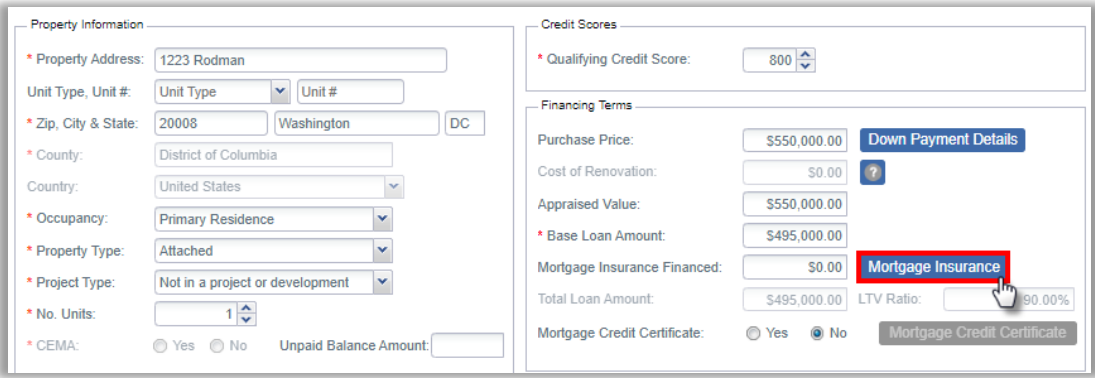
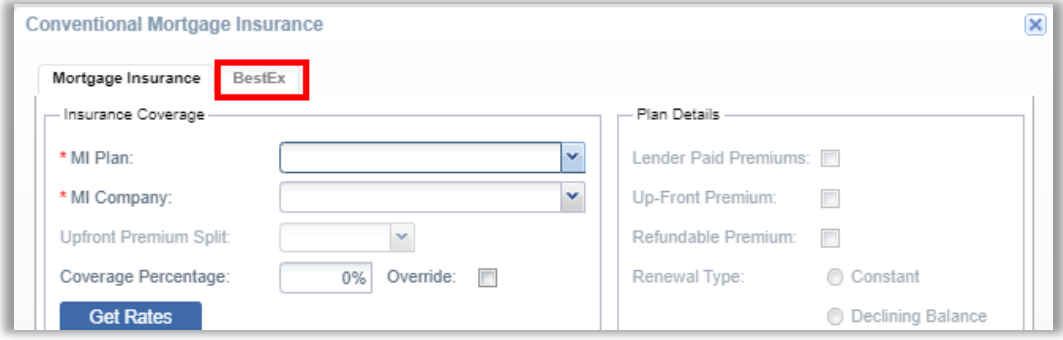
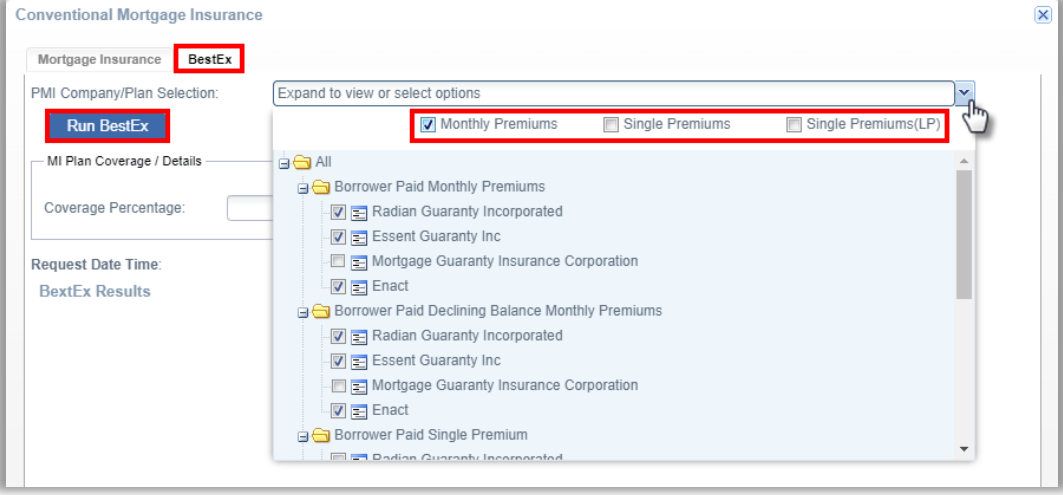


BestEx MI Comparison Tool

Follow the instructions below to run a comparative analysis for approved MI companies for the most competitive rate through the BestEx tool in P.A.T.H.

Step	Action
1	<ul style="list-style-type: none"> Go to the Loan Summary→Short Application screen. Click the Mortgage Insurance button. 
2	<p>Click the BestEx tab.</p> 
3	<ul style="list-style-type: none"> Click the to open the PMI Company/Plan Selection dropdown list. Select the PMI Plan [Monthly Premiums, Single Premiums, or Single Premium (LP)]. <ul style="list-style-type: none"> – When selecting a PMI Plan, all PMI companies are automatically selected – MGIC must be deselected as Homebridge Wholesale does not utilize MGIC as an MI provider Click the Run BestEx button. 

IMPORTANT: Homebridge Wholesale does not utilize MGIC as an MI provider. As such MGIC must be deselected for the comparative analysis.

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

4

- **BestEx Results** will display.
- Place a checkmark to select the desired **PMI Company**.
- Click the **Update MI Plan** button.

Conventional Mortgage Insurance

Mortgage Insurance BestEx

PMI Company/Plan Selection: Expand to view or select options

Run BestEx

MI Plan Coverage / Details

Coverage Percentage: 25% PMI Required LTV: 80% Cancellation LTV: 80% Termination LTV: 78%

Request Date Time: 01-19-2023 10:57:51 Response Date Time: 01-19-2023 10:58:04

BestEx Results

Borrower Paid Monthly Premiums Borrower Paid Declining Balance Monthly Premiums

MONTHLY FACTORS

PMI COMPANY	ANNUAL PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
<input checked="" type="checkbox"/> radian	0.28000000%	1	120	\$115.50
<input type="checkbox"/> Enact	0.28000000%	1	120	\$115.50
<input type="checkbox"/> Enact	0.20000000%	121	360	\$82.50
<input type="checkbox"/> ESSENT	0.28000000%	1	120	\$115.50
<input type="checkbox"/> ESSENT	0.20000000%	121	360	\$82.50

Update MI Plan Cancel

5

- The selected **PMI Plan/Company** information will automatically populate on the Mortgage Insurance tab.
- Click **Ok** to save.

Conventional Mortgage Insurance

Mortgage Insurance BestEx

Insurance Coverage

* MI Plan: Borrower Paid Monthly Premiums

* MI Company: Radian Guaranty Incorporated

Upfront Premium Split: [dropdown]

Coverage Percentage: 25% Override:

Get Rates

PMI Required LTV: 80%

Cancellation LTV: 80%

Termination LTV: 78%

Plan Details

Lender Paid Premiums:

Up-Front Premium:

Refundable Premium:

Renewal Type: Constant Declining Balance N/A

Payments Due at Closing: 0

Quote Document

Certificate Transfer from Existing Loan:

Company Name: [text box]

Plan Premiums

Override Premium Rate(s):

Up-Front Premium Rate: 0.00000000% Payment Amount: \$0.00 Assessment/Tax Rate: 0.000000%

Up-Front Premium Financed: Up-Front Premium Financed: \$0 Amount Paid In Cash: \$0.00

Monthly/Annual Premiums

PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
0.28000000%	1	120	\$115.50
0.20000000%	121	360	\$82.50

New Delete

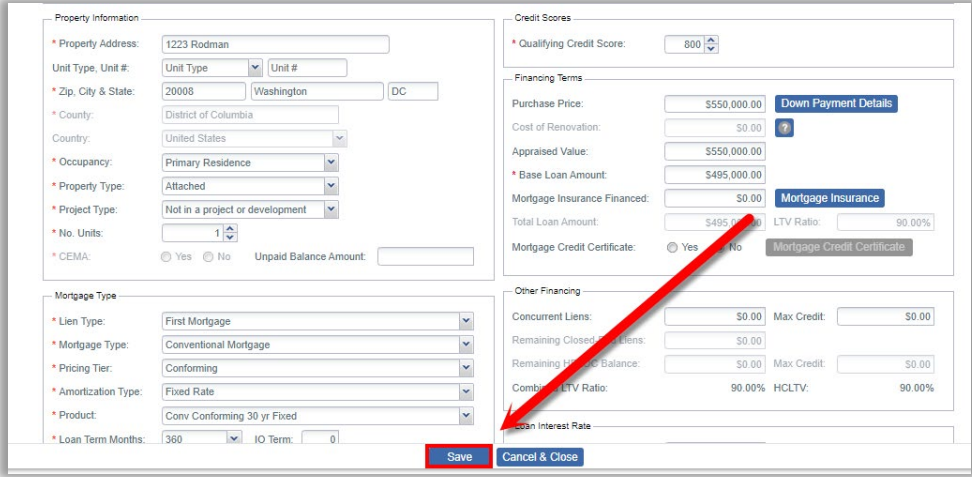
Ok Cancel

Note: Click the paperclip to view/print the selected quote.

MI Rate Quote radian

Quoted on 01/19/2023 | Valid through 04/19/2023 Submission Channel: Blue Sage

	BPMI Monthly Non-Refundable Constant
	Quote ID: GGSXYCC
MI Base Rate:	0.28%
MI Rate:	0.28%
Premium:	\$115.50
Renewal Yr 2-10:	0.28%
Renewal Yr 11-Term:	0.2%
Calculated Loan Criteria	
DTI including MI Premium:	32.38%

Step	Action
	<p>Click Save back on the Loan Summary→Short Application screen.</p> 
<p>6</p>	<p>Note: The Selected MI Premium will be automatically included in the Proposed Housing Expense on the Full Application→Ratios screen.</p> 