## User Guide

Mortgage Insurance Order Radian Rate Quote and Delegated MI Using LendingQB

Radian is integrated with LendingQB to provide fast and easy rate quotes and MI ordering.

Below is a step-by-step guide to ordering a Radian rate quote or delegated MI through LendingQB:



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#### Completing the Application Form

- · Select Radian as the MI Provider
- The Master Policy Number defaults
- Select MI Premium Type
- Enter MI Coverage %
- Select Premium Refundability
- Select Renewal Option
- Select Premium at Closing
  - If applicable,
    - Indicate whether UFMIP is financed
    - Indicate if it is a Relocation Loan
- Click the Get MI Quote button

rder MI Policy						
Mortgage Insurance Order	r Options	Mortgage Insurance Policy Information				
MI Provider	Radian 💌	MI Provider	Radian			
Master Policy Number	00000000	MI Certificate ID				
MI Premium Type	Borrower Paid - Monthly Premium	Conv Loan PMI Type	Borrower Paid - Monthly P			
MI Coverage %	12%	MI Coverage %	12.0000%			
Premium Refundability	Non-Refundable	Loan Type	Conventional			
Renewal Option	Constant	LTV / CLTV	85.000% / 85.000%			
Premium at Closing		Employee Loan	Yes			
UFMIP Financed	🗆 Yes	UFMIP Financed	Yes			
Relocation Loan	🗆 Yes					
	Get MI Quote					

**Note:** Lending QB does not offer annual premium plans at this time.

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#### **Refresh Browser to View** the Rate Quote Results

You can do this easily by clicking the **Order MI Policy** menu option again.

Rate Quote responses will be available to you from the hyperlinks in the **MI Quotes on File** portion of the screen.

Select <u>view quote</u> to see the **Rate Quote** information.

Should you have an unsuccessful response to a rate quote, a <u>view error</u> hyperlink will display. Click this link to see details about why the quote was unsuccessful.

You can select the **Apply Quote to Loan File** to import the Radian rate quote response.

Len	aingQB					١	Velcome, Radian M	11						
Back	Forward	Save	Print	Homeowner, Joe	Loan Office Loan Num:	r: Radian MI 2015070001	Status: Rate Lock Status:	Loan Open Not Locked	Top: Bottom:	N/A N/A	LTV: CLTV:	77.273% 77.273%	Rate: HCLTV:	3.500 77.27
		Q. ^	Order M	Il Policy										
	Lock-in Co Mortgage L	.oan Orig	Mortga	age Insurance Orde	r Options		0	Mortgage Insu	rance Pol	licy Inf	formatic	in		
	Patriot Act	Disclosu	MI P	rovider	Radian	•		MI Provider		Radi	an			
	Privacy Pol Right To Re	icy Discl eceive A	Mast	er Policy Number	000000000	000		MI Certificate	ID	6103	0862			
	Servicing D	lisclosure	MI P	remium Type	Borrower Pai	id - Monthly Prer	nium 💌	Conv Loan P	MI Type	No N	11.			
	Texas Disc TX Mortga	losure of je Broke	MIC	overage %	12%			MI Coverage	%	12.0	000%			
	USDA RD	3555-21	Prem	nium Refundability	Non-Refunda	able 💌		Loan Type		Conv	ventiona	I		
	USDA RD · Washingtor	1980-18 n State D	Rene	wal Option	No Renewals			LTV / CLTV		77.2	73%	77.273%		
	More		Prem	nium at Closing	×			Employee Lo	an	ΠY	es			
	lequest Forr Request Fo	ns or Apprai	UFM	IP Financed	🗆 Yes			UFMIP Finan	ced	ΠY	es			
	Request Fo	or Insurai	Relo	cation Loan	🗆 Yes		IL.							
	Request Fo Survey Rec	or Title quest				Get MI Quote								
	Transcript of	of Tax Re												
= 🔁 S		74	MI Quote	s on File				_		_	_			
	Order Gred	IL .		M Provider	M	Premium Type		MI Covera	ge %	Pr	emium	Refundabi	ity	Rene
	View Credi		view quo	<u>te</u> Radian	Bo	prrower Paid - Sp	lit Premium	12.0000%		No	on-Refur	ndable		Decli
	Submit to E	DO / DU	view quo	te Radian	Bo	prrower Paid - Si	ngle Premium	12.0000%		No	on-Refur	idable		No R

MI Quote							
Quote Date: Quote Expiration:	8/3/2015 10:16:00 / 8/3/2015	AM	Apply Quote to Loan File Apply Quote and Order Policy				
Quote Status:	COMPLETE - Tha	ink you for cho	osing Radian Successful				
Policy Information:	Radian, Bo	rrower Paid - S	plit Premium, 12.0000% Coverage, Non-Refundable, Declining				
Premium/Tax		Factor	Amount				
Upfront Premium		0.1400%	\$958.25				
Monthly Premium 0.1400% \$79.69							
Rate Quote Disclai	mer						
This MI Rate Quot a commitment of in Provision of a quot have no liability wi	e provided herein inc nsurance, a certificate te does not guarante th respect to any disc	ludes eligibility e of insurance, e that an applic crepancy betwe	v criteria. This quote is for full doc and AU eligible loans only and does not constitute an offer of insurance, or a policy of insurance. Further information may be required in order for a complete quote to be provided. cation will be approved or that insurance coverage will be issued. Radian is not responsible for, and shall ent he rate quote provided herein and the actual rate changed upon submission of an order.				
			Close				

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#### Ordering Delegated Mortgage Insurance

From a successful Rate Quote, select **Apply Quote and Order Policy** to order Mortgage Insurance.

MI Quote		
Quote Date:         8/3/2015 10:16:00 A           Quote Expiration:         8/3/2015           Quote Status:         COMPLETE - That	AM nk you for choosi	Apply Quote to Loan File Apply Quote and Order Policy
Policy Information: Radian, Bor	rower Paid - Spli	t Premium, 12.0000% Coverage, Non-Refundable, Declining
Premium/Tax	Factor	Amount
Upfront Premium	0.1400%	\$956.25
Monthly Premium	0.1400%	\$79.69
Monthly Premium Term: 359 months Renewal Premium Term: NA		
Rate Quote Disclaimer This MI Rate Quote provided herein inc a commitment of insurance, a certificate Provision of a quote does not guarantee have no liability with respect to any disc	ludes eligibility cr e of insurance, or e that an applicati repancy between	iteria. This quote is for full doc and AU eligible loans only and does not constitute an offer of insurance, a policy of insurance. Further information may be required in order for a complete quote to be provided. ion will be approved or that insurance coverage will be issued. Radian is not responsible for, and shall the rate quote provided herein and the actual rate changed upon submission of an order. Close

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#### **Insuring / MI Policy**

View the Mortgage Policy Information on the **Insuring MI Policy** screen.

Details about the MI Policy coverage and payments display.

Please note that Lending QB does not display tax or assessments that apply to MI premiums in the states of Kentucky and West Virginia. Please consult your Radian commitment or underwriting decision document for detailed MI payment information including all applicable taxes and assessments.

Len	dingQB							
Back	Forward Sava	Lenc	lingQB				v	Velcor
Dack	Totward Save					Loan Officer:	Radian MI	Stat
	Q	Back	Forward Save		Print Homeowner, Joe 💌	Loan Num:	2015070001	Rate
= 🔁 S	hipping		Q	*	Mortgage Insurance Policy			
	Concerning Document	1	~ ~		Mortgage Insurance type	Borrower	naid 💌	Prin
	Secondary Status	*	Hazard Policy		mongage insurance type	D COON		
	Investor Into		Flood Policy		Lender paid MI rate adj.	0.000%	_	
	GSE Delivery		Windstorm Policy		MI coverage %	12.0000%		
	Pool Assignment		Condo HO-6 Policy		MI provider	Radian	•	
= 🖘 F	inance	- 🚔 SI	hippina		MI commitment requested dat	8/31/2015	<b></b>	
	Purchase Advice	_	Trailing Documents		MI commitment received date	8/3/2015		
	Disbursement		Secondary Status			441071004	- 🖂	
2	r Transactions		Investor late		MI commitment expiration dat	11/2//201	• 📖	
	Originator Comper		investor mio		UFMIP / FF amount	\$31.88		
	Commissions		GSE Delivery		Payment due date		<b></b>	
	Accounting	100	Pool Assignment		Payment made date			Che
= 🖘 🕯	ervicing	• 🚖 Fi	nance		Deid thereich dete	_		
	Servicing		Purchase Advice		Paid through date	-		
	Hazard Policy	200	Disbursement		MI certificate ID	XXXXXXXXX	XX	
	Flood Policy		Transactions		MI certificate ordered date	8/13/2015	<b></b>	
	Windstorm Policy		Originator Compens		MI certificate issued date	8/13/2015		
	Condo HO-6 Polic		Commissions		MI certificate received date	8/13/2015		
	Subservicing Trans		Accounting		First month procests	Dartial Dra	mium Duo 💌	
-	Payoff Statement	- 🚗 S	ervicing		First month prorata	Fantal Fre	imium Due 💌	1
= 🖘 !	nsuring		Sendicing		Last month prorata	Partial Pre	emium Due 💌	1
	MI Policy		Usered Delieu	_	Reserves may be held in escre	w 🔘 Yes 🤅	No	
= 🖘 🖣	Docs		Hazard Policy					-
	Document List							

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#### MI Underwriting Decision Document

To access your Commitment & Certificate of Insurance, select **EDocs** and then the **Document List**.

Find the document under the **Active Docs** tab. Select <u>action...</u>, then **view pdf** to open the document.

Search: Show documents from All Folders View:  Stack order  alphabetical									
Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modifie	
	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE DOCUMENT	Radian TEST1	Mortgage Insurance Document			1	10/6/2016 12:08:37 PM	

Our goal is to make doing business with us simple by streamlining the MI ordering process. We are pleased to partner with LendingQB to make sure your shopping experience for Radian MI is always quick, convenient and simple.

Should you require any support while shopping for Radian MI via LendingQB, please do not hesitate to reach out to the following resources:

#### LendingQB Support:

Contact LendingQB at <u>support@lendingqb.com</u> for assistance with the LendingQB Loan Origination System.

#### **Radian Support:**

Contact Radian at <u>ClientConnectivitySupportInbox@radian.com</u> for assistance with requesting a Rate Quote or placing an MI Order.

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