

# Your Genworth Connection

Genworth 



8644642.0812

*The Harland E3 Insurance Interface allows users to request MI from **Genworth Mortgage Insurance** directly from within Harland E3.*

*Once the quote or MI certificate is issued, the MI information automatically populates directly into the loan, overriding any factors already selected within the MI sub-screen.*

## **Genworth Contacts**

If you have any additional questions, please contact us!

### **Genworth Action Center**

800 444.5664

Action.Center@genworth.com

### **Marcia Nunn**

919 846.4465

Marcia.Nunn@genworth.com

## **Harland E3 Contact**

### **Support**

800 569.8000

NOTICE: Integrations between your Loan Origination System (Harland E3B) and Genworth require prior approval with your company's IT department. If your connection is not currently available, please refer to the Contacts list above to get started with your secure connection today.

# Using HARLAND E3

After entering the borrower information in E3, click on **MID options** and verify information displayed. Information that may need to be entered is indicated below.

The screenshot shows the 'Mortgage Insurance' form in HARLAND E3. Red circles 1 through 7 highlight the following fields:

- 1: MI company: Genworth Mortgage Ins
- 2: 1st renewal rate: 0.52%, Number of months: 120
- 3: 2nd renewal rate: 0.20%, Number of months: 240
- 4: MI financed: None
- 5: Loss coverage %: 25.00%
- 6: Include in payment: checked
- 7: Premium paid by: Borrower paid

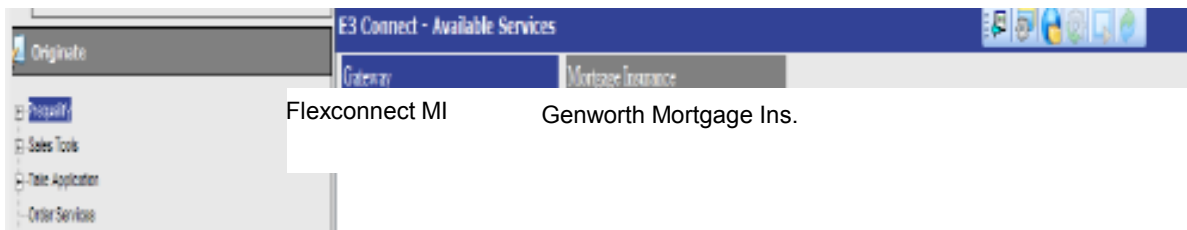
1. Enter **Genworth Mortgage Insurance** as the MI Company name
2. 1<sup>st</sup> renewal rate = Number of months should always be 120
3. 2<sup>nd</sup> renewal rate = Number of months will vary based on loan term but should represent balance of remaining term (example: term 360 – 120 initial = 240 months)
4. MI financed = should be NONE
5. Loss coverage % = enter based on LTV chart below

LTV	80.01 – 85.00	85.01 – 90.00	90.01 – 95.00	95.01 – 97.00
<b>10 – 20 Year Fixed</b>	<b>6%</b>	<b>12%</b>	<b>25%</b>	<b>35%</b>
<b>25 – 30 Year Fixed</b>	<b>12%</b>	<b>25%</b>	<b>30%</b>	<b>35%</b>
<b>All Arms</b>	<b>12%</b>	<b>25%</b>	<b>30%</b>	<b>35%</b>

6. Include in payment = box should be checked
7. Premium paid by = Borrower Paid

# Available Services screen

From the loan application, click the **E3 Connect** button on the E3 toolbar



Choose **Genworth Mortgage Insurance** from the Gateway section and click the submit icon in the tool bar.

Click on Flexconnect response and the commitment will be displayed

TERM OF COVERAGE		EXPIRATION DATE	EFFECTIVE DATE	MASTER POLICY NUMBER	COMMITMENT NUMBER
360 MONTHS		05/05/2007	12/05/2007	0000000000	00 / 1002320
INSURED'S NAME AND ADDRESS: RBMG, INC. ONE CENTERVIEW DR SUITE 104 GREENSBORO NC 27407-0000			BORROWER NAME AND PROPERTY ADDRESS: BUILDER, SUZ TO BE DETERMINED TEST WA 98391-0000		
LOAN TYPE	INSURED AMOUNT	SALES PRICE	APPRAISED VALUE	TERM OF LOAN	COVERAGE
FIXED RATE/FIXED PAYMENT	220,000	250,000	250,000	360 MONTHS	TOP 18%
LTV/OCCUPANCY	INITIAL PREMIUM RATE	RENEWAL RATE	RENEWAL TYPE	INITIAL PREMIUM	INITIAL TOTAL DUE
00 / PRIMARY	36000000	36000000	MONTHLY-LEVEL	ZERO MONTHLY	0.00
<b>PREMIUM SCHEDULE</b>					
PREMIUMS MUST BE REMITTED MONTHLY. $2500\% \times \text{ORIG LOAN AMT} \times 1\% \text{ (EFF MO RATE)} + (0.3166700\% \text{ FOR MOG}) \times 120$ $\text{THIS RATE PER AN} = 2000\% \times \text{ORIG LOAN AMT} \times 1\% \text{ (EFF MO RATE)} = 0.3166700\%$					
FIRST PREMIUM PAYABLE					59.67