



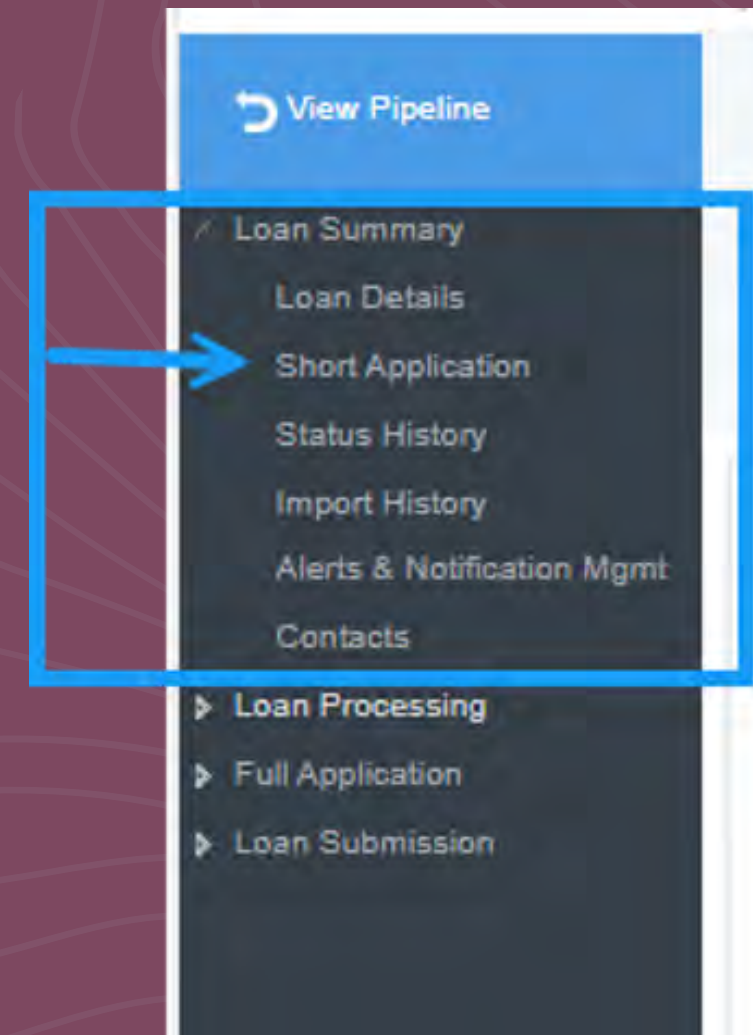
a Mortgage Boutique is a division of first community mortgage

how to get a MI Quote



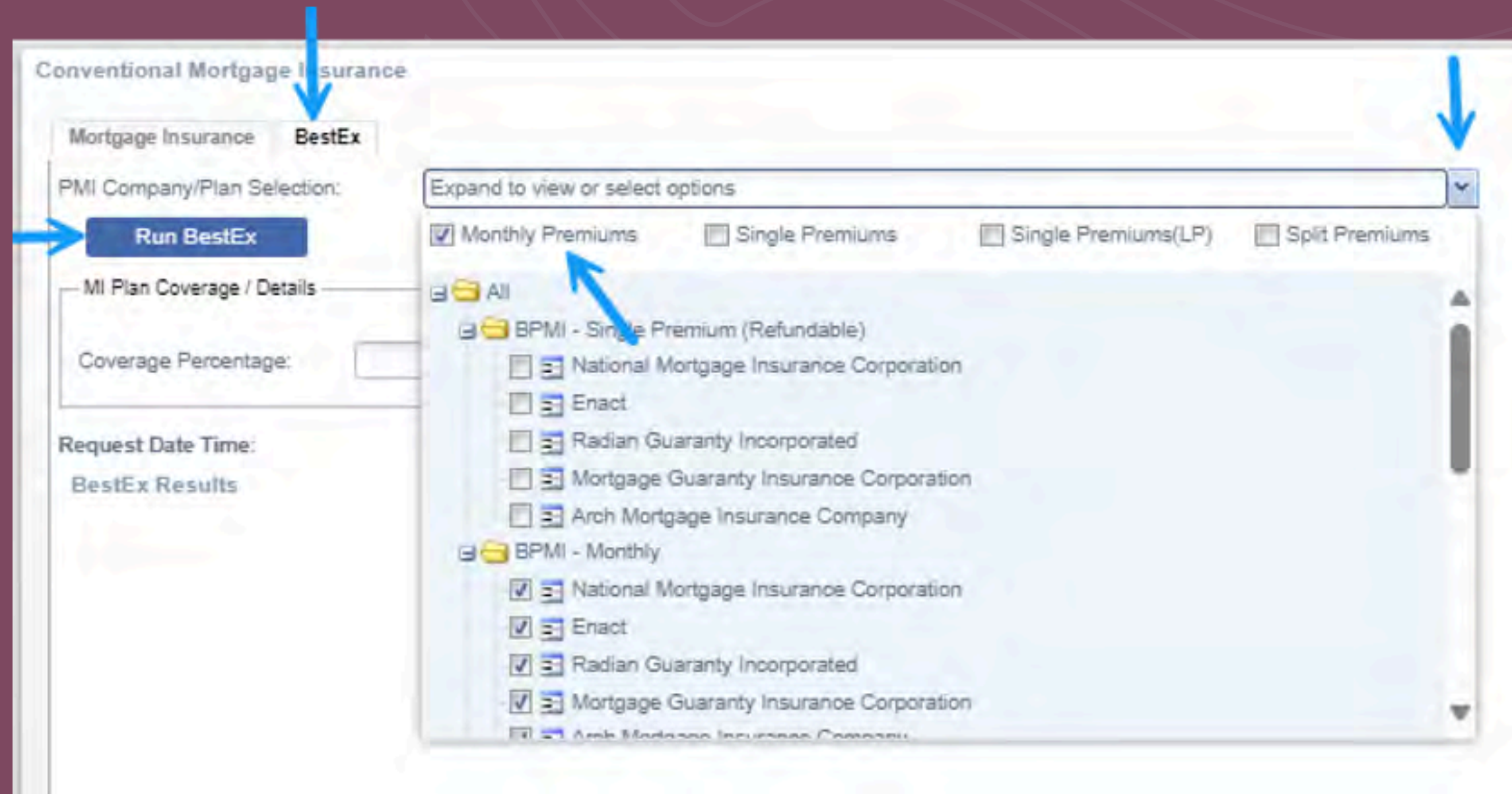
BestEx Pricing

- Once your loan is registered you can use our BestEx pricing engine to get your mi quote. This pricing uses FCM's master policy information and can be better than general public pricing.
- To start from Left hand tool bar select Loan Summary, then Short Application, and here you will get the Mortgage Insurance option. See screen shot below.

A screenshot of a loan application form. The 'Financing Terms' section on the left contains several input fields: 'Purchase Price' (\$340,000.00), 'Cost of Renovation' (\$0.00), 'Energy Improvements' (\$0.00), 'Appraised Value' (\$340,000.00), '* Loan Amount' (\$300,000.00), 'Mortgage Insurance Financed' (\$0.00), and '* Total Loan Amount' (\$300,000.00). There are two blue buttons: 'Down Payment Details' and 'Mortgage Insurance', with a blue arrow pointing to the latter. An 'LTV Ratio' of 88.24% is shown. The 'Loan Interest Rate' section on the right includes: '* Lock Days' (Floating), '* Interest Rate' (6.625%), 'Qualifying Rate' (6.625%), and 'ARM Margin' (0.000%). The 'Other Loan Details' section has checkboxes for 'Taxes' and 'Insurance', radio buttons for 'Apply Fee Buy Out' (Yes/No), and a 'Closing in Entity Name' dropdown.

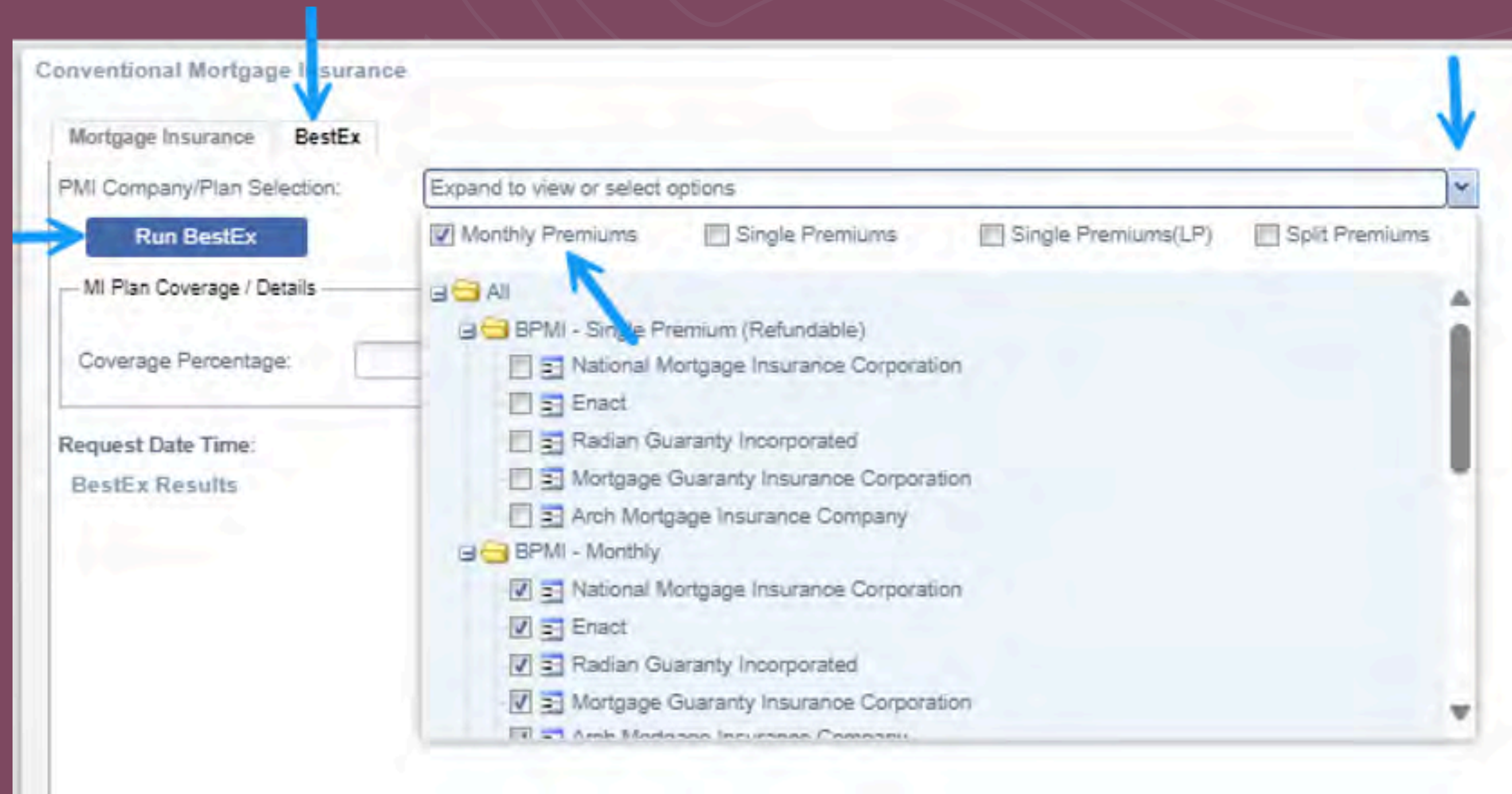
BestEx Pricing

- Click Mortgage Insurance to go to our Best EX pricing engine. Use expand to view options and select monthly or single premium.
- Once information is updated click on Run Bestex. You will then select your mi provider from results below.



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Conventional Mortgage Insurance

Mortgage Insurance **BestEx**

PMI Company/Plan Selection:

Run BestEx

MI Plan Coverage / Details

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

Request Date Time: 12-05-2024 18:24:11 Response Date Time: 12-05-2024 18:25:18

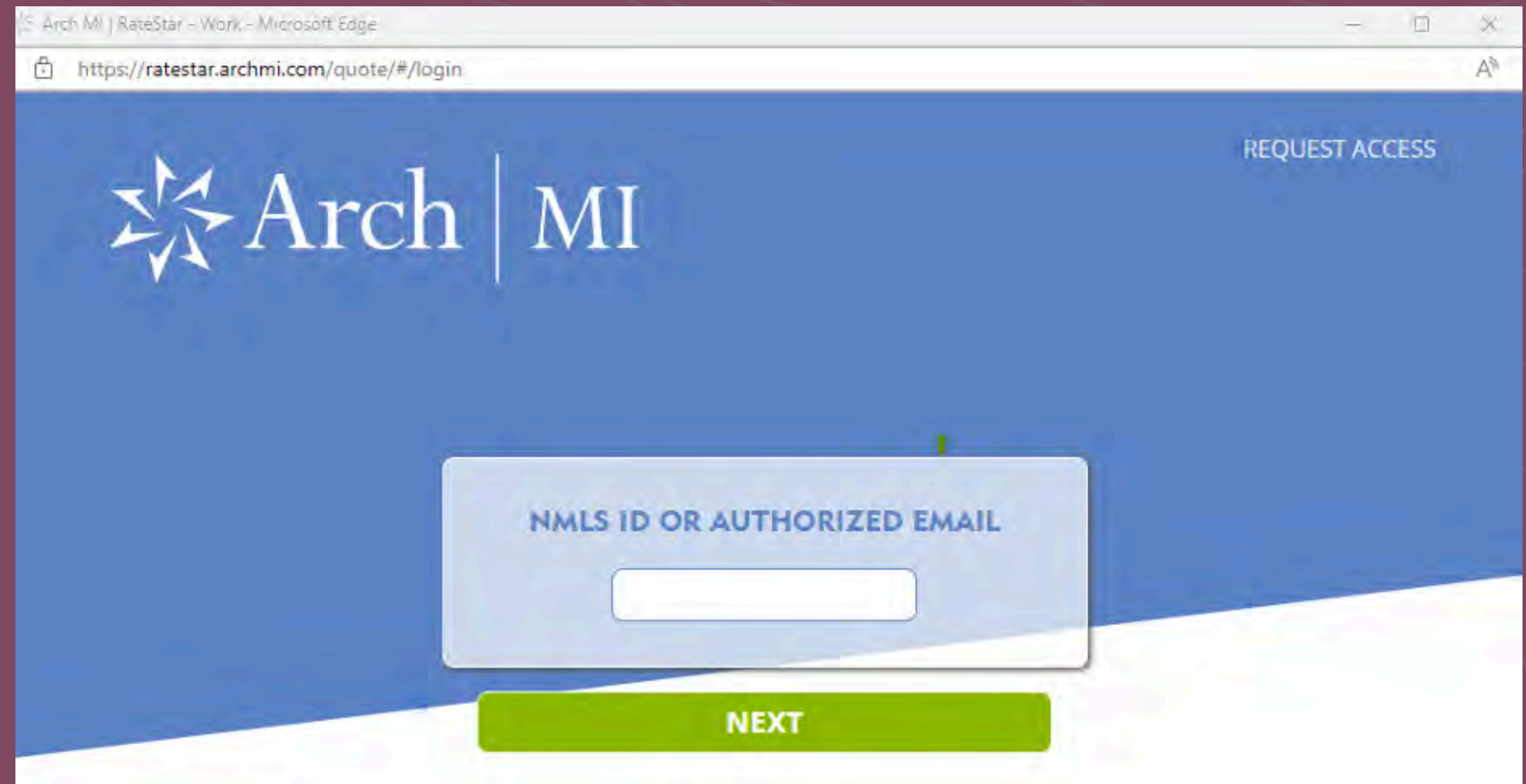
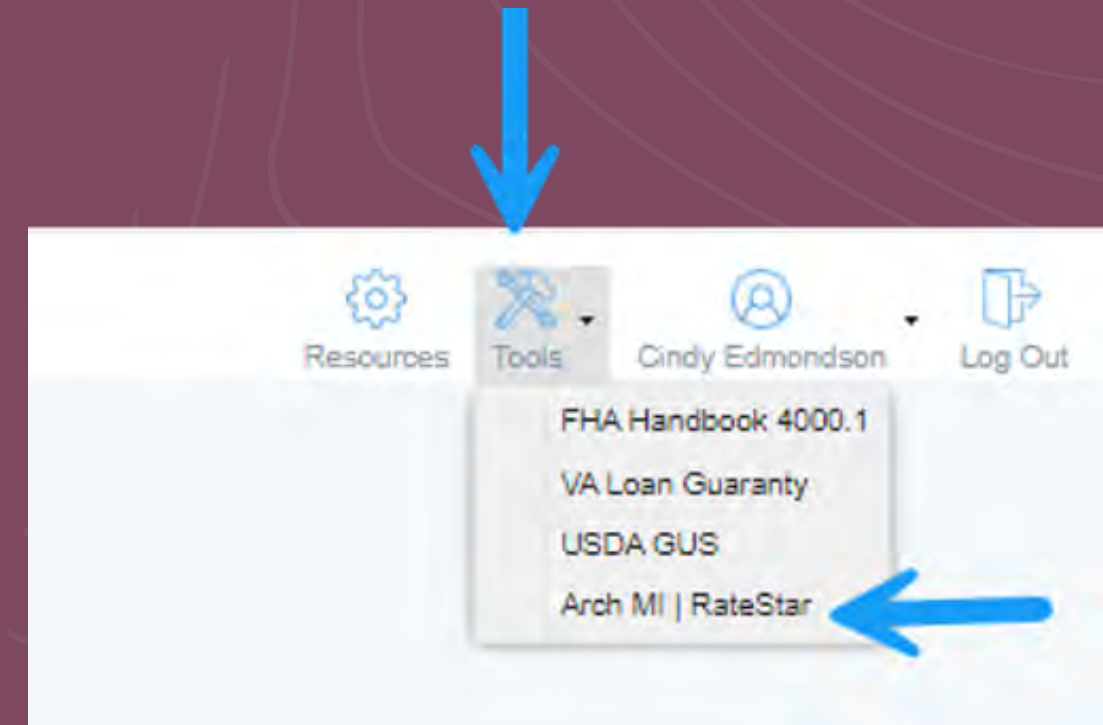
BestEx Results

BPMI - Monthly

PMI COMPANY	ANNUAL PREMIUM RATE	STARTING PAYMENT	ENDING PAYMENT	PAYMENT AMOUNT
<input checked="" type="checkbox"/> NationalMI	0.4700000%	1	120	\$117.50
<input type="checkbox"/> Arch MI	0.2000000%	121	360	\$50.00
<input type="checkbox"/> radian	0.6500000%	1	120	\$162.50
<input type="checkbox"/> Enact	0.2000000%	121	360	\$50.00
<input type="checkbox"/> MGIC	0.6500000%	1	120	\$162.50

MI Quote

- To obtain a MI quote without registering a loan, brokers can use the Tools option below. Please note that this quote does not use FCM's Master Policy pricing with each provider so pricing may be slightly higher based on MI provider.



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