

Radian is integrated with Mortgage Cadence Enterprise Lending Center to provide fast and easy MI rate quotes. Below is a step-by-step guide to ordering Radian mortgage insurance rate quotes.

1

Requesting a Rate Quote

Select **Order Services** from the **Actions** menu.



2

Service Type

Select **Mortgage Insurance** as the **Service Type**.

Select **Radian – Rate Quote** from the **Service** field.

Click the **Submit Request** button to open the MI Application form.

Provider	Date Submitted	Status	Last Status Update	Reference Num
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Refresh Requests Reload Loan
 Auto Refresh Last Refresh: 10:05:48
Close

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Default Options

The following fields will default to the most popular options:

- Premium Plan
- Premium Payment Type
- Renewal Calculation Type

You may modify any of the data including defaulted fields.

Additional Information
Enter and/or validate all fields below. Click 'Continue' to submit request.

Rate Quote Request Screen
Radian's ELC User Guide

MI Data

Quote Number		Renewal Calculation Type	Level	Loan Documentation Type	Full Documentation
Premium Plan	Deferred Monthly	Special Pricing Type		LPA Credit Risk Classification Type	
Split Premium Upfront Rate		Special Program Type		Freddie Mac Purchase Eligibility Type	
Premium Payment Type	BorrowerPaid	% Coverage *	25	<input type="checkbox"/> Premium Refundable? <input type="checkbox"/> Community Lending/Affordable Housing <input type="checkbox"/> Employee Loan <input type="checkbox"/> MI Premium Financed <input type="checkbox"/> Is Relocation Loan <input type="checkbox"/> State Housing Agency	

Additional Data

Loan Number	3000030952	Loan Level Credit Score	700	LTV	90.000%	CLTV	90.000%
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Continue Cancel

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Additional Information

Complete any remaining MI related information.

The link on the % **Coverage** field provides help for selecting MI coverage. Coverage will default to the industry standard based on the loan characteristics.

Click **Continue** to submit your rate quote request.

Additional Information
Enter and/or validate all fields below. Click 'Continue' to submit request.

Rate Quote Request Screen
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MI Data

Quote Number		Renewal Calculation Type	Level	Loan Documentation Type	Full Documentation
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Additional Data

Loan Number	3000030952	Loan Level Credit Score	700	LTV	90.000%	CLTV	90.000%
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Continue Cancel

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Order Services

Quotes will initially indicate a Status of **Submitted** and will refresh with an updated response.

- Successful quotes will display a Status of **Eligible**.
- The **Reload Loan** button will import the quote to your file.

Order Services

Services

Service Type: Mortgage Insurance

Service: Radian - Rate Quote

Submit Request Resubmit Request

Requests for Radian - Rate Quote

Provider	Date Submitted	Status	Last Status Update	Reference Number
Radian - Rate Quote - Mortgage Insurance	10/5/2018 9:07:11 AM	Eligible	10/5/2018 9:07:47 AM	
Radian_RateQuote_Response_10-05-2018T09-07-25-44.pdf	77	PDF		
Radian_RateQuote_Response_10-05-2018T09-07-25-38.xml	76	XML		
Radian_RateQuote_Request_10-05-2018T09-07-14-34.xml	76	XML		
Submission Results	1	Other		

TIP: Check the Auto Refresh box to ensure updates occur automatically.

Refresh Requests Reload Loan

Auto Refresh Last Refresh: 10:08:20

Close

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MI Quote Details

View the details of your MI quote in multiple formats:

- A PDF will be stored and display the rate quote results and the underlying data.
- The **Submission Results** page will provide quote details.

Order Services

Services

Service Type:

Service:

Requests for Radian - Rate Quote

Provider	Date Submitted	Status	Last Status Update	Reference Num
Radian - Rate Quote - Mortgage Insurance	10/5/2018 9:07:11 AM	Eligible	10/5/2018 9:07:47 AM	
Radian_RateQuote_Response_10-05-2018T09-07-25-44.pdf	77	PDF		
Radian_RateQuote_Response_10-05-2018T09-07-25-38.xml	76	XML		
Radian_RateQuote_Request_10-05-2018T09-07-14-34.xml	76	XML		
Submission Results	1	Other		

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Submission Results

The **Submission Results** provides details about your rate quote.

Taxes for Kentucky and West Virginia will be included in all MI rates. Tax details are displayed in the MI Wizard.

The **Description** area will include explanations for any unsuccessful quotes.

Order Status

MI Application Type	<input type="text" value="RateQuote"/>	Loan Number	<input type="text" value="3000030952"/>
Quote Number	<input type="text" value="B070B2F"/>	Status	<input type="text" value="ELIGIBLE"/>
Coverage %	<input type="text" value="12.00"/>	Premium Payment Type	<input type="text" value="BorrowerPaid"/>

Premium Details

Renewal Sequence	Rate %*	Duration Months
1st Renewal	<input type="text" value="0.39"/>	<input type="text" value="120"/>
2nd Renewal	<input type="text" value="0.2"/>	<input type="text" value="240"/>

Condition	Name	Description
ELIGIBLE	COMPLETE	Thank you for choosing Radian

Summary

This initial premium rate quote ("Quote") is only an estimate and does not constitute an application for or offer of insurance. Radian will honor this Quote for 90 days based on the data you provided. This Quote is for Full Documentation loans only. If you did not provide an Automated Underwriting System (AUS) response, this quote is based on an assumed AUS Approve/Eligible response. If you did not provide a credit score, this Quote is based on non-traditional credit sources. Actual rates may vary if any changes to the data are made. Additional taxes, assessments, or fees may be required. By using this rate calculator, you agree that Radian is not responsible for, and shall have no liability with respect to, any discrepancy between this Quote and the actual premium rate quote charged after final review of an application. If you requested a Lender Paid Mortgage Insurance (LPMI) comparison through your loan origination system (LOS) or pricing engine, the Five Year Cost Comparison was calculated adding the following percentages to the loan interest rate: .625% (97% - 95.01% LTV), .50% (95% - 90.01% LTV), .375% (90% - 85.01% LTV) or .25% (<=85% LTV). Housing costs used in the payment comparison are based on the estimated added interest rate for LPMI stated above. Please consult your rate sheet for actual interest rates.

Support:

Contact Radian at ClientConnectivitySupportInbox@radian.com for assistance with requesting a Rate Quote or placing a MI Order.

customer@radian.com
877.723.4261

