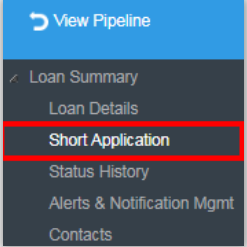
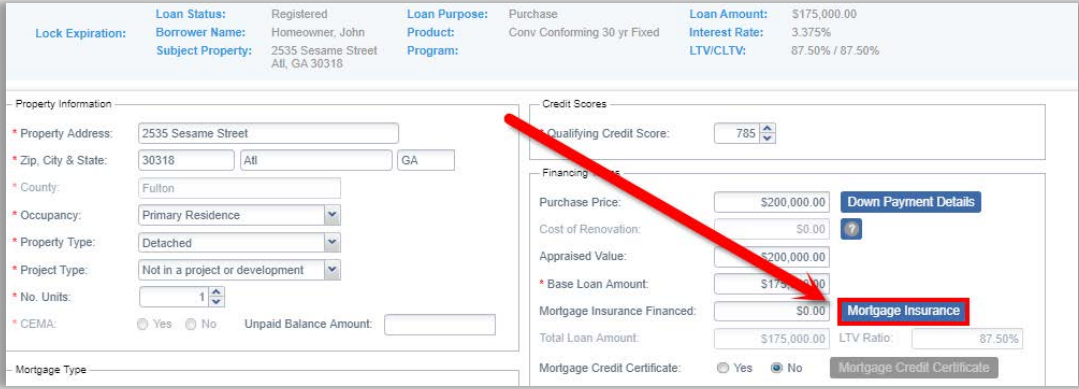
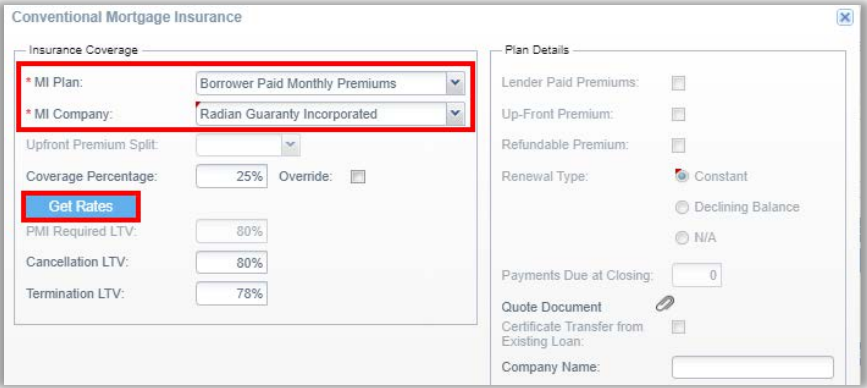


MI Quotes

Mortgage Insurance quotes can be obtained via PATH. Choose a quote from one of Homebridge's mortgage insurance partners.

- Loan must be Registered to request an MI Quote via PATH.
- After the loan is Submitted to Set Up, the MI Quote Tool will be unavailable to the Broker.

Step	Action
1	<p>Go to the Short Application.</p> 
2	<p>Click the Mortgage Insurance button.</p> 
3	<p>On the Conventional Mortgage Insurance pop up:</p> <ul style="list-style-type: none"> • Select the MI Plan. • Select the MI Company. • Click Get Rates. 

Step	Action
------	--------

4

- The Mortgage Insurance information will display.
- Click **Ok**.
- Repeat steps 2-4 to select a different MI Plan or MI Company.

Conventional Mortgage Insurance

Insurance Coverage

* MI Plan:

* MI Company:

Upfront Premium Split:

Coverage Percentage: Override:

PMI Required LTV:

Cancellation LTV:

Termination LTV:

Plan Details

Lender Paid Premiums:

Up-Front Premium:

Refundable Premium:

Renewal Type: Constant
 Declining Balance
 N/A

Payments Due at Closing:

Quote Document ←

Certificate Transfer from Existing Loan:

Company Name:

Plan Premiums

Override Premium Rate(s):

Up-Front Premium Rate: Payment Amount: Assessment/Tax Rate:

Up-Front Premium Financed: Up-Front Premium Financed: Amount Paid In Cash:

Monthly/Annual Premiums			
PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
0.2100000%	1	120	\$30.63
0.2000000%	121	358	\$29.17



Helpful Tip: Click the Quote Document to view or save a copy of the MI quote.

5

Click **Save** on the Short Application.

Property Information

* Property Address:

* Zip, City & State:

* County:

* Occupancy:

* Property Type:

* Project Type:

* No. Units:

* CEMA: Yes No Unpaid Balance Amount:

Credit Scores

* Qualifying Credit Score:

Financing Terms

Purchase Price:

Cost of Renovation:

Appraised Value:

* Base Loan Amount:

Mortgage Insurance Financed:

Total Loan Amount: LTV Ratio:

Mortgage Credit Certificate: Yes No

Other Financing

Concurrent Liens: Max Credit:

Remaining Open-End Liens:

Remaining HELOC Balance: Max Credit:

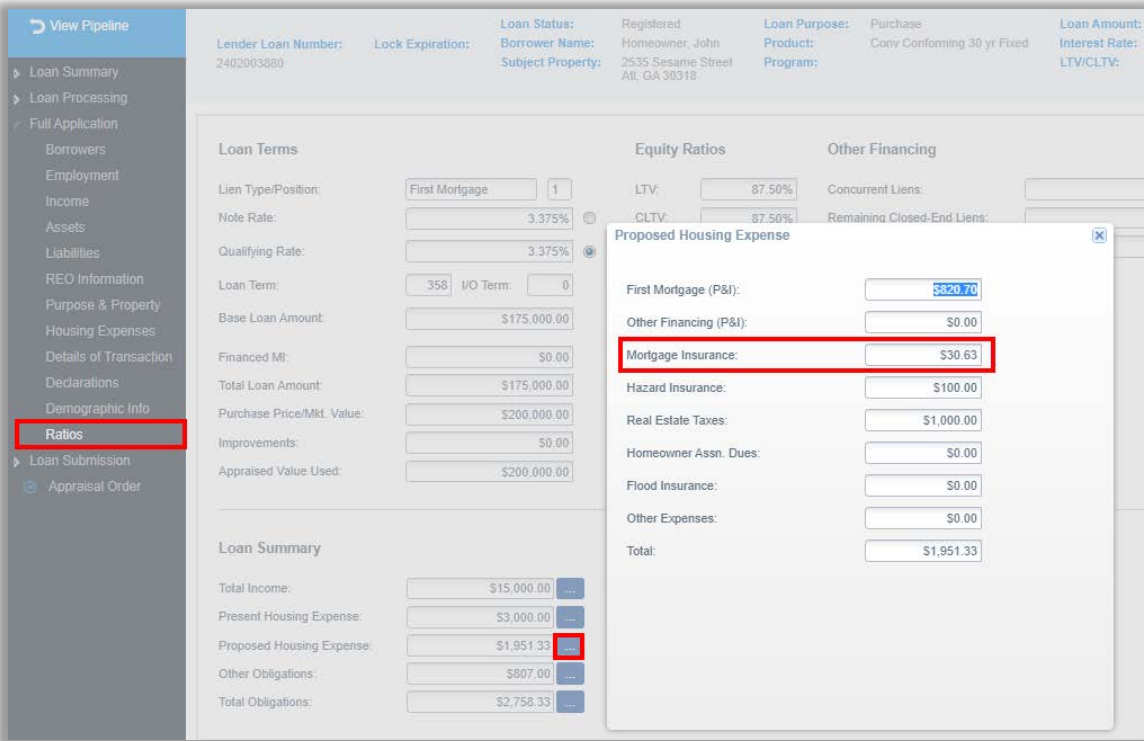
Combined LTV Ratio: HCLTV:

Loan Interest Rate

Interest Rate:

Qualifying Rate:

ARM Margin:

Step	Action																																
6	<p>MI will be included in Loan Ratios.</p>  <p>The screenshot displays a loan application interface. On the left is a navigation menu with 'Ratios' highlighted. The main area shows loan details and a 'Proposed Housing Expense' dialog box. The dialog box lists the following items:</p> <table border="1"> <thead> <tr> <th>Expense Category</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>First Mortgage (P&I)</td> <td>\$520.70</td> </tr> <tr> <td>Other Financing (P&I)</td> <td>\$0.00</td> </tr> <tr> <td>Mortgage Insurance</td> <td>\$30.63</td> </tr> <tr> <td>Hazard Insurance</td> <td>\$100.00</td> </tr> <tr> <td>Real Estate Taxes</td> <td>\$1,000.00</td> </tr> <tr> <td>Homeowner Assn. Dues</td> <td>\$0.00</td> </tr> <tr> <td>Flood Insurance</td> <td>\$0.00</td> </tr> <tr> <td>Other Expenses</td> <td>\$0.00</td> </tr> <tr> <td>Total</td> <td>\$1,951.33</td> </tr> </tbody> </table> <p>In the background, the 'Loan Summary' section shows:</p> <table border="1"> <thead> <tr> <th>Category</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Total Income</td> <td>\$15,000.00</td> </tr> <tr> <td>Present Housing Expense</td> <td>\$3,000.00</td> </tr> <tr> <td>Proposed Housing Expense</td> <td>\$1,951.33</td> </tr> <tr> <td>Other Obligations</td> <td>\$807.00</td> </tr> <tr> <td>Total Obligations</td> <td>\$2,758.33</td> </tr> </tbody> </table>	Expense Category	Amount	First Mortgage (P&I)	\$520.70	Other Financing (P&I)	\$0.00	Mortgage Insurance	\$30.63	Hazard Insurance	\$100.00	Real Estate Taxes	\$1,000.00	Homeowner Assn. Dues	\$0.00	Flood Insurance	\$0.00	Other Expenses	\$0.00	Total	\$1,951.33	Category	Amount	Total Income	\$15,000.00	Present Housing Expense	\$3,000.00	Proposed Housing Expense	\$1,951.33	Other Obligations	\$807.00	Total Obligations	\$2,758.33
Expense Category	Amount																																
First Mortgage (P&I)	\$520.70																																
Other Financing (P&I)	\$0.00																																
Mortgage Insurance	\$30.63																																
Hazard Insurance	\$100.00																																
Real Estate Taxes	\$1,000.00																																
Homeowner Assn. Dues	\$0.00																																
Flood Insurance	\$0.00																																
Other Expenses	\$0.00																																
Total	\$1,951.33																																
Category	Amount																																
Total Income	\$15,000.00																																
Present Housing Expense	\$3,000.00																																
Proposed Housing Expense	\$1,951.33																																
Other Obligations	\$807.00																																
Total Obligations	\$2,758.33																																