

Purpose

This Mortgage Insurance Quote Guide will give you the information necessary to order mortgage insurance for conventional loans requiring mortgage insurance.

Nations Direct Mortgage does not own the information provided by the mortgage insurance companies within this guide and all information is subject to change. If you have any questions throughout the process of your loan, please contact your Account Executive or Account Manager.

Approved Mortgage Companies

Nations Direct Mortgage accepts mortgage insurance from the following companies:

- [Arch MI](#) – *BPMI only*
- [Enact MI](#) – *NOO with LTV over 80%*
- [Essent MI](#)
- MGIC
- [National Mortgage Insurance](#)

Mortgage Insurance Coverage Requirements

LTV	Fannie Mae/Freddie Mac		Home Ready/Home Possible	
	Fixed Rate with Term > 20 yrs	Fixed Rate with Term ≤ 20 yrs	Fixed Rate with Term > 20 yrs	Fixed Rate with Term ≤ 20 yrs
95.01% - 97%	35%	35%	25%	25%
90.01% - 95%	30%	25%		25%
85.01% - 90%	25%	12%		12%
80.01% - 85%	12%	6%	12%	6%

Arch Mortgage Insurance Company

Arch Mortgage Insurance Company is approved for use on Borrower Paid Monthly Mortgage Insurance only.

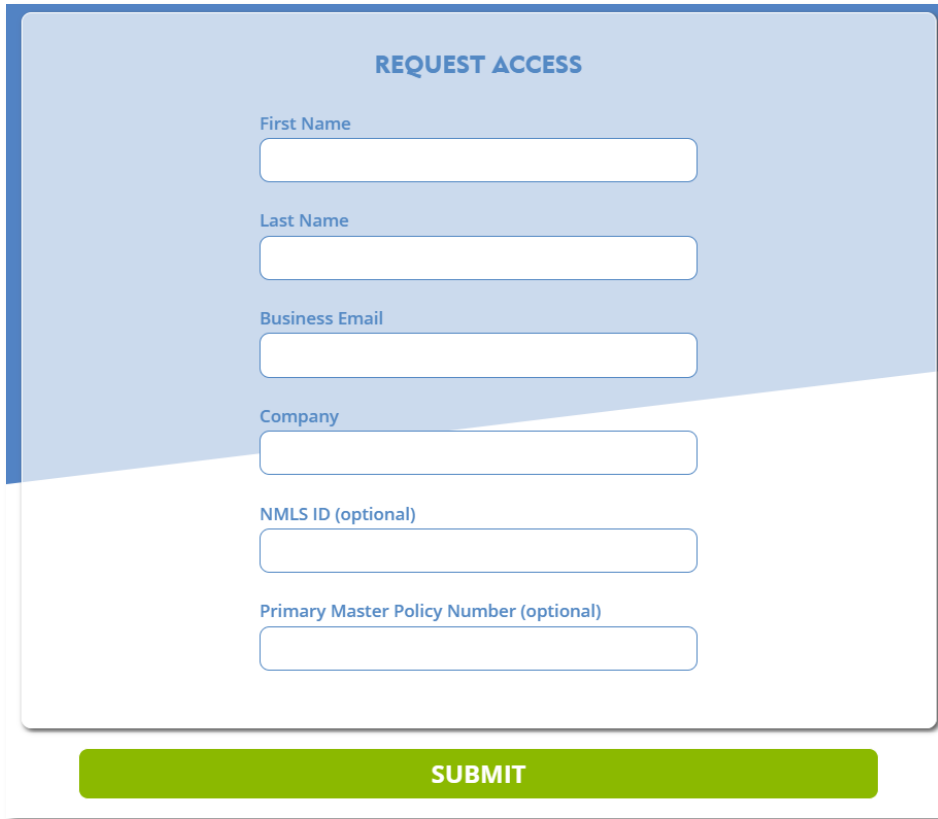
Register for Account

1. [CLICK HERE](#) to Request Access. If you already have access proceed to [Get a Quote](#)



[REQUEST ACCESS](#)

2. Complete all the applicable information and click Submit



REQUEST ACCESS

First Name

Last Name

Business Email

Company

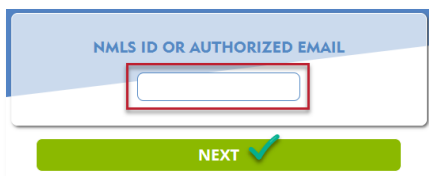
NMLS ID (optional)

Primary Master Policy Number (optional)

SUBMIT

Get a Quote

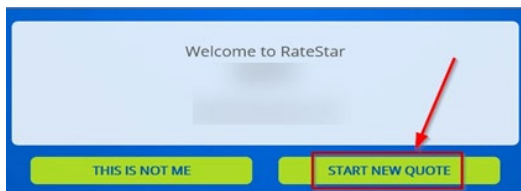
1. [CLICK HERE](#) to Get a Quote
2. Enter your NMLS ID or Email Address and click Next



NMLS ID OR AUTHORIZED EMAIL

NEXT ✓

3. Click on Start New Quote



Welcome to RateStar

THIS IS NOT ME **START NEW QUOTE**

- Enter Nations Direct Mortgage Master Policy Number for most accurate rates (23255-0001-0) and click Select

Master Policy Use your Master Policy Number for the most accurate rates.
Arch MI (AMIC): 23255-0001-0 Nations Direct Mortgage, LLC **SELECT**

- Complete All Required Fields

Loan

Property ZIP Code **CA**

Property Type **DETACHED** ATTACHED CONDO MORE...

Base Loan Amount **\$200000**

LTV **85** %

Loan Purpose **PURCHASE** RATE / TERM REFI MORE...

Loan Type **FIXED** ARM

Temporary Interest Buydown **NONE** 1-0% 2-1% 3-2-1%

Loan Term **30 YEAR** 15 YEAR MORE...

AUS Decision **APPROVE / ELIGIBLE** NONE MORE...

- Update Origination Channel to 'Wholesale'

Origination Channel
Wholesale

- Click on 'Get Rates'

GET RATES

- Select View PDF and the MI Quote will appear

BORROWER PAID
EZ MONTHLY

EMAIL QUOTE
VIEW PDF

BORROWER PAID
EZ MONTHLY
CONSTANT | NON-REFUNDABLE | RATESTAR

\$38.33 Monthly

Initial Rate: **0.23%**

1st Renewal Rate
0.23%

2nd Renewal Rate
0.20%

Enact Mortgage Insurance

Enact Mortgage Insurance is the only company we allow for non-owner-occupied properties with LTV's over 80%

Register for Account

1. [CLICK HERE](#) for Rate Express Website and click Get Access to Register for an account, if you already have an account enter your email address and proceed to [Get a Quote](#)

2. Enter your information with Nations Direct Mortgage Org ID 9TFR and click Submit

3. Click OK that you are authorized to use this ORG ID

Get a Quote

1. [CLICK HERE](#) for Rate Express Website. You can upload data from DU file or complete the information manually
 - a. Select Yes for Broker or Third-Party Originator

Rate Express.

* Required

Your Information **Loan Information** MI Information

 Lender Loan #
 Borrower Name

Loan Details

Loan Amount * Property Type *
Required

LTV * Loan Term *

ZIP * State Loan Type *

Loan Purpose * AUS Results *

Occupancy * **Broker or Third Party Origination? *** Yes No

- b. Click Continue

Borrower Details

DTI (Excluding MI Premium) * ?

Total Borrower Income ?

Representative Credit Score * ?

Non Traditional Credit

Number of Borrowers * 1 2+ ?

Borrower *

Self-Employed Yes No ?

First-Time Homebuyer Yes No ?

Prior Foreclosure Yes No ?

Prior Bankruptcy Yes No ?

Additional Borrower(s)

Self-Employed Yes No ?

First-Time Homebuyer Yes No ?

Prior Foreclosure Yes No ?

Prior Bankruptcy Yes No ?

2. Enter the MI Details and click Get a Quote, then the Quote will appear

MI Details

Premium Payment Plan * Select up to four products below
You currently have one product selected Zero Monthly Single Split Level Annual

Borrower Paid

Zero Monthly Single Split Level Annual

Lender Paid

Zero Monthly Single Split Level Annual

Coverage * ?

Renewal * ?

Refundable ? Upfront Financed MI ?

Additional Information

Affordable Housing Program * ?

Construction to Perm Yes No

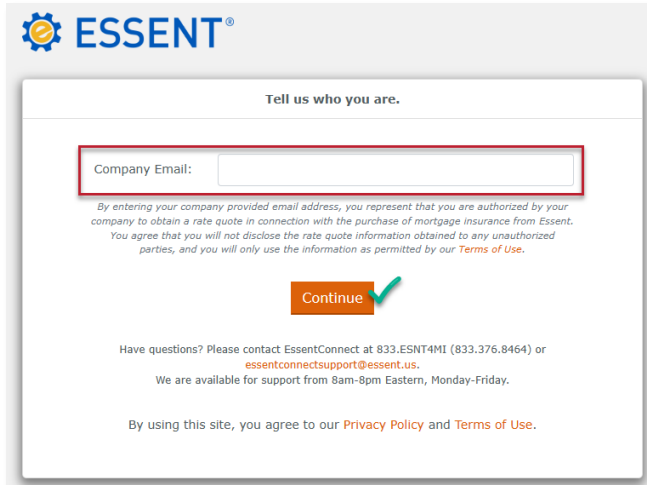
Is this a Housing Finance Agency (HFA)/Bond loan? Yes No

Relocation Yes No ?

Essent Mortgage Insurance

Register for Account

1. [CLICK HERE](#) to Register for an Account or if you already have an account, proceed to [Get a Quote](#)



ESSENT[®]

Tell us who you are.

Company Email:

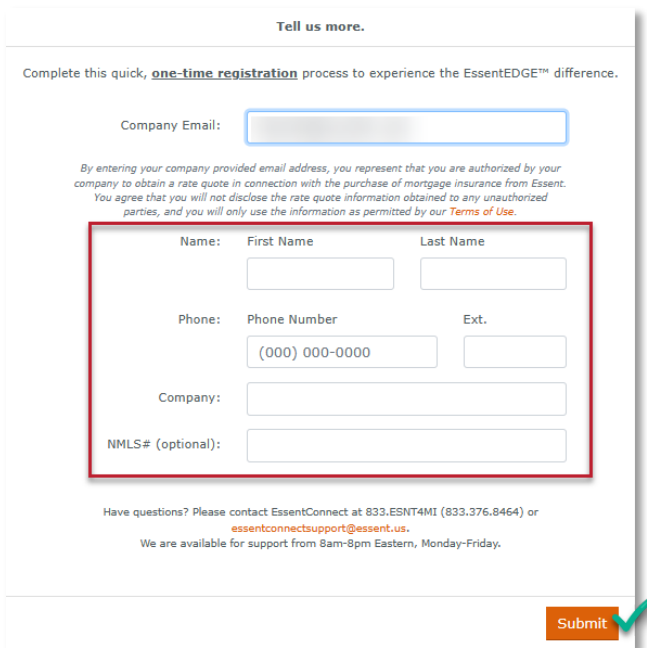
By entering your company provided email address, you represent that you are authorized by your company to obtain a rate quote in connection with the purchase of mortgage insurance from Essent. You agree that you will not disclose the rate quote information obtained to any unauthorized parties, and you will only use the information as permitted by our [Terms of Use](#).

Continue ✓

Have questions? Please contact EssentConnect at 833.ESNT4MI (833.376.8464) or essentconnectsupport@essent.us.
We are available for support from 8am-8pm Eastern, Monday-Friday.

By using this site, you agree to our [Privacy Policy](#) and [Terms of Use](#).

2. Complete your information and click Submit, you will receive an email to complete registration and launch Rate Finder



Tell us more.

Complete this quick, **one-time registration** process to experience the EssentEDGE™ difference.

Company Email:

By entering your company provided email address, you represent that you are authorized by your company to obtain a rate quote in connection with the purchase of mortgage insurance from Essent. You agree that you will not disclose the rate quote information obtained to any unauthorized parties, and you will only use the information as permitted by our [Terms of Use](#).

Name: First Name Last Name

Phone: Phone Number Ext.

Company:

NMLS# (optional):

Have questions? Please contact EssentConnect at 833.ESNT4MI (833.376.8464) or essentconnectsupport@essent.us.
We are available for support from 8am-8pm Eastern, Monday-Friday.

Submit ✓

Get a Quote

1. [CLICK HERE](#) to access Rate Finder
 - a. If you have an account, it is recommended you login to save the information from the quote you will be obtaining to your account
 - b. If you already have a quote, you can enter the Quote ID and click Retrieve. This will allow you to update loan data and not have to start over
 - c. If you are starting fresh, upload the FNMA 3.4 file

2. When importing the 3.4 file, complete any information that does not transfer over
 - a. Enter the DTI (excluding the MI Premium)
 - b. Select the Origination Channel Type that is applicable (Broker or Correspondent)

3. Complete any subject property information that does not flow over
 - a. Enter the LTV/CLTV in XXX.XX format

Subject Property

<p>Zip Code</p> <input style="width: 100%;" type="text"/>	<p>LTV</p> <input style="width: 95%; border-bottom: 1px solid #ccc;" type="text"/> %	
<p>State</p> <p>* Please Select One * ▼</p>	<p>CLTV</p> <input style="width: 95%; border-bottom: 1px solid #ccc;" type="text"/> %	
<p>City</p> <input style="width: 100%;" type="text"/>	<p>Please enter LTV and CLTV in XXX.XX format.</p>	
<p>County</p> <p>* Please Select One * ▼</p>		
<p>Occupancy</p> <p>Primary Residence ▼</p>		
<p>Property Type</p> <p>Single Family ▼</p>		
<p>MH Advantage/CHOICEHome Property</p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>		

4. Complete any borrower information that does not flow over
 - a. Enter Borrower Credit Score

Borrower Information

Please provide the requested information for each borrower (up to 5 borrowers).

Primary Borrower

First Name	Middle Initial	Last Name	Suffix	Social Security Number
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	▼	<input style="width: 95%;" type="text"/>

Credit Score? ?	Credit Score	Monthly Income	Self-Employed?	Prior Bankruptcy? ?
<input checked="" type="radio"/> Yes <input type="radio"/> No	<input style="width: 95%; border-bottom: 1px solid #ccc;" type="text"/>	\$ <input style="width: 95%;" type="text"/>	<input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="radio"/> Yes <input checked="" type="radio"/> No

5. Complete MI information, click on Get Quote and the MI Quote will appear

MI Information

Coverage Percent ?

* Please Select One * ▼

Deferred Monthly Premium is paid monthly and no premium is due at closing.

Premium Payment Plan ?	Premium Payment Type	Refundable	Renewal Type	Note Rate
1 Deferred Monthly ▼	Borrower Paid ▼	No ▼	Level/Constant ▼	<input style="width: 95%; border-bottom: 1px solid #ccc;" type="text"/> %

+ Compare Multiple Products

Clear Form
Get Quote

National Mortgage Insurance

Register for Account

1. [CLICK HERE](#) to access National MI Rate GPS. If you already have an account, go to [Get a Quote](#).
2. Enter your Company Email Address and click Next

Welcome to National MI Rate GPS

Please provide your email in order to create a new profile or retrieve your existing profile. Your profile allows you to generate the most accurate mortgage insurance quotes.

Company Email

Email Address

By entering your company assigned email address here, you represent that you are authorized to act on your organization's behalf to obtain a specific quote. You agree that you will only utilize the rate quote information provided herein for lawful purposes and will not share it with any unauthorized third parties.

Next ✓

3. Confirm the information that populates is accurate and click Next

Profile Setup

First Name

Last Name

Loan Originator NMLS ID

Email

Master Policy #

Company

Next ✓

4. Review and confirm your profile information, click Confirm

Profile Confirmation

That was easy. Please review and confirm your profile information.

Edit

Confirm ✓

5. You will receive a pop-up letting you know an email has been sent, please keep in mind that the email may go to junk. If you do not receive the email, click on Resend Link.

✓ Verification link emailed to tbartek@myndm.com.


Verify Your Email

If you are having trouble finding the email, don't forget to check your spam folder. It may take up to 5 minutes for the email to reach your inbox.
For questions, please call us at 855.317.4664 or email solutioncenter@nationalmi.com.

[Resend Link](#)

6. Once you receive the email, click on the link to verify your email address

National MI Rate GPS Registration - Request for e...

 National MI Rate GPS <rate...
To [redacted] 9:21 AM

Dear [redacted]

Thank you for registering with National MI Rate GPS.

Please verify your email address by clicking the link provided below.

<https://rate-gps.nationalmi.com/user/#token=59546b794f5752694d324d744e6d56684>

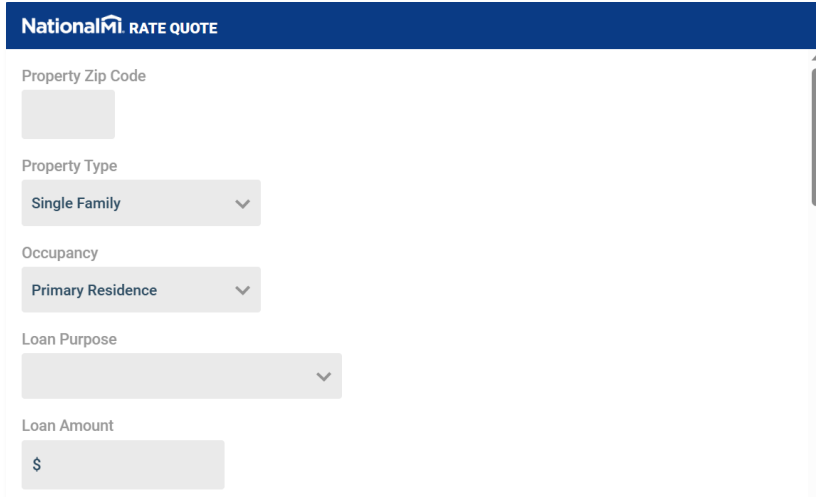
Please disregard this email if you received or requested it in error.

For questions, please contact National MI's Solution Center at 855.317.4664 or via email at solutioncenter@nationalmi.com.

Thank you for choosing National MI for your mortgage insurance needs.

Get a Quote

1. [CLICK HERE](#) to access National MI Rate GPS. Complete the loan criteria for the loan then click Submit and the quote will appear.



National MI RATE QUOTE

Property Zip Code

Property Type
Single Family

Occupancy
Primary Residence

Loan Purpose

Loan Amount
\$

- a. Choose Yes for Wholesale Loan

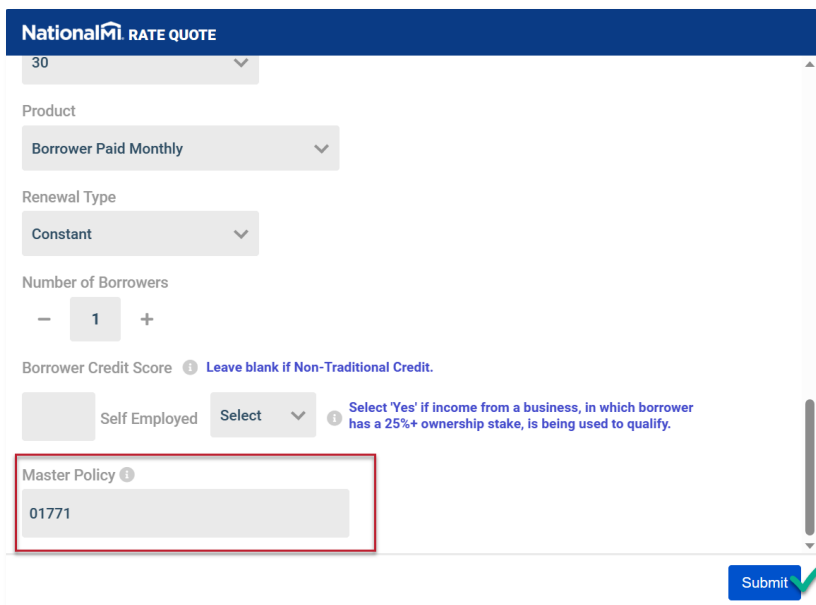


National MI RATE QUOTE

Wholesale Loan?
 No
 Yes

Coverage
30

- b. Enter Master Policy Number 01771, click Submit and the quote will appear



National MI RATE QUOTE

30

Product
Borrower Paid Monthly

Renewal Type
Constant

Number of Borrowers
- 1 +

Borrower Credit Score Leave blank if Non-Traditional Credit.
 Self Employed Select Select 'Yes' if income from a business, in which borrower has a 25%+ ownership stake, is being used to qualify.

Master Policy 01771

Submit