

e-PMI[®] Origination continually works to make the online MI ordering process even faster and more convenient for both PDQSM Delegated and Non-Delegated loans.

We are pleased to announce our latest features and enhancements, some of which are based on ideas and feedback from our customers. Thank you for your valuable input.

What's New

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- | | |
|---|--|
| <p>1 Uploading Documents
(page 2)</p> | <p>We are providing ease of use by pre-populating some information on the Document Upload screen when the user wants to upload document(s) when transitioning from the Data Entry-related Thank You page</p> |
| <p>2 Status
(page 4)</p> | <p>We have enhanced our MI Pipeline window to provide additional information on the status of loans that have been submitted to PMI. The two Status-related fields that have been added are:</p> <ul style="list-style-type: none">■ App Status■ Underwriting Status |
| <p>3 Required Documents
(page 6)</p> | <p>We have added a Documentation Requirements link that accesses PMI's Required Documents page. The link is along the top of the e-PMI screen just under the banner and is available on any page.</p> |
| <p>4 Origination Channel
(page 7)</p> | <p>We have added a new field to capture Origination Channel information through our Data Entry, Abbreviated Data Entry and RateQuote screens. The following values are available to select from:</p> <ul style="list-style-type: none">■ Retail■ Non-Retail |

1



Uploading Documents

To reduce manual data entry for Non-Delegated transactions, we have implemented a new Document Upload page. Please see the screen shots below:

Thank You page

Thank You!

Thank You for submitting your request.

Application Number: 91792362

Status: Pending

Your certificate request Pended because it was a **Non-Delegated** transaction. PMI will review and underwrite your file for mortgage insurance upon receipt of the required loan documents.

Please click on this link to **Upload** document images for your loan file at this time. If you wish to upload document images at a later time, please select the **Document Upload** option in the left menu under **Features**.

To fax documents in for underwriting, please use the pmiPAPERLESS fax coversheet available [here](#) and fax your document(s) to the following PMI Office:

National Underwriting Center pmiPAPERLESS Fax: **888-444-9792**

For assistance in locating the PMI National Underwriting Center please visit us [here](#).

When the Upload link is selected, the Document Upload window will display and the certificate-related information (PMI Certificate No., Lender Loan No., etc.) will be populated automatically from the certificate record:

PMI Close

New Upload | Upload Results

Contact **Phone No.** () -

E-mail **Fax No.** () -

Documents for New Loan Existing Loan/Condition(s)

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.

PMI Certificate No.

Lender Loan No.

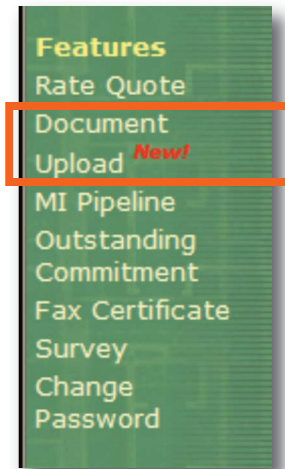
Borrower Name **Last** **First**

PMI Office ▾

Upload Document(s)

Document Type	Document Location	
Select..	<input type="text"/>	<input type="button" value="Browse..."/>
Select..	<input type="text"/>	<input type="button" value="Browse..."/>

Please note that you may continue to upload additional documents via the Document Upload link in the left frame under the Features section, as shown below:



2

Status



We have enhanced our MI Pipeline window to provide additional information on the status of loans that have been submitted to PMI. The two Status-related fields that have been added are:

- **App Status**
- **Underwriting Status**

The **App Status** value represents the current status of the MI request. The values and descriptions related to this field are:

- **Logged** – The request for MI has been received and is awaiting underwriting review.
- **Pending** – The request for MI has been suspended. Additional documentation and/or information is required to clear the pending status in order to issue an MI Decision.
- **Conditionally Committed** – The request for MI has been conditionally approved. Additional documentation and/or information is required to clear the condition(s) and issue a clean approval.
- **Committed** – The request for MI has been approved.
- **Declined** – The request for MI has been declined by an underwriter.
- **Terminated** – The request for MI has been terminated or was withdrawn by the lender.

The **Underwriting Status** represents the MI application’s stage in the underwriting process. Here are some examples that include both the **App Status** and an appropriate **Underwriting Status**:

App Status	Underwriting Status
Logged	File in Registration
Pending	File Documents Not Received
Conditionally Committed	File Underwritten –Awaiting Conditions
Committed	File Underwritten-Approved

Please see the following example of the MI Pipeline page with the new App Status and Underwriting Status fields:

MI Pipeline

MI Pipeline

My Pipeline Company Pipeline Export Pipeline

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Select	Loan# <small>App#</small> App Status	Issue Date Submission Type	Underwriting Status	Primary Borrower Name	Address
<input type="radio"/>	PMI Test 91792711 Pending	10/21/2010 PDQ: Delegated		Test, PMI	123 Any Street Milwaukee WI 53211
<input type="radio"/>	91792524 Conditionally Committed	10/21/2010 Non-Delegated: Standard Application	File Underwritten- Awaiting Conditions	test, test	dfajalkj San Francisco CA 94111
<input type="radio"/>	91792532 Declined	10/21/2010 Non-Delegated: Standard Application	File Underwritten- Declined	test, test	adf San Francisco CA 94111

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This view displays all of the transactions you have worked on in the last 90 days.

Indicate which loan you want to access by using the radio button. Make your selection by clicking an option under the Certificate Maintenance section of the left menu.

Click the heading of any column to sort by that column. Initially, the list is sorted by Issue Date.

The MI Pipeline provides the ability for a user to see their work at a glance and to provide an easy way to select a particular MI certificate (via the applicable radio button) and perform some maintenance on that certificate. The options that can be performed via e-PMI Origination include the following (seen in the left frame under the Certificate Maintenance heading):

- **View/Print** – This link allows the user to see the MI document (Pend Letter, Conditional Commitment, etc.) available for that loan, as applicable.
- **Update** – This link may allow the user to update the existing MI certificate data.
- **Loan Sale** – This link may allow the user to perform a Loan Sale and/or Servicing Transfer on the MI Certificate.
- **Terminate** – This link may allow the user to terminate the MI application.

3



Required Documents

We have added a Documentation Requirements link that accesses PMI's Required Documents page. The link is along the top of the e-PMI screen just under the banner and is available on any page.



When the Documentation Requirements link is selected, the following page will be displayed in a separate browser window:

Required Documents

To help make your underwriting experience with our NUC more efficient, we have provided the following information around the documentation required for our Non-Delegated submission types.

Document Requirements	Full Doc	Pre Qual
MI Application*	x	x
1008	x	x
1003	x	x
Credit Report	x	x
Appraisal Report	x	
Verification of Employment	x	x
Verification of Income	x	x
Verification of Cash Reserves	x	x
Optional (based on transaction):		
Sales Contract**	x	

NEW Guidelines Update
[PDF]

RELATED LINKS

- » [Income Calculation Worksheet.](#)
- » [Self-Employed Income Calculation Worksheet.](#)

Underwriting Errors

- » [View "Do You Make the Top 10?"](#)

Appraisals

- » [Top 10 Appraisal-Related Issues.](#)

4



Origination Channel

We have added a new field to capture **Origination Channel** information through our Data Entry, DU Upload and RateQuote screens. The following values are available to select from:

- Retail
- Non-Retail

Mortgage Insurance Application **Continue**

Lender Information

Master Policy Number: 20000-0001-0 Test MPN

Contact Name: RQ Testing

Telephone Number: (925) 658 - 6202 Ext.

Fax Number - Optional: (925) 658 - 6932

Origination Channel: Select [Description](#)

Broker/Third Party Originator: Select

Lender Loan Number: Retail
Non-Retail
Origination Scenario 6

In the Data Entry and DU Upload screens, if the Non-Retail value is selected, the user will be required to enter the name of the company that originated the loan in the **Broker/Third Party Originator** field.

We have also included the following text from our Help section. It will display in another window when a user selects the Description link (displayed above) next to the **Origination Channel** drop-down field.

Origination Channel

Select the Origination Channel from the drop-down list. Options are:

Retail - The entity that originates, funds, and closes the loan is the same.

Non-Retail - The entity that originates the loan is different from the entity that funds and closes the loan.

The default is 'Select'

Required

Known Issues

1. Microsoft Internet Explorer® v5.5, Service Pack 1

In most situations, we found while Updating an Existing Certificate, data entry changes are not retained if the “tabs” are clicked to navigate within the MI application.

Resolution

Use the Up/Down scroll bar to navigate from section to section to ensure data changes are maintained, or upgrade to Microsoft Internet Explorer version 6, Service Pack 1, available free of charge at:

<http://www.microsoft.com/windows/ie/>

2. Microsoft Windows® XP with Internet Explorer v6.0, Service Pack 2

The printer-friendly icon feature does not work if you are using Windows XP with Internet Explorer version 6, Service Pack 2.

Resolution

Turn off the popup blocking feature in your browser. Consult your browser documentation for more information about managing popup blockers.

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