User Guide

Mortgage Insurance Ordering a Radian Delegated MI in Mortgage Cadence Enterprise Lending Center

Radian is integrated with Mortgage Cadence Enterprise Lending Center to provide fast and easy delegated MI. Below is a step-by-step guide to ordering Radian delegated mortgage insurance.



Service Type

Select **Mortgage Insurance** as the **Service Type**.

Select Radian MI – Delegated from the Service field.

Click the **Submit Request** button to open the MI Application form.







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Default Options

The following fields will default to the most popular options:

- Premium Plan
- Premium Payment Type
- Renewal Calculation Type

You may modify any of the data including defaulted fields.

Rate Quote Request Scr	reen				
Radian's ELC User Gu	ide				
Quote Number		Renewal Calculation Typ	pe Level	Loan Documentation Type	Full Documentation
Premium Plan	Deferred Monthly	Special Pricing Type		LPA Credit Risk Classification Type	
Split Premium Upfront R	ate 🔻	Special Program Type		Freddie Mac Purchase Eligibility Type	
Premium Payment Type	BorrowerPaid *	% Coverage *	25	•	
	Premium Refundable?	Community Lending	g/Afford,,ble Housing	Employee Loan State Housing Agency	
Additional Data					
Loan Number 30000	030952 Loan Lev	el Credit Score 700	LTV	90.000% CLTV 9	0.000%

Renewal Calculation Type Level

MI Premium Financed Is Relocation Loan

Loan Number 3000030952 Loan Level Credit Score 700

Loan Documentation Type

Employee Loan

State Housing Agency

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LTV 90.000%

LPA Credit Risk Classification Type

Freddie Mac Purchase Eligibility Type

CLTV 90.000%

Full Documentation

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Additional Information

Complete any remaining MI related information.

The link on the % **Coverage** field provides help for selecting MI coverage. Coverage will default to the industry standard based on the loan characteristics. Additional Information

Quote Number

Premium Plan

Additional Data

Enter and/or validate all fields below. Click 'Continue' to submit request.

Rate Quote Request Screen Radian's ELC User Guide MI Data

Premium Payment Type

Click **Continue** to submit your rate quote request.

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Order Services

Delegated MI orders will initially indicate a Status of **Pending** and will refresh with an updated response.

- Successful orders will display a Status of Approved.
- The **Reload Loan** button will import the MI rates to your file.

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Delegated MI Details

View the details of your Delegated MI order in multiple formats:

- The MI commitment document will be available in PDF format
- The Submission Results page will provide pricing details.

order Service Services	5			·····				
Service Type	Mortgage Insurance							
ervice Radian MI - Delegated 🔻				Submit Request		Ng Resu	19 Resubmit Request	
Requests for F	Radian MI - Delegated							
Provider			Date Submitted	Status	Last Status L	pdate	Reference Nu	
Radian - Del	egated MI Order - Mortgage Insurance		10/5/2018 9:15:13 AM	Approved	10/5/2018 9	:15:57 AM		
Radian_Del	egated_Request_10-05-2018T09-15-14-86.xml	78	XML					
Radian_MI_	Commitment_10-05-2018T09-15-35-09.pdf	79	PDF					
Radian_Del	egated_Response_10-05-2018T09-15-35-03.xml	78	XML					
Submission	Resimits	1	Other					

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Submission Results

The **Submission Results** provides details about your Delegated MI Order.

Taxes for Kentucky and West Virginia will be included in all MI rates. Tax details are displayed in the MI Wizard.

The **Description** area will include explanations for any unsuccessful submissions.

Order Status				
MI Application Type MI Certificate Identifier MI Certificate Expiration Date	Delegated 7/1294606 02/02/2019 mm/dd/yyyy		Loan Number Status Coverage % Premium Payment Type	3000030952 Approved 12.00 BorrowerPaid
Premium Details Upfront Premium Rate %	1.72000	~	Upfront Premium Amount	\$ 4644.00
Condition APPROVED	Name COMPLETE	Description Thank you for c	hoosing Radian	

Support:

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

customercare@radian.com 877.723.4261



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