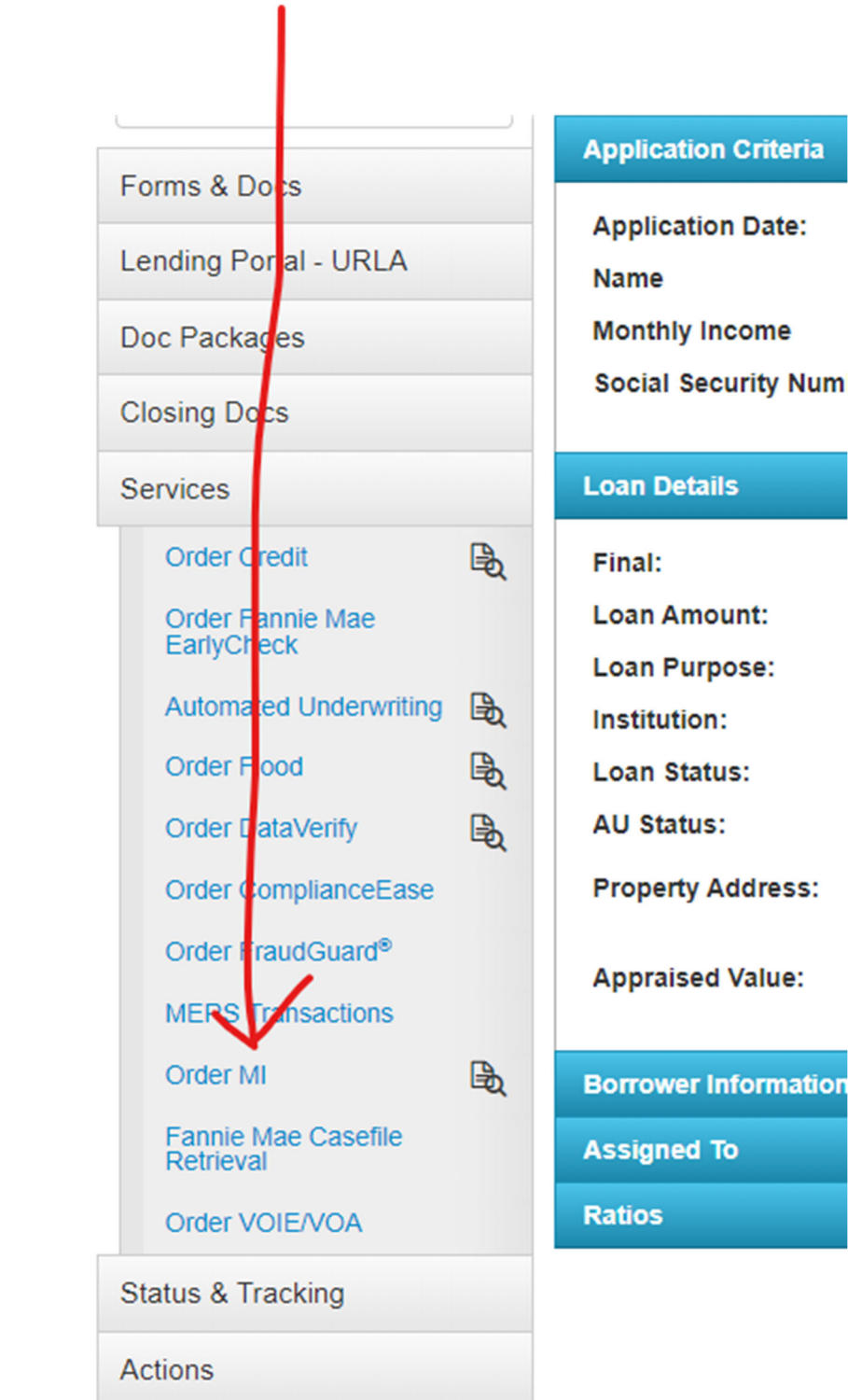


## Ordering and Uploading Flood Certificates

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

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



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

Loan Info			
<b>Product Type</b> Conventional 30	<b>LTV</b> 95.000%	<b>Loan Amount</b> 170050.00	<b>Appraised Value</b> 180000.00

<b>Loan Level Indicative Credit Score</b> 744	<b>Automated Underwriting Recommendation</b> N/A
--	---

#1

**Premium Paid By**  
Borrower

**Relocation Loan**  
No

#2

Vendor Submission	
<b>MI Company</b> MGIC	<b>Certificate Number (for subsequent submissions)</b> 
<b>Request Type</b> Rate Quote	<b>Special Pricing/Program Number</b> 
<b>Rate Quote ID</b> YFJQ7KD	

#3

Request Info	
<b>Plan Type</b> Monthly	<b>Renewal Calculation</b> Constant/Level
<b>Refundability</b> Not Refundable	<b>Split Premium Upfront Percentage</b> N/A
<b>Percentage of Coverage</b> 30%	<b>First Month Premium Collection</b> With First Payment

#4

#5

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 titled "Forms & Docs" with a search bar and a list of links: 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, and Commitment Letter. The "Loan Estimate" link is highlighted with a red arrow. The main content area has two tabs: "Loan Estimate" and "Fees". The "Loan Estimate" tab is active and contains several sections: "Creditor" (FLANAGAN STATE BANK) and "Loan ID" (0011728680); "Redisclosure Information" with a "View History" button; "Date of Loan Estimate" (09/12/2022) and "Loan Estimate Expiration Date" (09/06/2022 05:00 PM); "Disclosure Delivery Method" (dropdown) and "Borrower Received Date" (MM/DD/YYYY); "Initial Disclosure (Disclosed 8/24/2022)" with similar date and time fields; "Intent To Proceed" with "Borrower Provided Intent to Proceed" (MM/DD/YYYY) and "Method Provided" (dropdown); "Provided By" (dropdown) and "Received By" (Darci Roberts); and "Loan Details" with a "Payment Schedule" button. At the bottom of the form are "Product" and "Escrow Waiver" fields. A footer bar contains a home icon, a "Disclose" button, and "Cancel" and "Save" buttons.

**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**  
Primary Residence

**Loan Amount**  
\$170,050.00

**Purchase Price**  
\$179,000.00

**Appraised Value**  
\$180,000.00

**Property Type**  
Detached

**Number of Units**  
1 Unit

**Existing Loan(s)**  
\$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.

The screenshot shows a mortgage insurance form with the following fields and values:

<input checked="" type="checkbox"/> Mortgage Insurance	
<b>Premium Type</b>	<b>Premium</b>
Calculated	0.000%
<b>Company</b>	<b>Program</b>
<b>Coverage Type</b>	<b>Coverage %</b>
Declining Balance	30%
<b>Credit Score</b>	<b>Counseling Saver</b>
767	No
<b>Amortizing Renewal</b>	<b>Level Annual Premium (Refundable)</b>
No	No
<b>Refundable Premium</b>	<b>Relocation Loan</b>
No	No
<b>Loan Estimate Fee Category</b>	
Services Borrower Cannot Shop For	

Red arrows point to the **Company** and **Program** fields, indicating they should be verified or filled in.

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

The screenshot displays a web application interface for a 'Loan Estimate'. 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 Pricing, Lock, Lock Extension, Unlock Loan, Investor Lock, Flood Hazard, Processing, and MI Screen. A red arrow originates from the 'Lock' item in the sidebar and points to the 'Lock' item in the main content area. The main content area is titled 'Loan Estimate' and has two tabs: 'Loan Estimate' and 'Fees'. Under the 'Loan Estimate' tab, there are sections for 'Creditor' (FLANAGAN STATE BANK), 'Redisclosure Information', 'Date of Loan Estimate' (09/12/2022), and 'Disclosure Delivery Method'. Below this is a section for 'Initial Disclosure (Disclosed 8/24/2022)' with 'Date of Loan Estimate' (08/24/2022) and 'Disclosure Delivery Method' (E-disclosure).

Type to filter...

**Forms & Docs**

- Borrower Summary
- Loan Estimate**
- Itemized Fee Worksheet
- HMDA Information
- Qualifying Ratios
- Vendor Info
- Patriot Act
- Scenario Pricing
- Lock
- Lock Extension
- Unlock Loan
- Investor Lock
- Flood Hazard
- Processing
- MI Screen

## Loan Estimate

**Loan Estimate** **Fees**

**Creditor**

FLANAGAN STATE BANK

**Redisclosure Information**

**Date of Loan Estimate**

09/12/2022

**Disclosure Delivery Method**

**Initial Disclosure (Disclosed 8/24/2022)**

**Date of Loan Estimate**

08/24/2022

**Disclosure Delivery Method**

E-disclosure

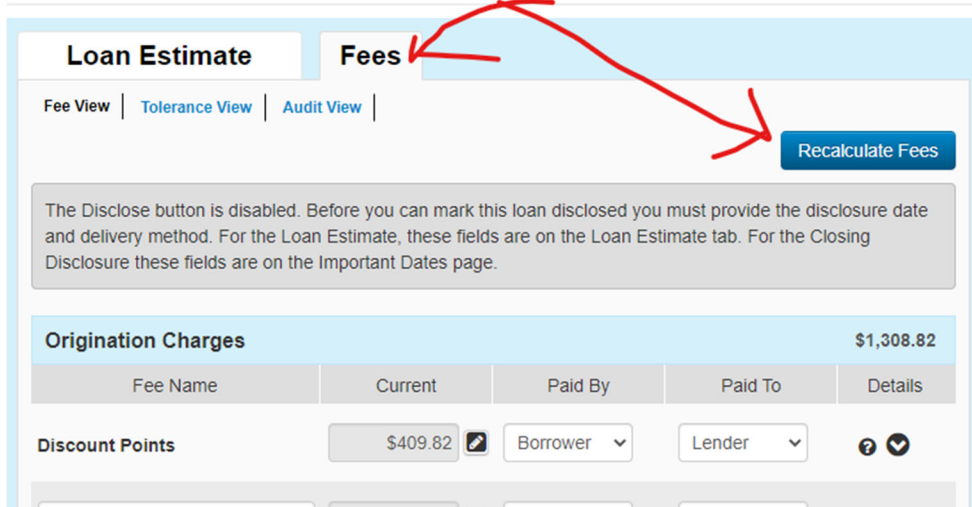
Step 7: Make sure your lock is confirmed with the correct MI Coverage.

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	
Single Family Detached		Primary Residence		No	
Units		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	
\$0.00		No		Buydown Plan Contributor	
Undrawn HELOC		Estimated Closing Date *			
\$0.00		9/30/2022			
Purchase Price		LTV		Interest Only	
\$179,000.00		95.000%		Interest Only Period	
Appraised Value		CLTV		MI	
\$180,000.00		95.000%		MI Coverage LPMI	
Cash Out		HCLTV		Yes No	
\$0.00		95.000%		No	
DTI		Originator Compensation		Seller Contributions	
34.279%				No	

\* 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

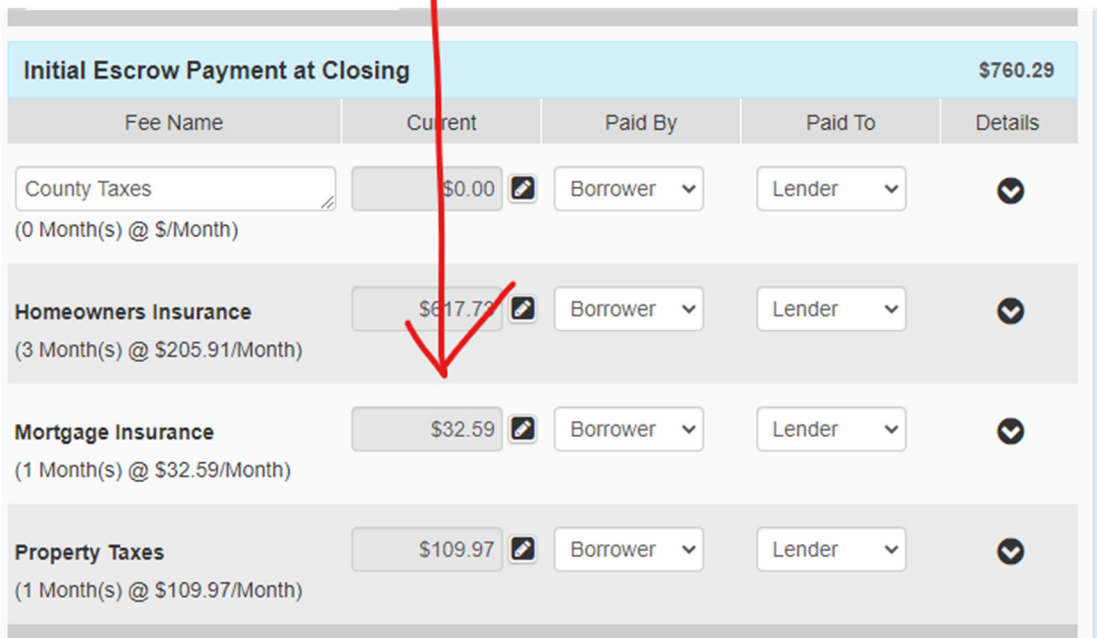
[Recalculate Fees](#)

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** \$409.82 Borrower Lender ? ▼



**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	▼
<b>Homeowners Insurance</b> (3 Month(s) @ \$205.91/Month)	\$617.73	Borrower	Lender	▼
<b>Mortgage Insurance</b> (1 Month(s) @ \$32.59/Month)	\$32.59	Borrower	Lender	▼
<b>Property Taxes</b> (1 Month(s) @ \$109.97/Month)	\$109.97	Borrower	Lender	▼



