Ordering Mortgage Insurance Through the Total Quality Loan Program in Encompass

**Improve efficiency. Lower costs. Reduce time to close.** Order mortgage insurance through the Ellie Mae Total Quality Loan® Program (TQL) in Encompass and save time, money and effort as part of a true digital mortgage workflow.

**Mortgage Insurance made easier**

Ordering mortgage insurance as part of the Ellie Mae Total Quality Loan Program in Encompass offers users several ways to improve efficiency, lower costs, and ensure quality loans, including:

- **Automated ordering**
  Rate quote and delegated certificate orders can be automatically submitted or resubmitted based on loan milestone transitions and/or key loan data changes.

- **Automated rate quote comparisons**
  Users can receive side-by-side comparisons of quotes for specified mortgage insurance vendors.

- **Automated allocation model**
  Allows the Encompass system administrator to designate target allocation percentages for each mortgage insurance vendor.

- **Simplified access and maintenance**
  All TQL Mortgage Insurance (MI) integrations leverage a single sign-on feature so system administrators no longer need to setup users in the password manager within Encompass. In addition, master policy numbers and branch information will be maintained within the TQL settings in Encompass.

- **Faster processing**
  Encompass Order screen auto populates with the appropriate data, resulting in fewer data entry errors.

- **Increased visibility**
  Users can now view the order history for all vendors from the TQL mortgage insurance panel in Encompass, allowing a quick view of the order fees imported along with the documents and messages associated with each order.

**Benefits**

- Lower costs
- Improve efficiency
- Reduce time to close
- Ensure loan quality
- Increase automation

**Mortgage insurance through TQL provided by these Ellie Mae Network™ partners:**

- Arch MI
- MGIC
- ESSENT
- National
- Genworth
- Radian

**Reach us at 1-888-955-9100 or sales@elliemae.com to learn more.**

**About TQL**

As a part of Encompass, TQL leverages secure, single sign-on and necessary, best-of-breed services to automate processes, and applies quality checks throughout the mortgage lifecycle to reduce resource costs and operational friction, resulting in more profitable loans with fewer suspense conditions.
About the Ellie Mae Total Quality Loan (TQL) Program

A best practice workflow for loan origination. TQL is a best-practice workflow for originating all residential mortgage loans in Encompass, ensuring a high level of quality, compliance and efficiency throughout the loan lifecycle.

Create error free loans from start to finish

As a part of Encompass®, the TQL® leverages secure, single sign-on and necessary, best-of-breed services to automate processes, and applies quality checks throughout the mortgage lifecycle to reduce resource costs and operational friction, resulting in more profitable loans with fewer suspense conditions.

TQL is designed to help you address risk, quality and consistency by:

- Eliminating manual data re-entry
- Reducing investor suspense conditions
- Reducing the number of underwriting conditions
- Minimizing resource and labor costs
- Driving efficiencies and boosting productivity
- Reducing costs, fines and buybacks

Order services faster and easier

TQL allows Encompass users to order services from best-of-breed providers from one screen to easily ensure loan quality, reduce human error, and increase transparency throughout the loan lifecycle. TQL includes:

- **Encompass Compliance Service™**: automate checks for KBYO, ATR/QM, HOEPA, HMDA, FHA, TILA and NMLS licensing during the entire loan life cycle to uncover any compliance concerns
- **Encompass 4506-T Service™**: order tax return data from the IRS electronically and receive reports in as few as 24 hours
- **Encompass Fraud Service™**: automatically assess and evaluate early payment default, loss severity risk, fraud detection scoring and data alerts
- **Encompass Flood Service™**: easily validate a property’s flood zone and improve efficiency by electronically ordering and securing transfer of flood risk products
- **Encompass MI Service™**: automatically get rate quotes and request certifications and easily compare rate quotes from specified vendors