



Refinance-to-Modification (RTM) Quick Start Guide

(This includes support of Fannie Mae's Home Affordable Refinance Programs and Freddie Mac's Relief Refi and Open Access Programs)

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Introduction

This document will assist you with originating and updating PMI-to-PMI Refinance-to-Modification (RTM) requests using e-PMI® Origination. This program offers flexible refinances for existing PMI-insured mortgages via HARP for GSE-owned loans as well as Refinance-to-Modification for loans owned by other investors and portfolio lenders. Please note that for the purposes of this document, and for using e-PMI Origination, HARP includes Fannie Mae's Home Affordable Refinance Programs and Freddie Mac's Relief Refinance and Open Access Programs.

This program will be available in e-PMI Origination beginning July 20, 2009.

Thank you for your continued business!



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General Application Instructions

1. Sign on to the Application

Enter your User ID, Password and select the Origination Application:

Log On

User ID:

Password:

Application:

2. Originating a Request

After you have signed on, you will see the **Welcome** screen, which will look similar to the following screen. You may select either the *Data Entry* or the *DU Upload* link to order a new MI Request:

e-PMI Origination Call Us Toll Free at 877.764.3764
7:00 am to 7:00 pm CT, M-F

Home Products Release Notes User's Manual LOS Docs FAQ Help Log Off

Build#: 11.0.3
Welcome
test test

Certificate Origination
Data Entry
DU Upload

Features
Rate Quote
Document Upload *New!*
MI Pipeline
Outstanding Commitment
Fax Certificate
Survey
Change Password

Certificate Maintenance
Search By
Loan Number
State

Welcome to the MI Origination **Home** page - the doorway to our internet Mortgage Insurance processing application. The **Home** page presents **Top** and **Left** menus. The **Top Menu** displays information specific to our system. For example, click the **Home** link in the **Top Menu** to return to this page from anywhere in the application, or click the **Log Off** link when you are finished working. The **Left Menu** is organized as follows:

Certificate Origination

We offer a choice of methods to originate a new MI order.

Select **Data Entry** to input the loan information manually. You will be presented with a blank input form to begin your request. Click the Save Application link to save incomplete orders to your MI Pipeline.

Select **DU Upload** to import a DU 3.0 or 3.2 formatted file. A page will be presented in order to browse and locate our loan file. Once located, an Abbreviated Entry screen will display input fields that did not pass validation or are not included in the DU file.

Features

Several features are available to enhance your experience with our Origination application. Select from the following:

- **Rate Quote** - Request a Mortgage Insurance quote without issuing a commitment of insurance.
- **Document Upload** - Upload loan documents related to a Mortgage Insurance underwriting request (not for use with PDQ®/Delegated submissions). Please note that a PMI Certificate / Application No. is required in order to upload documents via the Document Upload link. Please use the Data Entry or DU Upload links to enter the data necessary to create this record if you do not already have one related to this new Mortgage Insurance request.
- **Fax Certificate** - Fax a copy of up to five certificates to a fax location. The Fax Status



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- a) If you select the *Data Entry* link to enter all of the necessary data elements for a new MI Request, you will be presented with the following **Mortgage Insurance Application** screen:

Mortgage Insurance Application Continue

Lender Information

Master Policy Number: 20000-0001-0 test
Contact Name: test test
Telephone Number: (800) 123 - 4555 Ext.
Fax Number - Optional: () -
Broker/Third Party Originator:
Lender Loan Number:

Property Information Top

Address Line 1:
Address Line 2:
City:
State: ca
Zip Code:
Property Type: Single Family Detached
Occupancy Status: Owner-Occupied
Number Of Units: Select
Sales Price: \$

- b) If you select the DU Upload link, you will be presented with the **Desktop Underwriter Upload** screen. Once you have selected the appropriate DU-formatted file (v3.0 or v3.2), select the **Upload** button to transmit your data:

Desktop Underwriter Upload

Upload Loan File in a DU 3.0 or 3.2 File Format: Browse...

Upload

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Once the data has been passed to e-PMI Origination, you will be presented with the following **Mortgage Insurance Abbreviated Screen** to add any additional data elements that are required to submit the complete request to PMI:

The screenshot shows the e-PMI Origination interface. At the top, there is a navigation bar with links for Home, Products, Release Notes, User's Manual, LOS Docs, FAQ, Help, and Log Off. A banner on the right says "Call Us Toll Free at 877.764.3764 7:00 am to 7:00 pm CT, M-F". The main content area is titled "Mortgage Insurance Abbreviated Screen" and contains several sections:

- Lender Information**: Master Policy Number (20000-0001-0 test), Contact Name (test test), Telephone Number ((800) 123 - 4555 Ext.), Fax Number - Optional, Broker/Third Party Originator, and Lender Loan Number.
- Borrower Information**: FICO Score (Experian, Empirica, or Beacon) with a checkbox for Non-Traditional Credit.
- Borrower Mailing Address**: A section with a link to expand or collapse.
- Loan Information**: Amortization Type (Select), Loan Type (Fixed Rate/Fixed Pmt.), All Other Monthly Payments (\$), and Total Debt Ratio (%).
- Mortgage Insurance Information**: A section with a "Top" button.

A left-hand sidebar contains navigation options: Welcome, Certificate Origination, Features, Certificate Maintenance, and Search By (Loan Number, State).



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3) Identifying the PMI-to-PMI Refi-to-Mod (RTM) Program Requests

Using either the *Data Entry* or *DU Upload* option to submit the request, you will need to identify **PMI-to-PMI Refinance-to-Modification (RTM)** loans by selecting the following:

a) In the **Loan Information** section, select PMI to PMI Refi to Mod from the list of drop-down values in the *Loan Purpose* field, as seen below:

The screenshot shows the 'Loan Information' section of a web application. The 'Loan Purpose' dropdown menu is open, displaying a list of options. The option 'PMI to PMI Refi to Mod' is highlighted in blue and circled in red. Other options in the list include 'Select', 'Purchase', 'Purchase-Relocation', 'Rate/Term Refinance', 'Cash-Out Refinance', 'Construction-Purchase', 'Construction-Refinance', 'Rehabilitation-Refinance', and 'Rehabilitation-Purchase'. A 'Top' button is visible in the upper right corner of the section.

b) Select one of the following *Loan Program* values in the **Mortgage Insurance Information** section, displayed below:

For "HARP" loans submitted by the Same Lender/Servicer

- Fannie Mae HARP Same Servicer
- Freddie Mac Relief Refi Same Servicer

The screenshot shows the 'Mortgage Insurance Information' section of a web application. The 'Loan Program' dropdown menu is open, displaying a list of options. Two options are circled in red: 'Fannie Mae HARP Same Servicer' and 'Freddie Mac Relief Refi Same Servicer'. Other options in the list include 'None', 'Fannie Mae Flex 97', 'Fannie Mae HARP New Servicer', 'Fannie Mae Payment Power', 'FHLMC Affordable Gold 100%', 'FHLMC Affordable Gold 3/2', 'FHLMC Affordable Gold 5%', 'FHLMC Affordable Gold 97', 'FHLMC Home Possible', 'FNMA Community Buyer 3/2', 'FNMA Community Home Buyer 5', 'FNMA Community Living Program', 'FNMA MyCommunity Products', 'Freddie Mac Open Access New Servicer', 'PMI Refi to Mod New Servicer', and 'PMI Refi to Mod Same Servicer'. A 'Top' button is visible in the upper right corner of the section.



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For "HARP" loans submitted by a New Lender/Servicer

- o Fannie Mae HARP New Servicer
- o Freddie Mac Open Access New Servicer*

* Please note that the Freddie Mac Open Access New Servicer value will only display in the Loan Program drop-down list once Freddie Mac has made this program available.

Mortgage Insurance Information		Top
Submission Type:	Select	Description
DU/LP Recommendation:	None	
Mortgage Insurance Type:	Borrower Paid	
Loan Program:	None	
Customer Product:	None	
Coverage:	Fannie Mae Flex 97	
Payment Plan:	Fannie Mae HARP New Servicer	
Refund Type:	Fannie Mae HARP Same Servicer	
Renewal Type:	Fannie Mae Payment Power	
Premium Financed:	FHLMC Affordable Gold 100%	
Loan Closing Date:	FHLMC Affordable Gold 3/2	
	FHLMC Affordable Gold 5%	
	FHLMC Affordable Gold 97	
	FHLMC Home Possible	
	FNMA Community Buyer 3/2	
	FNMA Community Home Buyer 5	
	FNMA Community Living Program	
	FNMA MyCommunity Products	
	Freddie Mac Open Access New Servicer	
	Freddie Mac Relief Refi Same Servicer	
	PMI Refi to Mod New Servicer	
	PMI Refi to Mod Same Servicer	
Additional Mortgage Insurance Program		Top
Loan Representative Score:		

PMI-to-PMI Refinance-to-Modifications (RTM) for loans owned by non-GSE investors and/or portfolio lenders

- o PMI Refi to Mod New Servicer
- o PMI Refi to Mod Same Servicer

Mortgage Insurance Information		Top
Submission Type:	Select	Description
DU/LP Recommendation:	None	
Mortgage Insurance Type:	Borrower Paid	
Loan Program:	None	
Customer Product:	None	
Coverage:	Fannie Mae Flex 97	
Payment Plan:	Fannie Mae HARP New Servicer	
Refund Type:	Fannie Mae HARP Same Servicer	
Renewal Type:	Fannie Mae Payment Power	
Premium Financed:	FHLMC Affordable Gold 100%	
Loan Closing Date:	FHLMC Affordable Gold 3/2	
	FHLMC Affordable Gold 5%	
	FHLMC Affordable Gold 97	
	FHLMC Home Possible	
	FNMA Community Buyer 3/2	
	FNMA Community Home Buyer 5	
	FNMA Community Living Program	
	FNMA MyCommunity Products	
	Freddie Mac Open Access New Servicer	
	Freddie Mac Relief Refi Same Servicer	
	PMI Refi to Mod New Servicer	
	PMI Refi to Mod Same Servicer	
Additional Mortgage Insurance Program		Top
Loan Representative Score:		



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After completing data entry on these screens, please select the **Continue** button. You will then be presented with the **Confirmation** screen (displayed below):

Confirmation			
Loan Number:	12345	Total Borrower Income:	\$7,500
Borrower Name:	James Brown	PITI Subject Property:	\$1,250
Borrower Address:	987 Wherever Place Walnut Creek, CA 94597	All Other Monthly Payments:	\$250
Occupancy Type:	Owner-Occupied	Loan Amount:	\$90,000
Loan Purpose:	PMI to PMI Refi to Mod	Sales Price:	\$0
Property Type:	Single Family Detached	Appraised Value:	\$100,000
Amortization Type:	Fully Amortized	Subordinate Financing:	\$0
Loan Type:	Fixed Rate/Fixed Pmt.	Premium Paid By:	Borrower Paid
Doc Type:	Full	Total Housing Ratio:	16.67%
Loan Program:	Fannie Mae HARP Same Servicer	Total Debt Ratio:	28.00%
Loan Rep Score:	730	LTV:	90.00%
Interest Only Term:	None	DU/LP Recommendation:	None
Payment Plan:	pmiNU MONTHLY	Refund Type:	Refund

Click the printer icon for a printer-friendly confirmation page.

Customer represents that all the information provided in this application is correct and complete and conforms to applicable [PMI Program Guideline\(s\)](#) in effect at the time of the application. Any person who, with intent to defraud, or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be subject to criminal or civil penalties. (A fraudulent insurance act is a crime in the District of Columbia, Kentucky, New Mexico & New York.) (In Maine, criminal penalties may include imprisonment, fines, or denial of insurance benefits.)

Submit

Once you have confirmed the information on this screen (including the correct *Loan Purpose* and *Loan Program* values) and complied with the PMI disclosure, select the

Submit button to order your request.



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After submitting the request, the system will generate a Pending status and include a message similar to that displayed on the **Thank You** screen below:

The screenshot shows the e-PMI Origination web interface. The top navigation bar includes links for Home, Products, Release Notes, User's Manual, LOS Docs, FAQ, Help, and Log Off. A sidebar on the left contains a menu with options like Build#, Welcome, App#88774833, Certificate Origination, Features, and Certificate Maintenance. The main content area displays a 'Thank You!' message with the following text:

Thank You!

Thank You for submitting your request to PMI Mortgage Insurance Co.

Application Number: 88774833

Status: Pending

Reason: Thank you for choosing PMI. This request cannot be decided at this time. Your request is being reviewed by PMI as a Loan Mod of an existing Cert. The Cert # generated for this request is a Reference # to be used when consulting with PMI. If this request qualifies, the existing Cert will be updated. If you have questions, please contact PMI at 1.877.764.3764 for assistance.

Your application has been assigned a status of Pending. You may access and continue processing this record by clicking one of the MI tabs located at the top of this screen, or begin processing your next request by selecting an option from the left frame. Please contact an E-Business Unit Representative at 1-877-764-3764 for further assistance.

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Loans submitted with a Refi-to-Mod-related *Loan Program* will be manually processed by PMI to determine eligibility. For more information on the Program eligibility criteria, please see the *PMI-to-PMI Refinance-to-Modification (Same Lender/Servicer)* or *PMI-to-PMI Refinance-to-Modification (New Lender/Servicer)* documents available at <http://www.pmi-us.com/guidelinechanges/>.

Once we have verified eligibility, we will issue a Refi-to-Mod Certificate Amendment Request - Confirmation notice. This Amendment notice will reference the existing PMI Certificate. If we are not able to verify eligibility, we will issue a Refi-to-Mod Certificate Amendment Request - Ineligible notice. **These Certificate Amendment notices will be faxed out and will not be available online at this time.** If additional changes are required to these requests after you have received either notice, please contact PMI's E-Business Unit at 877-764-3764.



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Important Note: Upon receipt of your pending notification, please confirm that you have submitted the loan under the correct program. If you selected a PMI Refi to Mod *Loan Program* and you intended the loan to be associated with the HARP Program, please resubmit using the appropriate *Loan Program*.



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4) Non-Delegated Submission of RTM loans

RTM loans can be submitted as Delegated or Non-Delegated, dependent upon PMI approval. To identify how these are being submitted to PMI in a Mortgage Insurance request, the following values would be selected in the *Submission Type* field:

The screenshot shows a web form titled "Mortgage Insurance Information" with a "Top" button in the upper right corner. The "Submission Type:" field is highlighted with a red box. A dropdown menu is open for this field, showing three options: "PDQ®/Delegated", "Non-delegated: Standard Application", and "Non-delegated: Pre-Qualification". The "Description" column is also visible, with a "Select" dropdown and a "Description" link. Other fields in the form include "DU/LP Recommendation:", "Mortgage Insurance Type:", "Loan Program:", "Customer Product:", "Coverage:" (with a "% PMI Rates" link), "Payment Plan:" (set to "Monthly Premium"), "Refund Type:" (set to "Refund"), "Renewal Type:" (set to "Original/Constant Renewal"), "Premium Financed:" (set to "NO"), and "Loan Closing Date:" (with a date input field and "MM/DD/YYYY (Past Date Only)" label).

Please note that the **PDQ®/Delegated** option will only display for users whose organization is PDQ®-Approved. Otherwise, only the following Non-Delegated values will be available:

- **Non-delegated: Standard Application**
- **Non-delegated: Pre-Qualification**

When a Mortgage Insurance request is submitted using one of the Non-Delegated options, it represents a transaction where the mortgage insurance request requires a review and decision from a PMI Underwriter.



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After submitting a Non-Delegated RTM request, the system will generate a Pending status and include a message similar to that displayed on the **Thank You** screen below:

Thank You!

Thank You for submitting your request to PMI Mortgage Insurance Co.

Application Number: [91147904](#)

Status: **Pending**

Your certificate request Pended because it was a Non-Delegated transaction and for the following reason(s):

Thank you for choosing PMI. This request cannot be decisioned at this time. Your request is being reviewed by PMI as a Loan Mod of an existing Cert. The Cert # generated for this request is a Reference # to be used when consulting with PMI. If this request qualifies, the existing Cert will be updated. If you have questions, please contact PMI at 1.877.764.3764 for assistance.

If you would still like to submit your loan for review, PMI will review and underwrite your file for mortgage insurance upon receipt of the required loan documents. To upload document images for your loan file, please select the Document Upload option in the left menu under *Features*. To fax documents in for underwriting, please use one of the pmiPAPERLESS fax coversheets available [here](#) and fax your documents to the appropriate PMI Office:

Dallas, Texas pmiPAPERLESS Fax: 866-649-9634
Downers Grove, Illinois pmiPAPERLESS Fax: 888-444-9792

For assistance in locating the appropriate PMI Regional Operations Center for your transaction, please visit us [here](#).

For these requests, documentation can be provided to PMI using the **Document Upload** feature within the application, described on the next page.

Document Upload

The *Document Upload* link can be found under the **Features** menu in the left frame on the Welcome Page. This is used to upload loan document images associated with Non-Delegated Mortgage Insurance underwriting requests. In order to upload documents associated with the MI underwriting request, a PMI Certificate / Application No. is required.

Build#: 11.0.4
Welcome
test test

Certificate Origination
Data Entry
DU Upload

Features
Rate Quote
Document Upload *New?*
MI Pipeline
Outstanding Commitment
Fax Certificate
Survey
Change Password

Certificate Maintenance
Search By
Loan Number
State

Call Us Toll Free at 877.764.3764
7:00 am to 7:00 pm CT, M-F

Home Products Release Notes User's Manual LDS Docs FAQ Help Log Off

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Certificate Origination

We offer a choice of methods to originate a new MI order.

Select [Data Entry](#) to input the loan information manually. You will be presented with a blank input form to begin your request. Click the Save Application link to save incomplete orders to your MI Pipeline.

Select [DU Upload](#) to import a DU 3.0 or 3.2 formatted file. A page will be presented in order to browse and locate your loan file. Once located, an Abbreviated Entry screen will display input fields that did not pass validation or are not included in the DU file.

Features

Several features are available to enhance your experience with our Origination application. Select from the following:

- **Rate Quote** - Request a Mortgage Insurance quote without issuing a commitment of insurance.
- **Document Upload** - Upload loan documents related to a Mortgage Insurance underwriting request (not for use with PDQ®/Delegated submissions). Please note that a PMI Certificate / Application No. is required in order to upload documents via the Document Upload link. Please use the Data Entry or DU Upload links to enter the data necessary to create this record if you do not already have one related to this new Mortgage Insurance request.
- **Fax Certificate** - Fax a copy of up to five certificates to a fax location. The Fax Status



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When the *Document Upload* link is selected, the following window is displayed:

This contact info is automatically pulled from your user account record, but can be updated if necessary.

Please enter / select the appropriate info in this section.

For each document to be uploaded, select a **Document Type**. If the file to be uploaded contains multiple document types, then choose the **Miscellaneous** category (e.g., uploading one PDF file that contains a 1003 and a Credit Report). Please note that if an **Appraisal** is being submitted, always select it as a separate document with the appropriate type.

Please denote the upload # (1 of 2, 2 of 2, etc.).

You may also provide a message with any special info or instructions.

The screenshot shows a web form titled "New Upload | Upload Results" with a "Close" button in the top right. The form contains the following sections:

- Contact:** Fields for "test test" and "test@pmigroup.com".
- Phone No.:** Fields for "(800) 123 - 4555".
- Fax No.:** Fields for "(800) 234 - 5678".
- Documents for:** Radio buttons for "New Loan" (selected) and "Existing Loan/Condition(s)".
- Instructions:** A red-bordered box containing text: "Please note that a PMI Certificate No. (Application No.) is required in order to upload documents via the Document Upload link. Please use the Data Entry or DU Upload links to enter the data necessary to create this record if you do not already have one related to this new Mortgage Insurance request."
- Fields:** "PMI Certificate No.", "Lender Loan No.", "Borrower Name" (Last and First), and "PMI Office" (dropdown menu).
- Upload Document(s):** A table with columns "Document Type" and "Document Location". It has five rows, each with a "Select.." dropdown and a "Browse..." button.
- Upload Message:** A text area with "1 of 1" above it.
- Buttons:** A yellow "Upload" button at the bottom.
- Footer:** "Upload Instructions (click to expand/collapse)" and "©2009 PMI Mortgage Insurance Co. All rights reserved."

Select whether the upload docs relate to a new or existing loan.

Browse to locate the file to be uploaded, select the desired file, and select the Open button.

You can upload up to 5 documents with a total size of 20 megabytes per upload session.

Please review the Upload Instructions for further details/system requirements.


Once you have completed the information on this screen, select the **Upload** button



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After the Document Upload process has completed, you will be presented with the following **Upload Results** screen. It will provide you information on whether the Upload was successful or if it failed for any reason. If you want to upload documents for this or another transaction, you would select the **New Upload** tab, which will return you to the main **Document Upload** screen.



PMI Certificate No. **88776097**

Upload Results

File Name	Upload Result
Appraisal Document_test.pdf	Success

Please click **New Upload** tab to upload another document

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5) Modifying an Existing Loan

In order to modify an existing loan, please perform one of the following:

a) Access via **Thank You** screen – After originating a request, you may click one of the MI tabs located at the top of the **Thank You** screen:

The screenshot shows the 'Thank You!' screen for application #88774833. The status is 'Pending'. A red circle highlights the reason: 'Thank you for choosing PMI. This request cannot be decided at this time. Your request is being reviewed by PMI as a Loan Mod of an existing Cert. The Cert # generated for this request is a Reference # to be used when consulting with PMI. If this request qualifies, the existing Cert will be updated. If you have questions, please contact PMI at 1.877.764.3764 for assistance.'

Once selected, you will be prompted to the appropriate section on the **Data Entry** page for that Application Number (e.g., if the Loan Information link is selected, the appropriate section is displayed)

The screenshot shows the 'Loan Information' data entry page for application #88774833. The loan is in 'Committed' status. The loan purpose is 'PMI to PMI Refi to Mod'. The loan amount is \$90,000, the initial note rate is 5.5%, and the loan term is 360 months.

Field	Value
Amortization Type:	Option Payment
Loan Type:	Fixed Rate/Fixed Pmt.
Loan Purpose:	PMI to PMI Refi to Mod
Loan Amount:	\$90000
Initial Note Rate:	5.5 %
Loan Term:	360 mos
Amortization Term:	360 mos
Interest Only Term:	mos Interest Only Term Examples
Subordinate Financing:	\$0
PITI - Subject Property:	\$1010 Description
All Other Monthly Payments:	\$250 Description
Total Debt Ratio:	25.00 % Description
Buydown Percent:	None

Update the appropriate information and submit the update.



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- b) Access via *Certificate Maintenance* option in left frame
 - 1) Select the criteria to identify the request (PMI Certificate Number, Loan Number, etc.), and select *Update*

Certificate Maintenance
Search By
Certificate Numl
88774949
State
Select:
View/Print
Update
Loan Sale

- 2) Once the record is selected, it will transition you to the main **Data Entry** screen

e-PMI Origination
Call Us Toll Free at 877.764.3764
7:00 am to 7:00 pm CT, M-F

Home Products Release Notes User's Manual LOS Docs FAQ Help Log Off

Welcome
test test

App#88774949
Pending

Certificate Origination
Data Entry
DU Upload

Features
Rate Quote
Document Upload
MI Pipeline
Outstanding Commitment Survey
Change Password

Certificate Maintenance
Search By
Loan Number

Property Information Borrower Information Loan Information Mortgage Insurance Information

Mortgage Insurance Application **Continue**

Lender Information
Master Policy Number: 20000-0001-0 test
Contact Name: test test
Telephone Number: (800) 123 - 4555 Ext.
Fax Number - Optional: () -
Broker/Third Party Originator:
Lender Loan Number: 2

Property Information **Top**
Address Line 1: 123 Anywhere Court
Address Line 2:
City: Walnut Creek
State: CA
Zip Code: 94597
Property Type: Single Family Detached
Occupancy Status: Owner-Occupied
Number Of Units: Select

Update the necessary data and select the **Continue** button. Follow the same process as used to **Originate a Request** to submit the update.



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c) Access via *MI Pipeline* option in left frame

1) Once the MI Pipeline page is displayed, select the appropriate transaction to be modified, and select *Update*

The screenshot shows the e-PMI Origination interface. The left navigation menu includes options like 'Rate Quote', 'Document', 'Upload', 'MI Pipeline', 'Outstanding Commitment', 'Fax Certificate', 'Survey', 'Change Password', 'Certificate Maintenance', 'Search By', 'Loan Number', 'State', 'Select: New, Print, Update, Loan End, Extend Term, Terminate, Reinstatement'. The 'Update' option is circled in red. The main content area is titled 'MI Pipeline' and shows a table of certificates. The first row is circled in red, showing details for loan 12345, issue date 06/23/2009, primary borrower Brown, James, and address 987 Wherever Place, Walnut Creek CA 94597. Below the table, there is a 'Select' column with radio buttons. A 'Continue' button is visible in the top right corner of the main content area.

Select	Loan# App#	Issue Date Release Date	Primary Borrower Name	Address
<input checked="" type="radio"/>	12345 91145146	06/23/2009 PDQ@/Delegated	Brown, James	987 Wherever Place Walnut Creek CA 94597
<input type="radio"/>		06/22/2009 Select		ca
<input type="radio"/>		06/19/2009 Select		ca
<input type="radio"/>		05/12/2009 Select		ca

2) This will transition the user to the main Data Entry screen.

The screenshot shows the e-PMI Origination interface for the 'Mortgage Insurance Application' screen. The left navigation menu includes options like 'Welcome', 'test test', 'App#91145146', 'Pending', 'Certificate Origination', 'Data Entry', 'DU Upload', 'Features', 'Rate Quote', 'Document', 'Upload', 'MI Pipeline', 'Outstanding Commitment', 'Survey', 'Change Password', 'Certificate Maintenance', 'Search By', 'Loan Number'. The 'Data Entry' option is circled in red. The main content area is titled 'Mortgage Insurance Application' and shows a form with fields for Lender Information and Property Information. A 'Continue' button is visible in the top right corner of the main content area.

Mortgage Insurance Application Continue

Lender Information

Master Policy Number: 20000-0001-0 test
Contact Name: test test
Telephone Number: (800) 123 - 4555 Ext.
Fax Number - Optional: () -
Broker/Third Party Originator:
Lender Loan Number: 12345

Property Information Top

Address Line 1: 987 Wherever Place
Address Line 2:
City: Walnut Creek
State: CA
Zip Code: 94597
Property Type: Single Family Detached
Occupancy Status: Owner-Occupied
Number Of Units: Select

Update the necessary data and select the **Continue** button. Follow the same process as used to **Originate a Request** to submit the update.