

ArchMIConnect[®]

Quick Start Guide

HARP and Refi-to-Mod

Supporting Fannie Mae’s Home Affordable Refinance Programs,
Freddie Mac’s Relief Refi and Open Access Programs, and
Non-GSE-Eligible Refi-to-Mod

Table of Contents

Introduction..... 1

1. Log In to ArchMIConnect[®] 1

2. Originate a Request..... 1

3. Identifying the Loan Program Requests..... 3

HARP 3

Refi-to-Mod..... 4

4.Modifying an Existing Loan..... 6

Access via Thank You screen 6

Access via Search MI Orders..... 6

Introduction

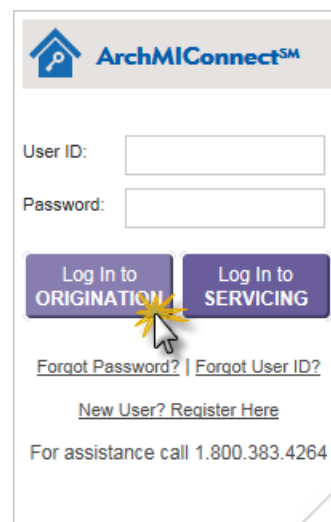
This document will assist you with selecting the appropriate Loan Purpose and/or Loan Program when originating and updating Home Affordable Refinance Program (HARP) transactions and Refi-to-Mod transactions with ArchMIConnect. Please note that for the purposes of this document, and for using ArchMIConnect[®] Origination, HARP includes both Fannie Mae's Home Affordable Refinance Programs and Freddie Mac's Relief Refi and Open Access Programs.

Arch MI offers flexible refinance options for loans owned by portfolio lenders, other investors, and non-GSE loans which are not HARP eligible. For such loans, the Refi-to-Mod procedures should be followed.

1. Log In to ArchMIConnect[®]

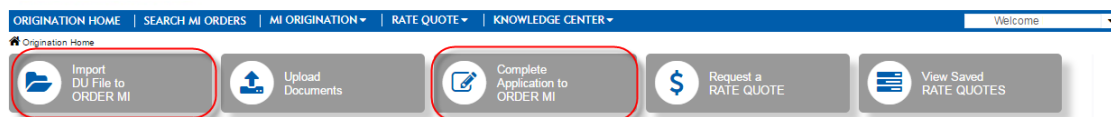
Enter your **User ID** and **Password** and then click **Log In to ORIGINATION**.

NOTE: ArchMIConnect[®] is best used with IE10 or IE11 (Compatibility View off) or Google Chrome.

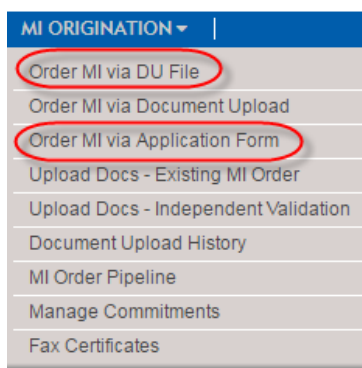
The image shows the ArchMIConnect login interface. At the top is the ArchMIConnect logo. Below it are two input fields: 'User ID:' and 'Password:'. There are two buttons: 'Log In to ORIGINATION' and 'Log In to SERVICING'. A yellow starburst graphic is placed over the 'Log In to ORIGINATION' button. Below the buttons are links for 'Forgot Password?' and 'Forgot User ID?'. Further down is a link for 'New User? Register Here' and a phone number 'For assistance call 1.800.383.4264'.

2. Originate a Request

After you have logged in, you can click on the appropriate **Order MI** buttons shown on the Home page OR use the MI Origination menu.



Home Page Buttons



MI Origination Menu

a) If you select the Import DU File to ORDER MI button (Order MI via DU File on the menu), you will be presented with the Desktop Underwriter Upload screen.

DESKTOP UNDERWRITER UPLOAD

Upload Loan File in a DU 3.0 or 3.2 File Format

Browse...

UPLOAD

Once you have selected the appropriate DU-formatted file (v3.0 or v3.2), select the **Upload** Button.

Once the data has been passed to **ArchMIConnect®** Origination, you will be presented with the following **Mortgage Insurance Application - Imported Data** screen to add any additional data elements that are required to submit the complete request to Arch MI. The required fields will be shown in a red font.

a) If you select the **Complete Application to ORDER MI** you will be presented a **Mortgage Insurance Application** form to enter all of the necessary data elements for a new MI Request.

MORTGAGE INSURANCE APPLICATION

CONTINUE

SAVE

RESET

Application

Submission Type:

Select



Lender

Master Policy Number:

21000-0001-0 ABC Lender

Contact Name:

Mary Marvel

eMail:

mmarvel@abclender.com

Telephone Number:

415 - 789 - 4561 Ext.

Fax Number:

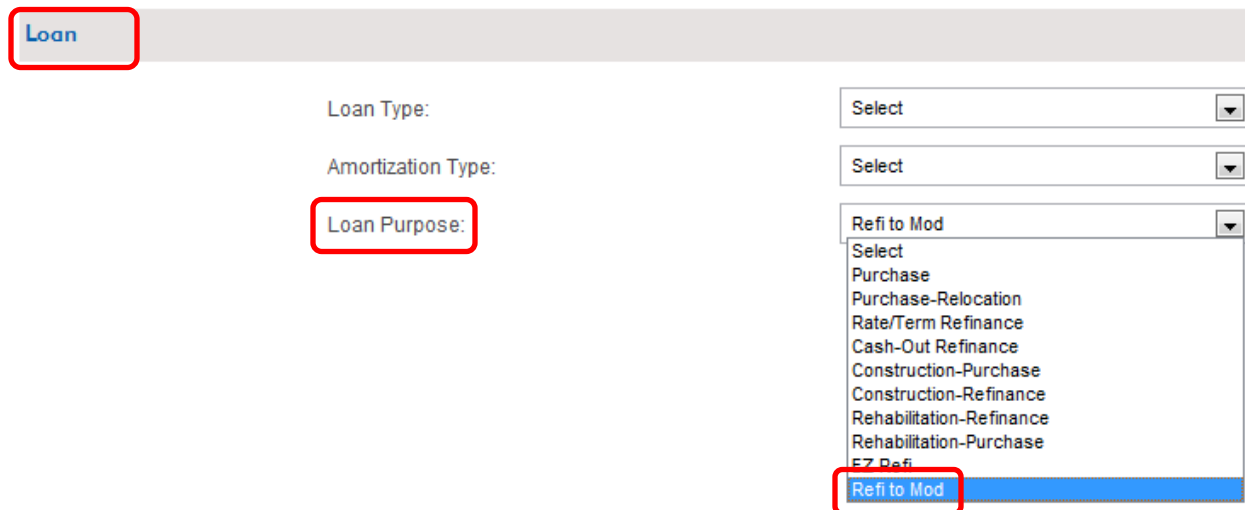
415 - 788 - 7878

Lender Loan Number:

3. Identifying the Loan Program Requests

Using either the **Import DU File to ORDER MI** or **Complete Application to ORDER MI** option to submit the request, you will need to identify loans under the HARP Program or Refi-to-Mod Program by selecting the following:

- a) On the **Loan** section within the **Mortgage Insurance Application**, select **Refi to Mod** from the list of drop-down values in the **Loan Purpose** field, as seen below:



Loan Type: Select

Amortization Type: Select

Loan Purpose: Refi to Mod

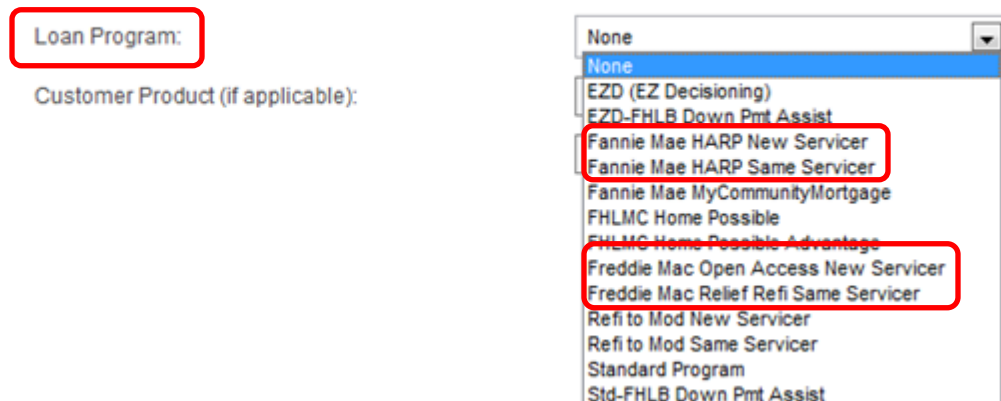
- b) Select one of the following **Loan Program** in the **Mortgage Insurance** section, displayed below:

Note: Additional FCRA fields are not required on Delegated HARP requests.

HARP

| HARP loans submitted by the Same Lender / Servicer | HARP loans submitted by a New Lender / Servicer |
|---|--|
| o Fannie Mae HARP Same Servicer | o Fannie Mae HARP New Servicer |
| o Freddie Mac Relief Refi Same Servicer | o Freddie Mac Open Access New Servicer |

Mortgage Insurance



Loan Program: Fannie Mae HARP New Servicer, Fannie Mae HARP Same Servicer, Freddie Mac Open Access New Servicer

Customer Product (if applicable):

Refi-to-Mod

Refi to Mod loans submitted by a Same Lender / Servicer or New Servicer

- ☐ Refi to Mod New Servicer
- ☐ Refi to Mod Same Servicer

Mortgage Insurance

Loan Program:

Customer Product (if applicable):

None

- None
- EZD (EZ Decisioning)
- EZD-FHLB Down Pmt Assist
- Fannie Mae HARP New Servicer
- Fannie Mae HARP Same Servicer
- Fannie Mae MyCommunityMortgage
- FHLMC Home Possible
- FHLMC Home Possible Advantage
- Freddie Mac Open Access New Servicer
- Freddie Mac Relief Refi Same Servicer
- Refi to Mod New Servicer**
- Refi to Mod Same Servicer**
- Standard Program
- Std-FHLB Down Pmt Assist


After completing the data entry, please select the **Continue** button.

You will be presented with the **Confirmation** screen:

PLEASE REVIEW YOUR ORDER. YOUR MI ORDER WILL NOT BE PLACED UNTIL YOU CLICK

SUBMIT

| | | | |
|---------------------|------------------------------------|-----------------------------|---------------------|
| Loan Number: | HARP123 | Total Borrower Income: | \$5,250 |
| Primary Borrower: | Alice Firstimer | PITI Subject Property: | \$1,033 |
| Property Address: | 3726 Poplar St Dawson, IA 50066 | All Other Monthly Payments: | \$167 |
| Occupancy Status: | Owner-Occupied | Loan Amount: | \$142,500 |
| Loan Purpose: | Refi to Mod | Sales Price: | \$ |
| Property Type: | Single Family Attached | Appraised Value: | \$151,000 |
| Amortization Type: | Fully Amortized | Subordinate Financing: | \$0 |
| Loan Type: | Fixed Rate/Fixed Pmt. | Mortgage Insurance Type: | Borrower Paid |
| Doc Type: | Full | Total Housing Ratio: | 19.68% |
| Loan Program: | Fannie Mae HARP New Servicer | Total Debt/Income Ratio: | 23.00% |
| Loan Credit Score: | 700 | LTV: | 94.37% |
| Interest Only Term: | None | DU/LP Recommendation: | DU Approve/Eligible |
| Premium Plan: | EZ Monthly | Refund Type: | No Refund |

 Click the printer icon for a printer-friendly confirmation page.

Customer represents that all of the information provided in this application is true, accurate and complete and conforms to applicable Arch Mortgage Insurance program requirements in effect at the time of application. Insurance coverage is provided by Arch MI in reliance on the representations of the applicant. Any person who, with intent to defraud, or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be subject to criminal or civil penalties. (A fraudulent insurance act is a crime in the District of Columbia, Kentucky, New Mexico and New York.) (In Maine, criminal penalties may include imprisonment, fines or denial of insurance benefits.)

SUBMIT

Once you have confirmed the information on this screen (including the correct Loan Program) and complied with the Arch MI disclosure, select the **Submit** button to order your request.

After submitting the request, the system will generate a **Pending** status and include a message similar to that displayed on the **Thank You!** screen below:

| | | | |
|------------------------|------------------------|--------------------|----------------------------------|
| Go to Property Section | Go to Borrower Section | Go to Loan Section | Go to Mortgage Insurance Section |
|------------------------|------------------------|--------------------|----------------------------------|

THANK YOU!

Thank You for submitting your request.

Application Number: 69876684

Status: **Pending**

Reason:

This request cannot be decisioned at this time. Your request is being reviewed as a Loan Modification of an existing Certificate. The Certificate # generated for this request is a Reference # to be used when consulting with us. If this request qualifies, the existing Certificate will be updated. If you have any questions, please contact us at 1.800.897.4264 for assistance.

Loans submitted with a HARP Loan Program or Refi-to-Mod Loan Program will be manually processed by Arch MI to determine eligibility for such loans under Arch MI guidelines. Compliance with Fannie Mae and Freddie Mac eligibility, Refi-to-Mod eligibility guidelines, and delivery requirements must be documented by the Credit Union and/or Servicer and is subject to Arch MI audit upon request. For more information on the HARP and Refi-to-Mod Program eligibility criteria, please go to <https://micu.archcapgroup.com/MI-Servicing/Loss-Mitigation-and-Claims>

Once we have verified eligibility under Arch MI guidelines, we will issue a HARP or Refi-to-Mod Certificate Amendment Request Confirmation (CARC). The CARC will reference the existing MI Certificate number as well as the HARP or Refi-to-Mod application number. If we are not able to verify eligibility under Arch MI guidelines, we will issue a HARP or Refi-to-Mod Certificate Amendment Request - Ineligible notice. The HARP and Refi-to-Mod Certificate Amendment notices will be faxed out and will not be available online at this time. If additional changes are required to these requests after you have received either of these notices, please contact Arch MI at 800.897.4264 for assistance.

NOTE: If you submit a request with an EZ Refi Loan Purpose and you select a HARP Loan Program or Refi-to-Mod Loan program, the transaction will suspend and the following message will display on the Thank You screen:

THANK YOU!

Thank You for submitting your request.

Application Number: 69705880

Status: **Pending**

Reason:

This request cannot be decisioned at this time. Your request is being reviewed as a Loan Modification of an existing Certificate. The Certificate # generated for this request is a Reference # to be used when consulting with us. If this request qualifies, the existing Certificate will be updated. If you have any questions, please contact us at 1.800.897.4264 for assistance.

A loan purpose of EZ Refi is not eligible to be submitted as delegated. Please contact Underwriting Network at 1.888.746.6264 for assistance.

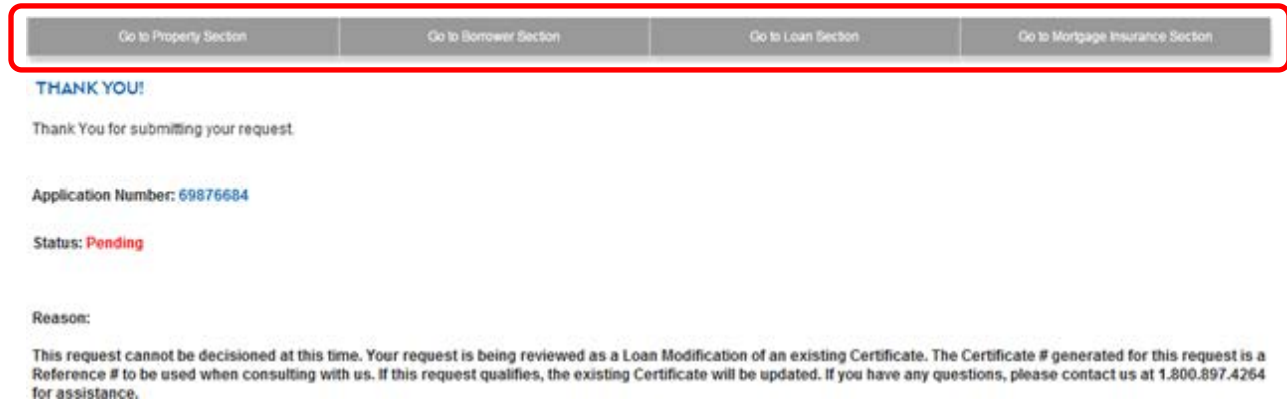
Upon receipt of this pending notification, please confirm that you have submitted the loan under the correct program. If you received the above pend message and you intended for the loan not to be associated with the HARP Program or Refi-to-Mod Program, please remove or select another appropriate Loan Program and resubmit your request.

4. Modifying an Existing Loan

In order to modify an existing loan, please perform one of the following:

Access via Thank You screen

- a) After originating a request, you may click one of the MI tabs located at the top of the **Thank You** screen:



Go to Property Section Go to Borrower Section Go to Loan Section Go to Mortgage Insurance Section

THANK YOU!

Thank You for submitting your request.

Application Number: 69876684

Status: **Pending**

Reason:

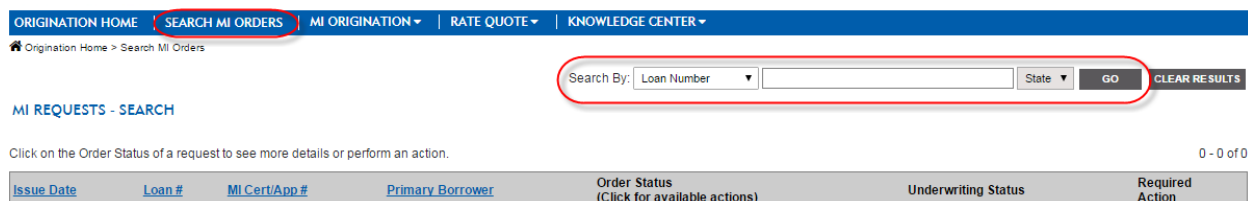
This request cannot be decisioned at this time. Your request is being reviewed as a Loan Modification of an existing Certificate. The Certificate # generated for this request is a Reference # to be used when consulting with us. If this request qualifies, the existing Certificate will be updated. If you have any questions, please contact us at 1.800.897.4264 for assistance.

Once selected, you will be navigated to the appropriate section on the Data Entry page for that Application Number (e.g., If the Loan Information link is selected, the appropriate section is displayed, as seen with the following screen above).

- b) Update the appropriate information and submit the update

Access via Search MI Orders

- a) Click on **Search MI Orders** from the Home page. **Search By** a criteria to identify the request (Arch MI Certificate/Application Number, Loan Number, etc.). Select the **Go** button.



ORIGINATION HOME | **SEARCH MI ORDERS** | MI ORIGINATION | RATE QUOTE | KNOWLEDGE CENTER

Origination Home > Search MI Orders

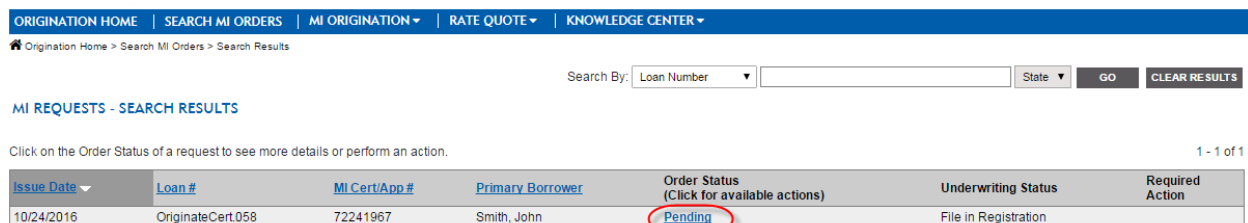
Search By: Loan Number State **GO** CLEAR RESULTS

MI REQUESTS - SEARCH

Click on the Order Status of a request to see more details or perform an action. 0 - 0 of 0

| Issue Date | Loan # | MI Cert/App # | Primary Borrower | Order Status (Click for available actions) | Underwriting Status | Required Action |
|------------|--------|---------------|------------------|---|---------------------|-----------------|
| | | | | | | |

- b) Once the record is selected, click the **Pending** link (Order Status column) and it will transition you to the Application Pop Up.



ORIGINATION HOME | SEARCH MI ORDERS | MI ORIGINATION | RATE QUOTE | KNOWLEDGE CENTER

Origination Home > Search MI Orders > Search Results

Search By: Loan Number State **GO** CLEAR RESULTS

MI REQUESTS - SEARCH RESULTS

Click on the Order Status of a request to see more details or perform an action. 1 - 1 of 1

| Issue Date | Loan # | MI Cert/App # | Primary Borrower | Order Status (Click for available actions) | Underwriting Status | Required Action |
|------------|-------------------|---------------|------------------|---|----------------------|-----------------|
| 10/24/2016 | OriginateCert.058 | 72241967 | Smith, John | Pending | File in Registration | |

Select the **View/Update MI Order** link to change your data.

LOAN # HARP123Close [X]

Firstimer, Alice | 3726 Poplar St, Dawson IA 50066
Application # 71474470 | Pending |



Click the document icon to [View MI Documents](#) related to this request.

Documents may include the Commitment or Certificate of Insurance or a Letter pertaining to the status of your request.

 [View/Update MI Order](#)

 [Upload Loan Documents for Review](#)

 [View Document Upload History](#)

 [Submit Loan Close Date to Activate Coverage](#)

 [Transfer Servicing/Ownership](#)

 [Terminate/Cancel Request](#)

 [Fax Certificate](#)

 [Compare to Rate Quote](#)

You will be transitioned to the **Mortgage Insurance Application** screen.

MORTGAGE INSURANCE APPLICATION

CONTINUE

Application

Submission Type: Delegated ?

Lender

Master Policy Number: 21000-0010-0 Test Credit Union

Contact Name:

eMail:

Telephone Number: - - Ext.

Fax Number: - -

Lender Loan Number:

Origination Channel: Retail ?

Update the necessary data, select the **Continue** button, and click **Submit** on the **Confirmation** screen.

Follow the same process as used to originate a Request to submit the update.

If you have any additional questions, please contact Arch MI at 800-897-4264.