Underwriting Meth | od [Non Delegated | • • • • • • • • • • • • • • • • • • • | | |
| | | MI Prem Pd in Adv | % | 5 |
| Special Program Coo MI Company Documents (double-cl Date N 10/31/17 3:12:07 N | Radian Radian | MI Prem Pd in Adv Months in Advance | % : | S |
| Special Program Coo MI Company Documents (double-cl Date N 10/31/17 3:12:07 N 10/31/17 11:30:27 N | te Radian ick on a document to view it) Jame II Certificate II Rate Quote | MI Prem Pd in Adv Months in Advance | | 5 |
| Special Program Coo MI Company Documents (double-cl Date N 10/31/17 3:12:07 N 10/31/17 11:30:27 N Status Messages (dou Date N | de Radian ick on a document to view it) Jame II Certificate II Rate Quote ble-click to view long messag Message | MI Prem Pd in Adv Months in Advance | | 5 |
| Special Program Cod MI Company Documents (double-cl Date N 10/31/17 3:12:07 N Status Messages (double-cl Date N 00/31/17 3:12:07 N | de Radian ick on a document to view it) Jame All Certificate All Rate Quote Uble-click to view long messag fessage COMPLETE: Thank you for cho | MI Prem Pd in Adv Months in Advance | | 5 |
| Special Program Cod MI Company Documents (double-cl Date M 10/31/17 3:12:07 N Status Messages (dou Date N 0/31/17 3:12:07 N 0/31/17 3:12:07 N 0/31/17 3:12:07 N 0/31/17 3:12:07 N | te Radian | MI Prem Pd in Adv Months in Advance | n returned | 5 |
| Special Program Cod MI Company Documents (double-cl Date M Status Messages (dou Date M (0)31/17 3:12:07 K (0)31/17 3:12:07 K (0)31/17 3:12:07 K | te Radian Radian Radia | MI Prem Pd in Adv Months in Advance | n returned | 5 |
| Special Program Coo MI Company Documents (double-cl Date N 10/31/17 3:12:07 N 01/31/17 3:12:07 N 01/31/17 3:12:07 N 10/31/17 3:12:07 N 10/31/17 3:09:34 N 10/31/17 3:09:34 N | te Radian (ick on a document to view it) Jame Il Certificate Il Rate Quote Message OMPLETE: Thank you for cho IQTE: The Ioan file has been u to Mi premiums returned. COMPLETE: The application no This initial premium rate quote (| MI Prem Pd in Adv Months in Advance es) esing Radian pdated based on the informatio umber provided was associated "Quote") is only an estimate and | n returned | 5 |

Support:

Contact Radian at <u>ClientConnectivitySupportInbox@radian.com</u> for assistance.

customercare@radian.com 877.723.4261



© 2019 Radian. All information contained herein is subject to change without notice.