User Guide

Mortgage Insurance

Ordering Non-Delegated MI with Radian Direct via Encompass®

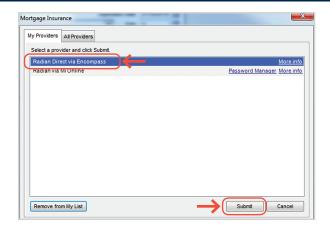
Radian is integrated with Encompass by Ellie Mae® to provide fast and easy MI ordering for non-delegated users.

Below is a step-by-step guide to ordering non-delegated Radian MI through Radian Direct via Encompass. **If you do not have an ID or password**, **please contact your administrator**.

1

Request Radian Mortgage Insurance

Choose the Order Mortgage Insurance option from the Encompass Services panel. Select **Radian Direct via Encompass 360** then click **Submit** to access Radian's order form.



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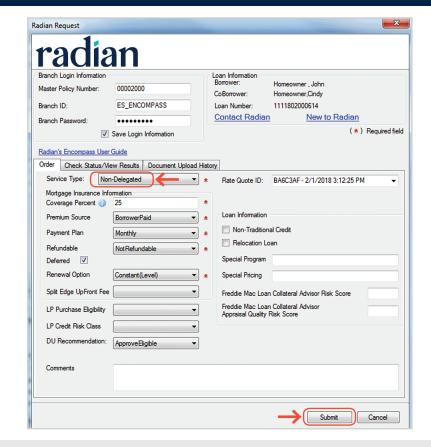
Complete the Order Form

Select Non-Delegated from the Request Type field and enter your MI request information. Required fields are indicated with a red asterisk (*). Then click Submit.

Key fields will default to the most popular values but can be edited.

- Borrower Paid Monthly with Constant Renewals will default.
- Coverage will default to the GSE standard requirements.

The Loan Documentation Type (located on the FNMA Streamline 1003) must be populated for an MI Application.



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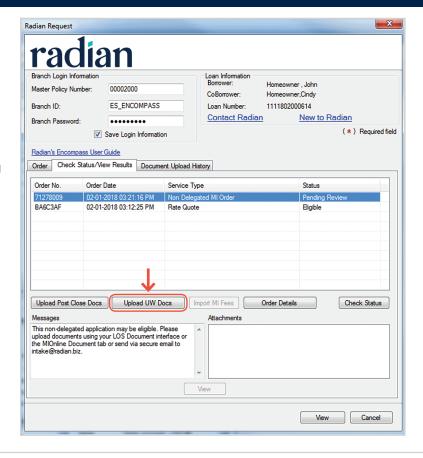


Uploading Loan Documents

The system will perform an eligibility check and direct you to the **Check Status/View Results** tab.

The message area will indicate any missing data or eligibility issues.

Click on the **Upload UW Documents** button to begin to add documents.



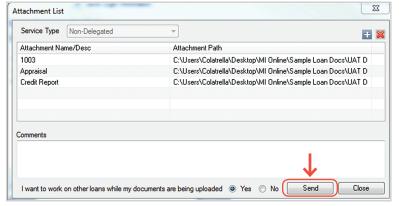
Click the Plus Sign (+) to begin adding documents. Choose the document location and click **Continue**.

When you have completed your document selection, select **Continue**.

Confirm the documents selected and provide any comments for the underwriter. Comments are optional and can be provided via the Request Form or Document Upload screen. This field is applicable for Non-Delegated submissions and document uploads.

Click Send to submit to Radian.





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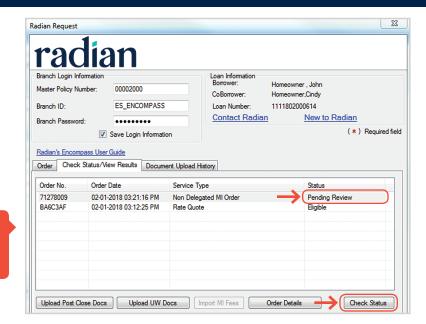


Order Status

You'll receive an email and an alert when Radian's Underwriter has completed their review.

Click **Check Status** to retrieve your Radian decision document.

HELPFUL HINT: A Pending Review status means that documents have not been provided or the file has not yet been underwritten.

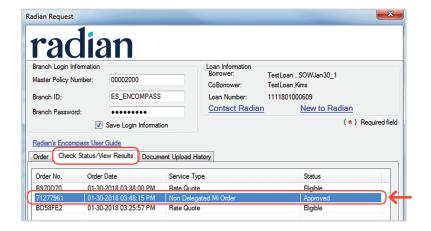


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Access Your Underwriting Decision

User will be able to access all related decision documents and rate quotes in PDF format from this screen.

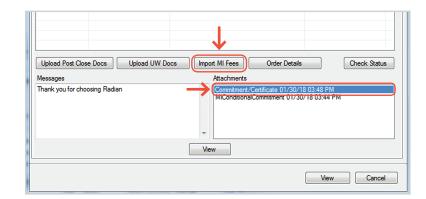
Radian Decision Documents will be automatically saved to your eFolder.



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Import MI Fee

The MI Fee Import option is available. Fees an be selected or deselected for import into Encompass by selecting the **Import MI Fees** button.



Radian Support

Assistance with Radian Direct via Encompass technical issues should be directed to Client Connectivity at: ClientConnectivitySupportInbox@radian.com

customercare@radian.com 877.723.4261

