Encompass Integration with
Essent Guaranty Mortgage Insurance

Encompass Mortgage Insurance (MI) Service includes an enhanced integration with Essent MI 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

For new customers who are not Essent MI Master Policy Holders and want to sign up with Essent MI, contact EssentCONNECT at 855.282.1483 or essentconnect@essent.us to sign up for the service.

If you do not have access to Ellie Mae TQL Services, contact your Encompass Account Representative for details about getting set up and activated.

If you have access to TQL Services, but your organization has not been set up to place MI orders, use the instructions provided in this document or contact your Encompass Relationship Manager for implementation assistance.

Authorized users, such as Encompass administrators, need to first use the *Mortgage Insurance Service* setting in Encompass Settings to enable and configure the type of orders being placed by their organization to Essent MI. The Encompass administrator must also assign persona-level access to designated users for loan submissions to Essent MI.

***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 settings based on their organization's business needs.

To Enable and Configure Essent Mortgage Insurance Service:

NOTE: This section is for Encompass administrators and other authorized users with access to Encompass Settings. If you are an MI user and only submit your loans to Essent MI using the TQL Services tool, go to Rate Quote Comparison and MI Orders from the TQL Services Tool.

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.

3) Click the **Essent** tab and in the *Essent MI Service* section, select the **Enabled** option.

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 GSEs. 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.

- Click **OK** to return to the *Mortgage Insurance Service* panel.

5) Use the *Master Policy Numbers* and *Branch Information* panels to enter your company's Essent master policy number and branch details so that all your 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.

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.
- **Deferred Option** (no MI paid at closing): Select the **Deferred** check box to if you want the **Deferred** check box on the *Essent Mortgage Insurance Request* window to be selected. ***NOTE****: The **Deferred** check box on the **Essent Mortgage Insurance Request** window can be selected only from the Settings options here. Users will not be able to select this check box on the Essent Mortgage Insurance Request window.*

*NOTE: Selections made in the **Refund Type** section determine your selections in the **Split Premium Upfront Rate** section. For example, if you select **Refundable**, the **0.50% (Not Refundable Only)** and **1.25% (Not Refundable Only)** check boxes are selected by default, and cannot be edited.*

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.

NOTE: The MI Service offered with TQL Services does not support existing Essent MI personas created for the Essent-Ellie Mae Network (EMN) integration. Only standard Encompass Personas (out of the box and custom) will display in the Personas panel within the Mortgage Insurance Service setting. The following are sample preconfigured EMN personas which are not supported on TQL: EssentNoMI, EssentNoMIDelegated, EssentNoMINonDelegated, EssentNoCUW, EssentOrderCUW w/MI
You can create similar custom personas using the Personas setting and assign them to users to control access to various Essent request types.

8) Click the **Save** icon.

NOTE: For setup and configuration information on Automated Orders with Essent MI, see Encompass Mortgage Insurance Service: Automatic Ordering and Allocation.

Rate Quote Comparison and 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.

If you have multiple MI service providers configured with TQL Services, starting with the TQL Services 19.3 Major Release, you can request a rate quote comparison at any time in the loan lifecycle and compare MI rates until a certificate order type is placed on the loan.

To Compare Rate Quotes:

1) Open your loan and from the **Tools** tab, click **TQL Services**.
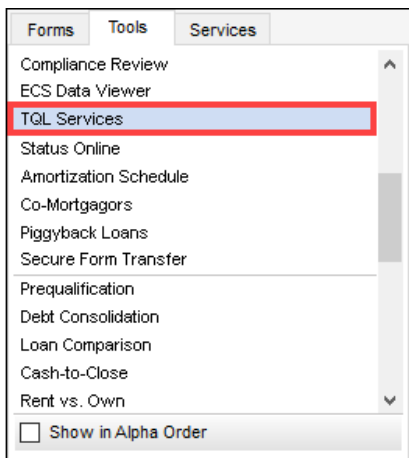
2) Click the **+** sign next to the *Mortgage Insurance Service Orders* heading to expand and view the panel.
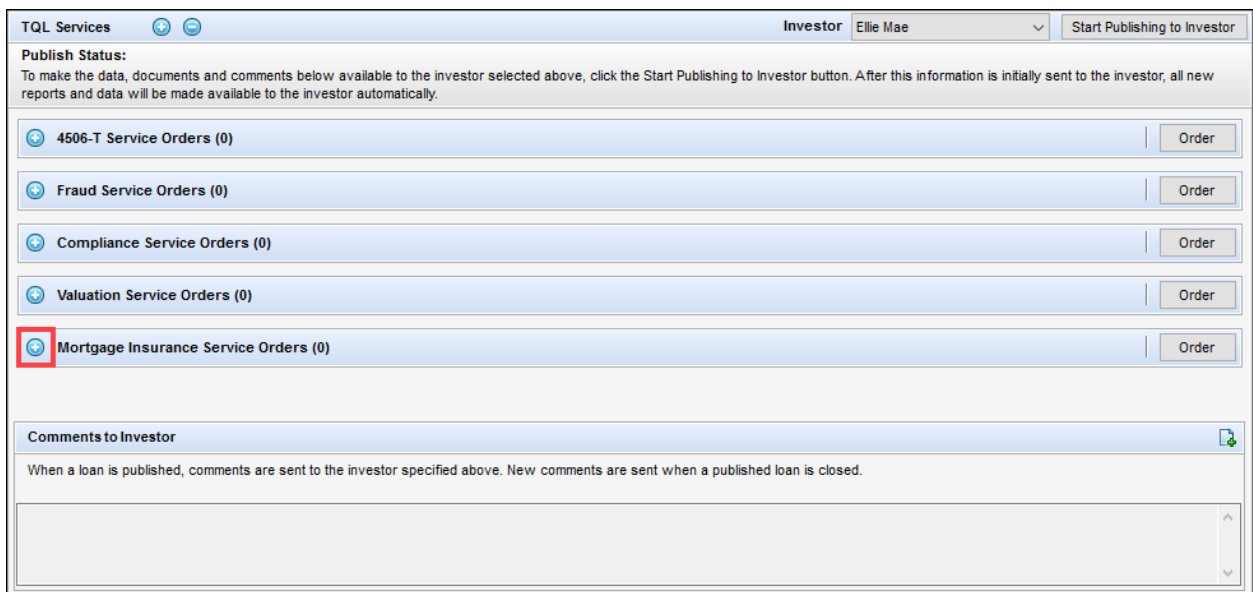
3) Click the **Compare Rate Quotes** button.

This will open an *MI Rate Quote Comparison* window displaying the processing status of the request.

4) In the **MI Rate Quote** window, compare the rate quotes, select your provider, and then click the **Import Fees** button.

*NOTE: The **MI Rate Quote** window (above) has been modified for the purpose of this document to remove vendor-specific rates. Your **MI Rate Quote** window will display rate quotes for the enabled*

*vendor(s). The **Fees** panel will display the rate quote received from the vendor.*
Also, the order of vendors on the MI Rate Quote window is fixed and not related to the returned rate quotes/responses.

5) You will be navigated back to the TQL Services tool where the *Mortgage Insurance Service Orders* panel updates with the rate quotes received from the enabled MI providers.

The **Compare Rate Quotes** button will continue to display in active/enabled mode since you have not yet placed an MI order. Once you place an MI order (any order type other than Rate Quote), the **Compare Rate Quotes** button will be deactivated but continue to display.

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.

Order Date ▼	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
10/25/2019 2:07 PM	RQ00A1165	admin	GENWORTH	Rate Quote	Request processed			
10/25/2019 2:07 PM	M4V3SHA	admin	NATIONAL MI	Rate Quote	Approved			
10/25/2019 2:06 PM	K3TNR7G	admin	MGIC	Rate Quote	Eligible			
10/25/2019 2:06 PM	7892820	admin	ESSENT	Rate Quote - Pricing with Eligibility	Eligible	✓		
10/25/2019 2:06 PM	M33701981S06897	admin	ARCH	Rate Quote	Suspended			

Mortgage Insurance Service Orders (5) — Order

Documents (1)

Name	Date ▼
MiEssent.RateQuote	10/25/2019 2:06 PM

Messages (1) — Compare Rate Quotes | View Fees

Message ▲
If you have questions, please contact EssentCONNECT at 855-282-1483 or EssentCONNECT@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.u

3) In the Mortgage Insurance window:
   - From the *MI Company* drop-down list, select **Essent**.

Mortgage Insurance ✕

Mortgage Insurance Order Details

Order Details

Order Information

Borrower Name	Essent Zimmerman
Co-Borrower Name	
MI Company	Essent

Property Information

Subject Property	1521 N COOPER ST. Arlington, TX 76011
Property Type	SecondHome
Appraised Value	$250,000

Loan Information

Loan Number	
Total Loan Amount	$180,000.00

Order   Cancel

   - Click the **Order** button.

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

- Review and make the appropriate updates to the values displayed in the *Master Policy Number*, *Branch ID*, *Request Type*, *Premium Payment Plan*, *Premium Paid By*, *Refund Type*, and *Renewal Type* 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 any request type other than the Rate Quote types, a *Rate Quote ID* drop-down field is displayed with all the rate quote reference numbers on the loan. If MI fees are imported on the rate quote, the rate quote number will automatically display in the Rate Quote ID field. You can select a value, leave this field blank, or manually type a Rate Quote ID.

- In the *AUS Findings* panel, when applicable, select the **DU ID** check box and then select the appropriate value from the **DU Recommendation** drop-down list. If you have selected the DU ID check box, a DU Recommendation value must be selected. You can also select the **LPA ID** check box and then select values from the **LPA Credit Risk Class** and **LPA Purchase Eligibility** drop-down fields.

  NOTE*: Default values in the AUS Findings panel are displayed from the DU and LPA responses if the loan was submitted to these GSEs.*

- Click the **Order** button.
- If your loan is missing information, or includes data that is not supported by Essent MI, 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.

5) In the order type window, optionally click the **Import Fees** button.

▪ With each loan submission to Essent MI (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. Note that the **Compare Rate Quotes** button is now deactivated.

For more information on the updated panel, go to the Mortgage Insurance Service Orders section.

Mortgage Insurance Service Orders

Once your loan is submitted to Essent MI, the *Mortgage Insurance Service Orders* panel in the TQL Services tool updates with the order details.

Order Date ▼	Order Number	User ID	Provider	Order Type	Status	Fees Imported	Document Upload	Check Status
10/25/2019 3:17 PM	0944628	admin	ESSENT	Delegated	Approved	✔	Manage Documents	Check Status
10/25/2019 3:09 PM	7892806	admin	ESSENT	Rate Quote - Pricing with Eligibility	Eligible			
10/25/2019 2:07 PM	RQ00A1165	admin	GENWORTH	Rate Quote	Request processed			
10/25/2019 2:07 PM	M4V3SHA	admin	NATIONAL MI	Rate Quote	Approved			
10/25/2019 2:06 PM	K3TNR7G	admin	MGIC	Rate Quote	Eligible			
10/25/2019 2:06 PM	7892820	admin	ESSENT	Rate Quote - Pricing with Eligibility	Eligible			
10/25/2019 2:06 PM	M33701981S06897	admin	ARCH	Rate Quote	Suspended			

Documents (1)

Name	Date ▼
MiEssent.Delegated	10/25/2019 3:17 PM

Messages (1)   Compare Rate Quotes   View Fees

Message ▲
Thanks for doing business with Essent!

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 Essent MI.
  - 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 Essent MI. For more information, see *Manage and Upload Documents to Send to Essent MI*.
  - 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 on 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 Essent MI

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 Essent MI.

To Send Documents to Essent MI:

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.

3) In the *Upload Documents* window, select **Hard Drive** (for the purpose of this exercise), and then click the **+** icon.

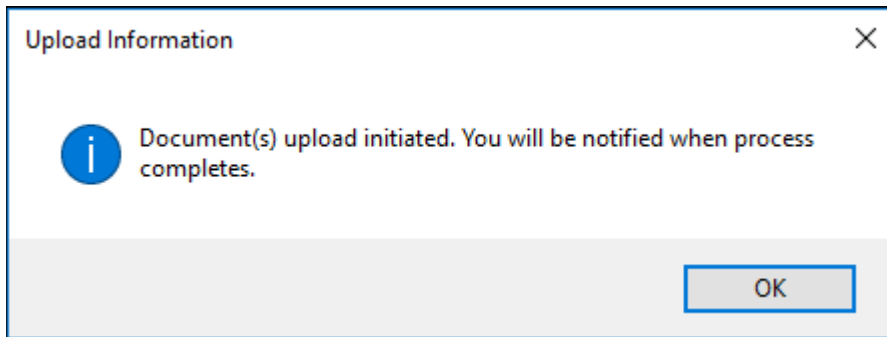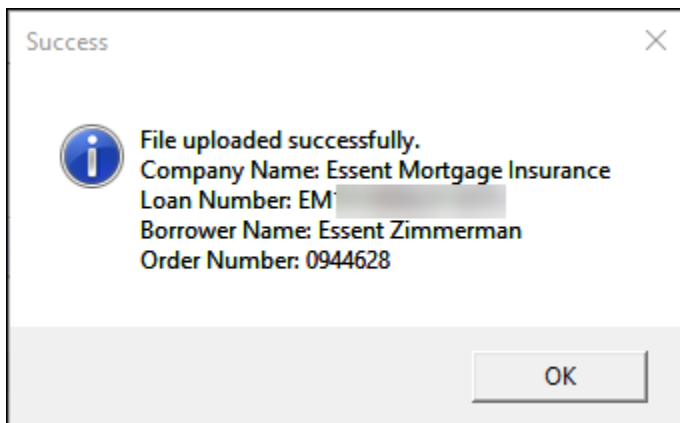4) Select one or more documents from your computer and then click the **Open** button
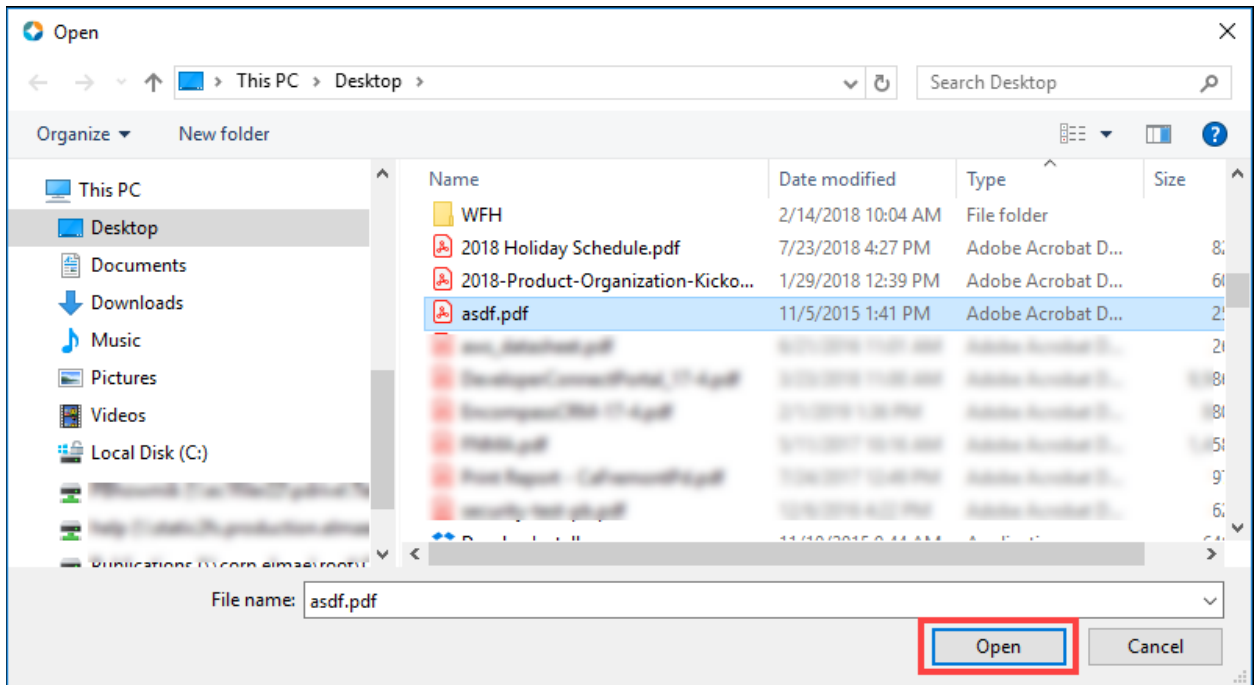
5) Type some comments (optionally) and click the **Upload** button.
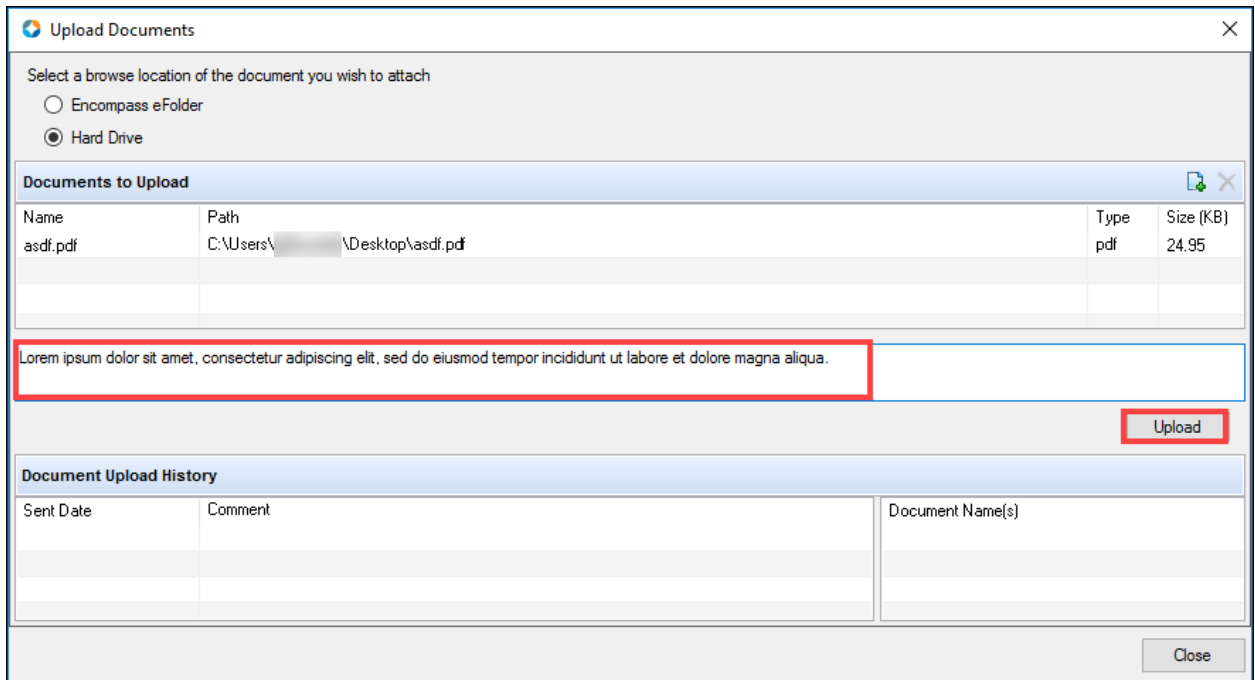
6) In the *Upload Information* window, click **OK**.

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.

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
232	Proposed/estimated monthly mortgage insurance premium.
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
1209	Months of PMI premiums
1252	Mortgage Insurance Company State
1760	MIP Paid in Cash
1765	Expenses Calc MIP/PMI Lock
1766	Mortgage Insurance
1770	(Second) Mortgage Insurance
1826	Amount of Guarantee Fee Paid
2308	MI Ordered Date
2309	MI Received Date
2978	Number of Months MI being Collected
3248	Insurance Mortgage Declining Renewals
3533	Lender Paid Mortgage Insurance
CASASRN.X146	MI Refundable Option
CASASRN.X148	Renewal Type
CASASRN.X150	Renewal Option
CASASRN.X152	Payment Option
CASASRN.X154	Payment Frequency
CASASRN.X156	Years of Coverage
CASASRN.X158	Premium Source
CD1.X71	MIC #
L248	Mortgage Insurance Company Name
ULDD.FNM.430	PMI Coverage
ULDD.X49	Mortgage Insurance Premium Source Type
ULDD.X134	MI Company Name Type
VEND.X167	File #
VEND.X177	Case #