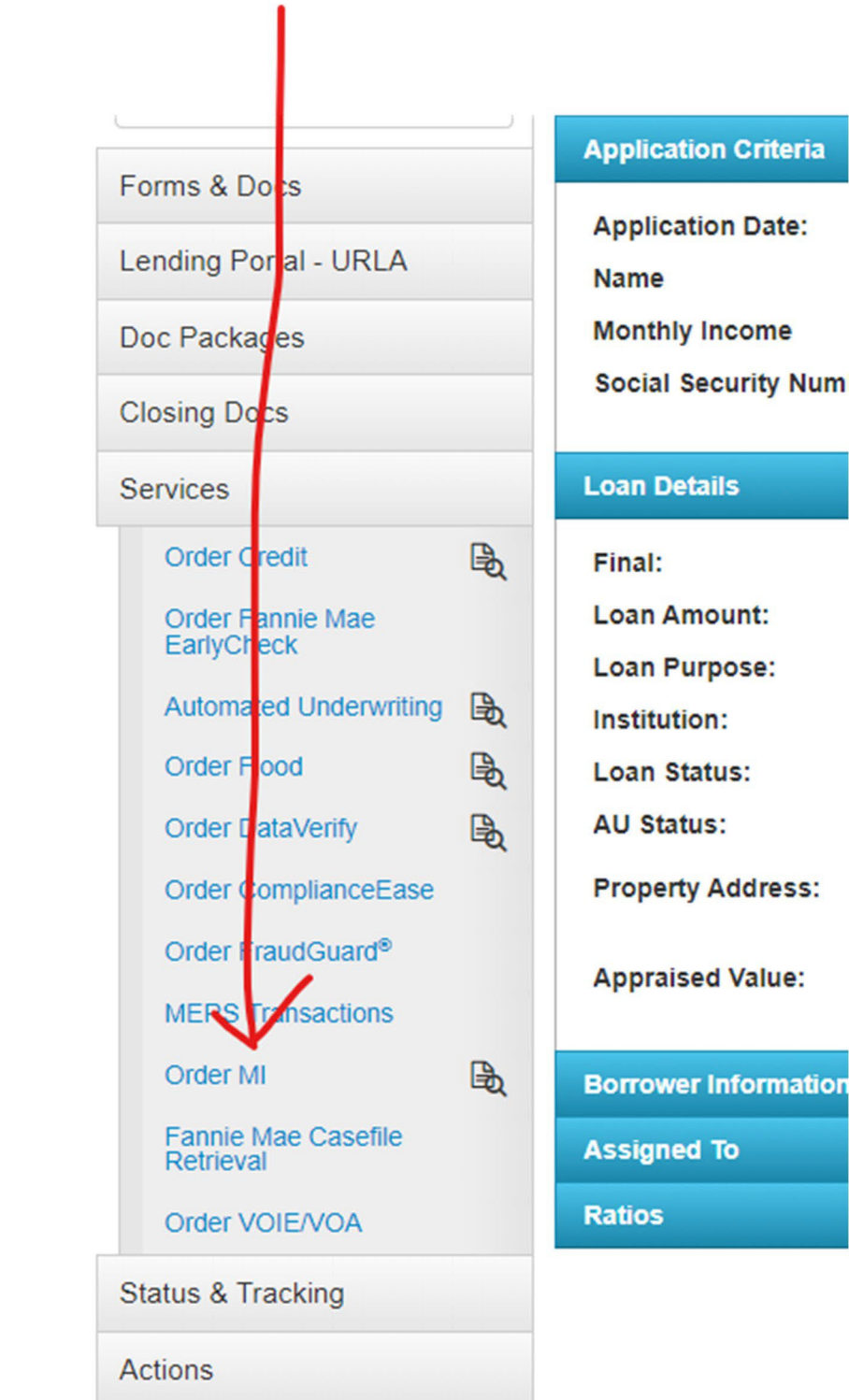


Ordering and Uploading Mortgage Insurance Certificates

See the Screen Shots below to Order MI on Conventional Loans:

Step #1: Go to Order MI on navigation panel in MBOT



The screenshot displays the MBOT navigation panel on the left and the application details page on the right. A red arrow points from the top of the navigation panel down to the 'Order MI' option.

Navigation Panel:

- Forms & Docs
- Lending Portal - URLA
- Doc Packages
- Closing Docs
- Services
 - Order Credit
 - Order Fannie Mae EarlyCheck
 - Automated Underwriting
 - Order Flood
 - Order DataVerify
 - Order ComplianceEase
 - Order FraudGuard®
 - MERS Transactions
 - Order MI**
 - Fannie Mae Casefile Retrieval
 - Order VOIE/VOA
- Status & Tracking
- Actions

Application Details Page:

- Application Criteria**
 - Application Date:
 - Name
 - Monthly Income
 - Social Security Num
- Loan Details**
 - Final:
 - Loan Amount:
 - Loan Purpose:
 - Institution:
 - Loan Status:
 - AU Status:
 - Property Address:
 - Appraised Value:
- Borrower Information**
- Assigned To**
- Ratios**

Step 2: Make sure that the below fields are filled in before you order and then submit.

Loan Info			
Product Type	LTV	Loan Amount	Appraised Value
Conventional 30	95.000%	170050.00	180000.00

Loan Level Indicative Credit Score

744

Automated Underwriting Recommendation

N/A



Premium Paid By

Borrower

Relocation Loan

No



Vendor Submission

MI Company

MGIC

Certificate Number (for subsequent submissions)

Request Type

Rate Quote

Special Pricing/Program Number

Rate Quote ID

YFJQ7KD

Request Info

Plan Type

Monthly

Renewal Calculation

Constant/Level

Refundability


Not Refundable

Split Premium Upfront Percentage

N/A

Percentage of Coverage

30%

 First Month Premium Collection

With First Payment



Step 3: Go to the Loan Estimate main tab under forms and docs and scroll down.

The screenshot shows a web application interface for a loan estimate. On the left is a sidebar menu titled "Forms & Docs" with various options. The main content area is titled "Loan Estimate" and "Fees". It contains several sections: "Creditor" (FLANAGAN STATE BANK) and "Loan ID" (0011728680); "Redisclosure Information" with fields for "Date of Loan Estimate" (09/12/2022), "Loan Estimate Expiration Date" (09/06/2022 05:00 PM), and "Disclosure Delivery Method"; "Initial Disclosure (Disclosed 8/24/2022)" with similar date and method fields; "Intent To Proceed" with fields for "Borrower Provided Intent to Proceed", "Method Provided", "Provided By", and "Received By" (Darci Roberts); and "Loan Details" with a "Payment Schedule" button. At the bottom, there are "Disclose", "Cancel", and "Save" buttons. Red arrows indicate the navigation path: from the "Loan Estimate" menu item, down to the "Redisclosure Information" section, and then down to the "Loan Details" section.

Forms & Docs

- Borrower Summary
- Loan Estimate**
- Itemized Fee Worksheet
- HMDA Information
- Qualifying Ratios
- Vendor Info
- Patriot Act
- Scenario Pricer
- Lock
- Lock Extension
- Unlock Loan
- Investor Lock
- Flood Hazard
- Processing
- MI Screen
- Title Request
- Appraisal Request
- Engagement Letter Request
- Hazard Insurance Request
- U/W Transmittal
- U/W Conditions/Decision
- Commitment Letter

Loan Estimate **Fees**

Creditor: FLANAGAN STATE BANK Loan ID: 0011728680

Redisclosure Information View History

Date of Loan Estimate: 09/12/2022 Loan Estimate Expiration Date: 09/06/2022 05:00 PM

Disclosure Delivery Method: [Dropdown] Borrower Received Date: MM/DD/YYYY

Initial Disclosure (Disclosed 8/24/2022)

Date of Loan Estimate: 08/24/2022 Loan Estimate Expiration Date: 09/06/2022 05:00 PM

Disclosure Delivery Method: E-disclosure Borrower Received Date: 08/27/2022

Intent To Proceed

Borrower Provided Intent to Proceed: MM/DD/YYYY Method Provided: [Dropdown]

Provided By: [Dropdown] Received By: Darci Roberts

Loan Details Payment Schedule

Product: [Dropdown] Escrow Waiver: [Dropdown]

Disclose Cancel Save

Step 4: Make sure to click the Mortgage Insurance Button.

Forms & Docs

- Borrower Summary
- Loan Estimate**
- Itemized Fee Worksheet
- HMDA Information
- Qualifying Ratios
- Vendor Info
- Patriot Act
- Scenario Pricer
- Lock
- Lock Extension
- Unlock Loan
- Investor Lock
- Flood Hazard
- Processing
- MI Screen
- Title Request
- Appraisal Request
- Engagement Letter Request
- Hazard Insurance Request
- U/W Transmittal
- U/W Conditions/Decision
- Commitment Letter
- Denial/Withdrawn Letter

Occupancy **Loan Amount**

Primary Residence \$170,050.00

Purchase Price **Appraised Value** **Property Type**

\$170,000.00 \$180,000.00 Detached

Number of Units **Existing Loan(s)**

1 Unit \$0.00

Simultaneous Mortgages

Compliance Details

Closing Cannot Occur Until

09/01/2022

Last Disclosed	
Annual Percentage Rate (APR)	6.211%
Total Prepaid Finance Charges (PFC)	\$1,544.95
Finance Charge	\$203,462.02
Amount Financed	\$168,505.05
Total of Payments	\$371,967.07
Total Interest Percent (TIP)	118.7569%

Mortgage Insurance

Step 5: Make sure that these fields pulled over from your order. If not, please fill in.

Mortgage Insurance

Premium Type	Premium
Calculated	0.000%
Company	Program
Coverage Type	Coverage %
Declining Balance	30%
Credit Score	Counseling Saver
767	No
Amortizing Renewal	Level Annual Premium (Refundable)
No	No
Refundable Premium	Relocation Loan
No	No
Loan Estimate Fee Category	
Services Borrower Cannot Shop For	

The form contains several dropdown menus and text input fields. Red arrows point to the 'Premium Type' dropdown (set to 'Calculated'), the 'Company' dropdown (empty), and the 'Program' dropdown (empty). Other fields include 'Premium' (0.000%), 'Coverage Type' (Declining Balance), 'Coverage %' (30%), 'Credit Score' (767), 'Counseling Saver' (No), 'Amortizing Renewal' (No), 'Level Annual Premium (Refundable)' (No), 'Refundable Premium' (No), 'Relocation Loan' (No), and 'Loan Estimate Fee Category' (Services Borrower Cannot Shop For).

Step 6: Make sure to go to your Lock Screen.

The image shows a web application interface. On the left is a sidebar titled "Forms & Docs" with a search bar "Type to filter...". The sidebar contains a list of items: Borrower Summary, Loan Estimate (highlighted), Itemized Fee Worksheet, HMDA Information, Qualifying Ratios, Vendor Info, Patriot Act, Scenario Pricer, Lock (indicated by a red arrow), Lock Extension, Unlock Loan, Investor Lock, Flood Hazard, Processing, and MI Screen. On the right is the main content area titled "Loan Estimate". It has two tabs: "Loan Estimate" (active) and "Fees". The "Loan Estimate" tab shows a "Creditor" field with the value "FLANAGAN STATE BANK". Below this is a "Redisclosure Information" section with a "Date of Loan Estimate" field containing "09/12/2022" and a "Disclosure Delivery Method" dropdown menu. A blue header indicates "Initial Disclosure (Disclosed 8/24/2022)". Below this is another "Date of Loan Estimate" field with "08/24/2022" and a "Disclosure Delivery Method" dropdown menu set to "E-disclosure".

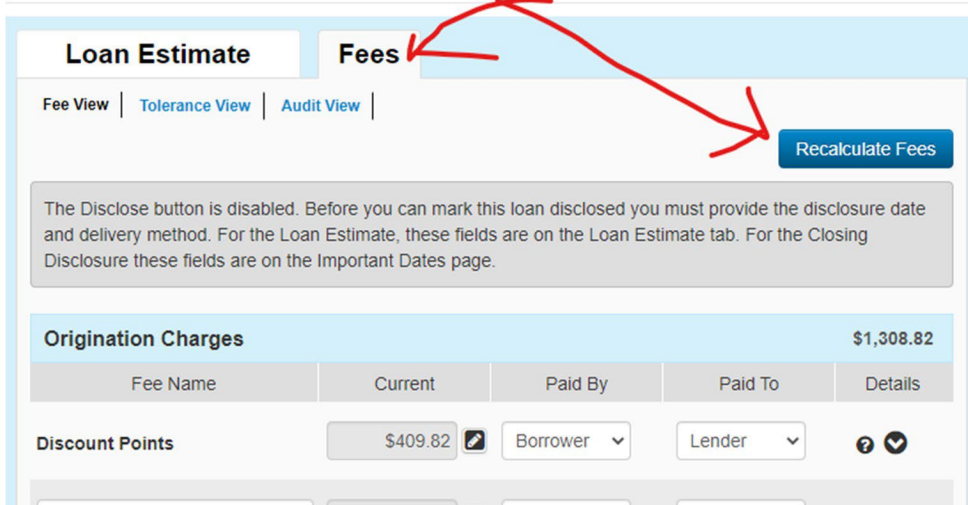
Step 7: Make sure your lock is confirmed with the correct MI Coverage.

Property Information					
Address Number		Address Street		Address Unit	
1860		Felknor Rd			
Property Address (Combined)					
1860 Felknor Rd					
City			State		
MITCHELL			IN		
County			Zip		Zip Ext
LAWRENCE			47446		
Property Type		Occupancy Type		Rural	HUD Repo
Single Family Detached		Primary Residence		No	No
Units	Stories	Warrantable		New Construction	
1 unit(s)	1			No	
Loan Information					
Base Loan Amount 1st Mtg *		Amort/Maturity Term		Purpose of Loan	
\$170,050.00		360/360		Purchase	
Financed PMI/MIP/VAFF		Escrow Waiver		Purpose of Refinance	
\$0.00		No			
Loan Amount 1st Mtg *		Escrow Waiver Type		Doc Type	
\$170,050.00				Full Documentation	
Loan Amount 2nd Mtg *		HELOC Piggyback		Buydown	Buydown Plan
\$0.00		No		No	Contributor
Undrawn HELOC		Estimated Closing Date *			
\$0.00		9/30/2022			
Purchase Price		LTV		Interest Only	Interest Only Period
\$179,000.00		95.000%		No	
Appraised Value		CLTV		MI	MI Coverage
\$180,000.00		95.000%		Yes	LPMI
Cash Out		HCLTV		Seller Contributions	
\$0.00		95.000%		No	
DTI		Originator Compensation			
34.279%					

* new or existing, * mm/dd/yyyy

Step 8: Make sure the MI populates to the Loan Estimate Fee Tab. You may have to recalculate if it is not, to trigger the fee to show up.

Loan Estimate



Loan Estimate | **Fees**

Fee View | Tolerance View | Audit View

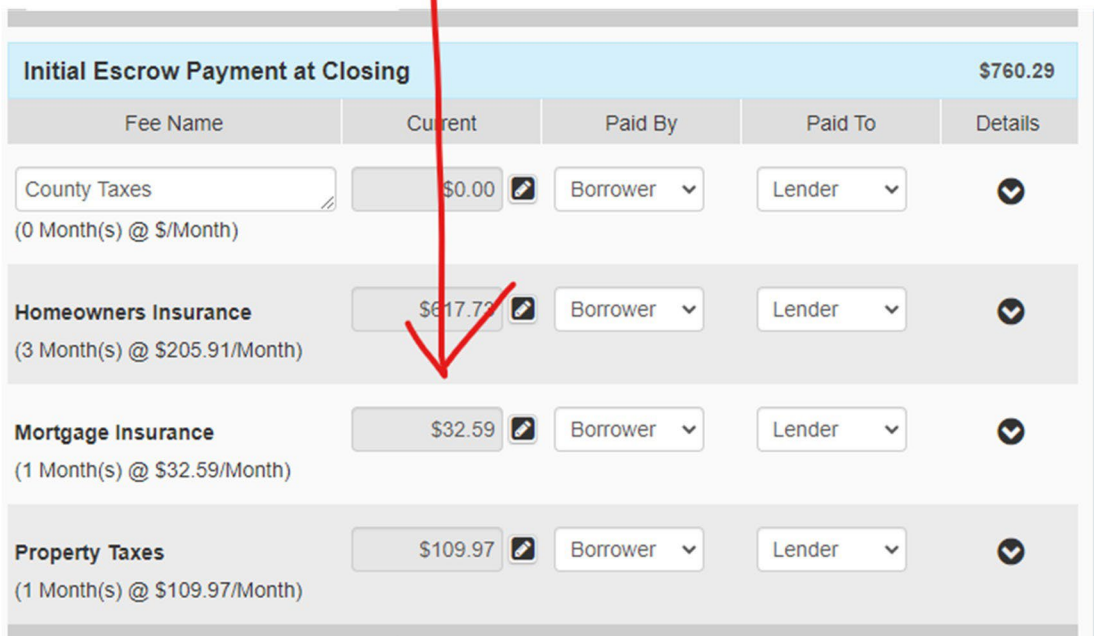
[Recalculate Fees](#)

The Disclose button is disabled. Before you can mark this loan disclosed you must provide the disclosure date and delivery method. For the Loan Estimate, these fields are on the Loan Estimate tab. For the Closing Disclosure these fields are on the Important Dates page.

Origination Charges \$1,308.82

Fee Name	Current	Paid By	Paid To	Details
----------	---------	---------	---------	---------

Discount Points



Initial Escrow Payment at Closing				\$760.29
Fee Name	Current	Paid By	Paid To	Details
County Taxes (0 Month(s) @ \$/Month)	\$0.00	Borrower	Lender	✓
Homeowners Insurance (3 Month(s) @ \$205.91/Month)	\$617.73	Borrower	Lender	✓
Mortgage Insurance (1 Month(s) @ \$32.59/Month)	\$32.59	Borrower	Lender	✓
Property Taxes (1 Month(s) @ \$109.97/Month)	\$109.97	Borrower	Lender	✓

