



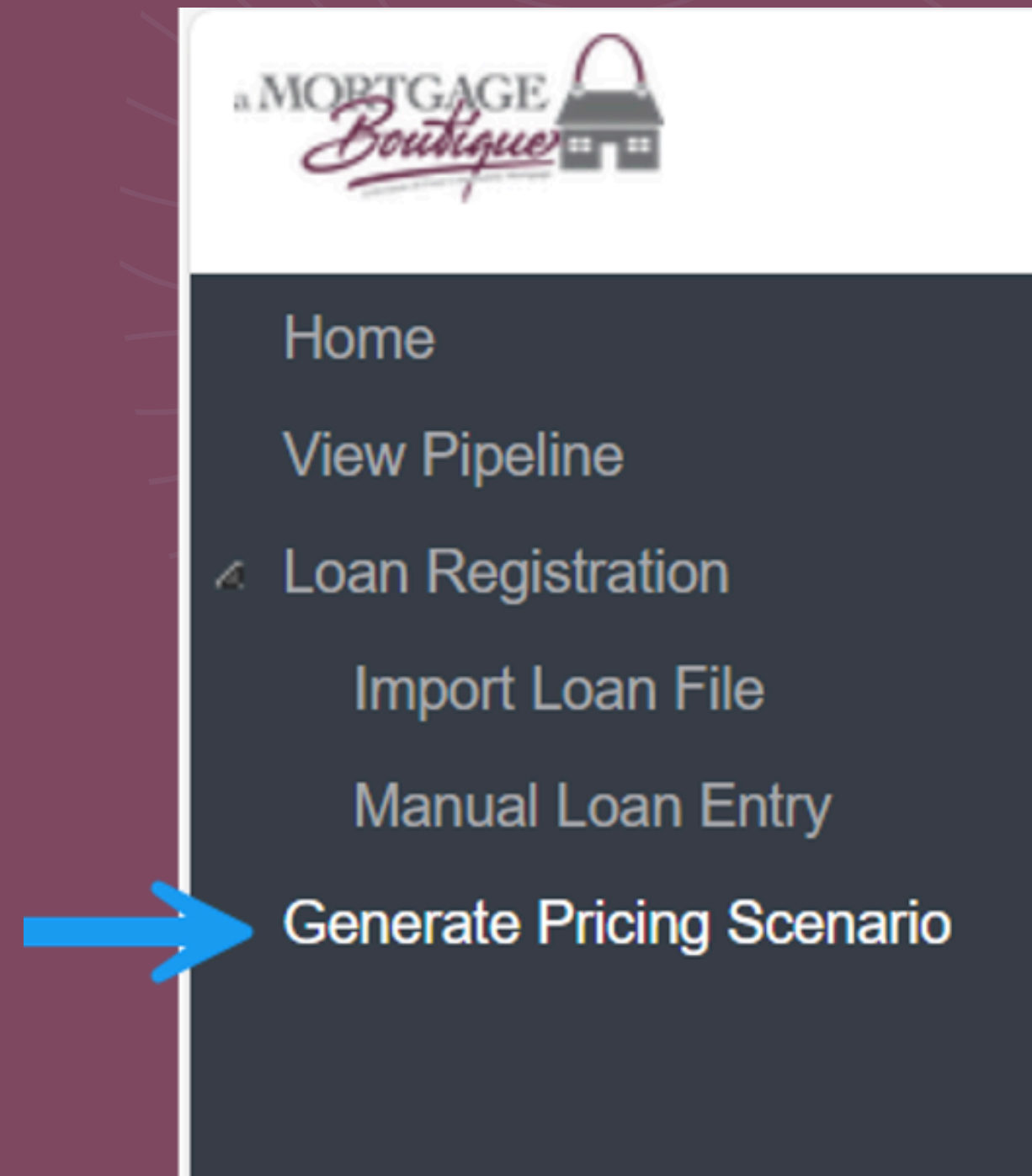
a Mortgage Boutique is a division of
first community mortgage

how to get a MI Quote

Get your MI Quote

Get your MI Quote from Generate Scenario

From the home screen, on the left-hand tool bar,
select Generate Pricing Scenario



Under Financing Terms Please click the blue box “Mortgage Insurance”. This pricing uses AMB’s master policy information and can be better than general public pricing.

[illegible]

Get your MI Quote

Get your MI Quote

Once you click on the “Mortgage Insurance” box, another box will expand. To receive the Best Execution MI Rate Quote, click BestEx at the top of the file folder. Then under the drop-down menu select Monthly Premiums (for borrower paid monthly MI) or single premium and click the blue button that says “Run Quote Best EX”

The screenshot shows the 'Conventional Mortgage Insurance' web application. At the top, there are two tabs: 'Mortgage Insurance' and 'BestEx'. A blue arrow points to the 'BestEx' tab. Below the tabs, there is a section titled 'PMI Company/Plan Selection:'. Inside this section, there is a blue button labeled 'Run Quote BestEx', which is pointed to by a blue arrow. Below this button is a field for 'MI Plan Coverage / Details' and a 'Coverage Percentage' input field. At the bottom of this section is a 'Request Date Time' field and a 'BestEx Results' section. To the right of the 'PMI Company/Plan Selection' section is a dropdown menu labeled 'Expand to view or select options'. A blue arrow points to this dropdown. The dropdown is open, showing a list of options. The first option is 'Monthly Premiums', which is selected with a checkmark. Other options include 'Single Premiums', 'Single Premiums(LP)', and 'Split Premiums'. Below these options is a list of folders: 'All', 'BPMI - Single Premium (Refundable)', and 'BPMI - Monthly'. The 'BPMI - Monthly' folder is expanded, showing a list of companies with checkboxes next to them. The companies listed are: National Mortgage Insurance Corporation, Enact, Radian Guaranty Incorporated, Mortgage Guaranty Insurance Corporation, Essent Guaranty Inc, and Arch Mortgage Insurance Company. The checkboxes for 'National Mortgage Insurance Corporation', 'Enact', 'Radian Guaranty Incorporated', and 'Mortgage Guaranty Insurance Corporation' are all checked.

Get your MI Quote

After you click “Run Quote BestEx” the rate quotes will appear, and you can choose from one of six MI providers. After you select your MI provider from the results, you can click Update MI Plan at the bottom of the screen.

Conventional Mortgage Insurance

Mortgage Insurance **BestEx**

PMI Company/Plan Selection:

[Run Quote BestEx](#)

MI Plan Coverage / Details

Coverage Percentage: PMI Required LTV: Cancellation LTV: Termination LTV:

Request Date Time: 08-19-2025 20:38:23 Response Date Time: 08-19-2025 20:39:06

BestEx Results

BPMI - Monthly

PMI COMPANY	MONTHLY FACTORS				PAYMENT AMOUNT	
	ANNUAL PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT			
<input checked="" type="checkbox"/> NationalMI	0.48000000%	1	120		\$180.00	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> radian	0.49000000%	1	120		\$183.75	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> MGIC	0.50000000%	1	120		\$187.50	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> Arch MI	0.51000000%	1	120		\$191.25	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> Enact™	0.51000000%	1	120		\$191.25	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> ESSENT™	0.62000000%	1	120		\$232.50	
	0.20000000%	121	360		\$75.00	

[Update MI Plan](#) [Cancel](#)

Get your MI Quote

Once you update MI Plan Get Quote Rates for the specific MI company you choose – The rate quote will be located in the right-hand box “Quote Document”

Conventional Mortgage Insurance

Mortgage Insurance **BestEx**

Insurance Coverage

* MI Plan: BPMI - Monthly

* MI Company: National Mortgage Insurance Corporation

Upfront Premium Split: Requested Upfront Amount:

Coverage Percentage: 25% Override: ☐

Get Quote 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

Plan Premiums

Override Premium Rate(s): ☐

Up-Front Premium Rate: 0.0000000% Payment Amount: \$0.00 Assessment/Tax Rate: 0.00000%

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

Calc

Monthly/Annual Premiums

PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
0.4800000%	1	120	\$180.00
0.2000000%	121	360	\$75.00

New **Delete**

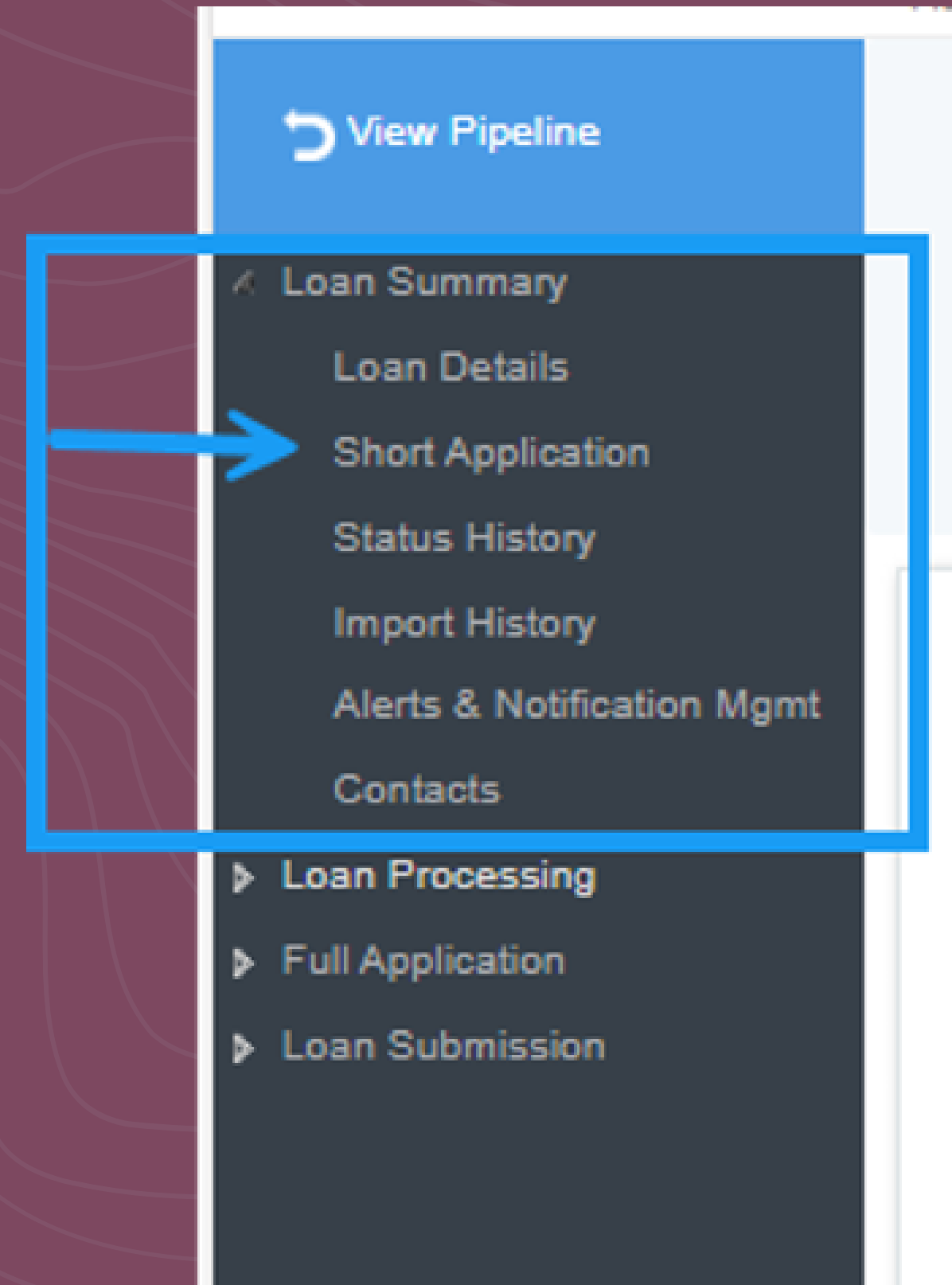
Ok **Cancel**

Get your MI Quote

How to MI Quote once your loan is Registered

Once your loan is registered, please use our BestEx pricing engine to get your MI quote.

Start from Left hand tool bar and click Loan Summary, then Short Application.



Get your MI Quote

Under Financing Terms, please click the blue box labeled “Mortgage Insurance”. This pricing uses AMB’s master policy information and can be better than general public pricing. Once you click on the “Mortgage Insurance” box, another box will expand.

The screenshot displays a mortgage application form with several sections. The 'Financing Terms' section at the bottom left includes a table with the following data:

Field	Value
* Purchase Price	\$500,000.00
Cost of Renovation	
* Appraised / Adjusted Value	\$500,000.00
* Loan Amount	\$450,000.00
Mortgage Insurance Financed	\$0.00
Total Loan Amount	\$450,000.00

Below this table, the 'Mortgage Insurance' button is highlighted with a blue circle. A blue arrow points from this button to the 'Qualifying Credit Score' field in the 'Credit Data' section, which is also circled in blue. The 'LTV' value of '90.00%' is circled in blue at the bottom right of the 'Financing Terms' section.

Property Details

- * Property Zip: 92663
- Property State: California
- * Occupancy: Primary Residence
- * Property Type: Detached
- * Project Type: Not in a project or development
- * Number of Units: 1

Loan Purpose

- * Loan Purpose: Purchase
- Purpose of Refinance:
- Refinance Type:
- * Documentation Type: Full Documentation
- Prepayment: No Prepayment

Financing Terms

- * Purchase Price: \$500,000.00
- Cost of Renovation:
- * Appraised / Adjusted Value: \$500,000.00
- * Loan Amount: \$450,000.00
- Mortgage Insurance Financed: \$0.00
- Total Loan Amount: \$450,000.00
- LTV: 90.00%

Credit Data

- * Qualifying Credit Score: 680
- Credit Event: No Credit Event
- DTI Ratio: 40.000%
- Manual Underwriting: Yes No

Product & Program

- * Lien Type: First Mortgage
- * Position: 1
- * Product Description: FNMA 30yr Fixed Max > 375K
- Mortgage Type: Conventional mortgage
- Pricing Tier: Conforming
- Amortization Type: Fixed Rate
- Loan Term Months: 360
- ARM Plan:
- Program:
- Bond Program:
- Buydown Plan:

Price Request

- * Interest Rate: 6.250%
- ARM Margin:
- ARM Index:
- * Lock Days: 30 Day Rate Lock

To receive the Best Execution MI Rate Quote, click BestEx at the top of the file folder. Next, under the drop-down menu select Monthly Premiums (for borrower paid monthly MI) or single premium and click the blue button that says “Run Quote BestEX”

Get your MI Quote

The screenshot shows the 'Conventional Mortgage Insurance' interface. At the top, there are two tabs: 'Mortgage Insurance' and 'BestEx'. A blue arrow points to the 'BestEx' tab. Below the tabs, there is a section for 'PMI Company/Plan Selection:'. A blue arrow points to a blue button labeled 'Run Quote BestEx'. To the right of this button is a dropdown menu titled 'Expand to view or select options'. A blue arrow points to the 'Monthly Premiums' option in this dropdown menu. The dropdown menu is open, showing a list of options. Under the 'All' folder, there are two main categories: 'BPMI - Single Premium (Refundable)' and 'BPMI - Monthly'. Under 'BPMI - Single Premium (Refundable)', there are five options: 'National Mortgage Insurance Corporation', 'Enact', 'Radian Guaranty Incorporated', 'Mortgage Guaranty Insurance Corporation', and 'Essent Guaranty Inc'. Under 'BPMI - Monthly', there are four options: 'National Mortgage Insurance Corporation', 'Enact', 'Radian Guaranty Incorporated', and 'Mortgage Guaranty Insurance Corporation'. The 'Monthly Premiums' option is selected, and the 'Run Quote BestEx' button is highlighted.

Get your MI Quote

After you click “Run Quote BestEX” the rate quotes will appear, and you can select from one of six MI providers. After you select your MI provider from the results, you can click Update MI Plan at the bottom of the screen.

Conventional Mortgage Insurance

Mortgage Insurance **BestEx**

PMI Company/Plan Selection:

[Run Quote BestEx](#)













MI Plan Coverage / Details

Coverage Percentage: PMI Required LTV: Cancellation LTV: Termination LTV:

Request Date Time: 08-19-2025 20:38:23 Response Date Time: 08-19-2025 20:39:06

BestEx Results

BPMI - Monthly

PMI COMPANY	MONTHLY FACTORS				PAYMENT AMOUNT	
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	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.49000000%	1	120		\$183.75	
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<input type="checkbox"/> 	0.50000000%	1	120		\$187.50	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.51000000%	1	120		\$191.25	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.51000000%	1	120		\$191.25	
	0.20000000%	121	360		\$75.00	
<input type="checkbox"/> 	0.62000000%	1	120		\$232.50	
	0.20000000%	121	360		\$75.00	

[Update MI Plan](#) [Cancel](#)

Once you update MI Plan you can click on Get Quote Rates for the specific MI company you choose – The rate quote will be located in the right-hand box “Quote Document”. Please click ok to exit the screen.

Get your MI Quote

Conventional Mortgage Insurance

Mortgage Insurance

BestEx

Insurance Coverage

* MI Plan:

BPMI - Monthly

* MI Company:

National Mortgage Insurance Corporation

Upfront Premium Split:

Requested Upfront Amount:

Coverage Percentage:

25%

Override:

PMI Required LTV:

80%

Cancellation LTV:

80%

Termination LTV:

78%

Get Quote Rates

Plan Details

Lender Paid Premiums:

Up-Front Premium:

Refundable Premium:

Renewal Type:

Constant

Declining Balance

N/A

Payments Due at Closing:

0

Quote Document

Plan Premiums

Override Premium Rate(s):

Up-Front Premium Rate:

0.0000000%

Payment Amount:

\$0.00

Assessment/Tax Rate:

0.00000%

Up-Front Premium Financed:

Up-Front Premium Financed:

\$0

Amount Paid In Cash:

\$0.00

Calc

Monthly/Annual Premiums

PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
0.4800000%	1	120	\$180.00
0.2000000%	121	360	\$75.00

New

Delete

Ok

Cancel



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