



REPUBLIC MORTGAGE
INSURANCE COMPANY

RMICELS
ELECTRONIC LOAN SUBMISSION

RMIC’s Electronic Loan Submission—ELS®

The Services You Want, When You Want Them

RMIC’s Electronic Loan Submission (ELS) is your direct online link to RMIC’s products.

- ELS features an intuitive submission process that’s easy to integrate into your current operations.
- ELS is fast. No matter what service you order, ELS processes your submission in seconds and provides online viewable and printable responses.
- Upload files with integrated Document Management services.
- A completely secure environment protects your sensitive customer information.
- Technical and underwriting support available from trained professionals.
- Supports direct data entry, uploads from ALL loan origination and processing systems that can export a Fannie Mae Desktop Underwriter® file.
- Supports embedded MI ordering from select Loan Originator System (LOS) platforms. You can find a link to a complete list of technical partners on the ELS home page at <https://els.rmic.com>.

Secure Document Upload

Upload loan documents for new or existing loans using the integrated Document Management services. Uploaded documents automatically enter the underwriting queue with no delays caused by faxing or hard copy delivery. Your RMIC Loan Number confirmation is returned instantly following new document uploads, along with links to service results and the ability to view previously uploaded documents.

One-Stop Ordering

Along with document uploads, ELS gives you the ability to order RMIC Mortgage Insurance with either Delegated or Full Package submission programs. Ordering your RMIC Mortgage Insurance online eliminates expensive and time-consuming paperwork, faxing and delivery charges. It speeds up submissions and responses—all from your desktop.

You can also order all RMIC Contract Underwriting Services from ELS:

- Full Package—Traditional Underwriting
- DU/LP Validation (findings or feedback provided by customer)
- Fannie Mae Desktop Underwriter®
- Freddie Mac Loan Prospector®

Integrated Document Management

ELS provides a suite of tools designed to make it easy to track, review, and edit submissions as well as manage loan documents. Features include:

- **Order status tracking:** Case Queue lets you view the status of your order.
- **Service options:** Order non-delegated full-case Mortgage Insurance and Contract Underwriting online.
- **Applications populated automatically:** Mortgage Insurance and Contract Underwriting applications are generated on the user interface with no need to fax or upload a request form.
- **On demand fax cover sheet:** If a document needs to be faxed, generate a cover sheet with borrower information and loan number populated from information entered.
- **Loan document storage and retrieval:** Access to original uploaded documents as well as split and indexed versions.

CASE QUEUE RESULTS				
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1000803001	1/08/2010 11:47 AM	Homeowner, John	221-31-8888	
MI	Approved	MI Commitment	Upload Documents	View Documents

Integrated Document Management (continued)

- **Variety of search options and precise filters:** Locate loans and review status updates quickly.
- **View and print results directly from your browser:** Available results include RMIC Mortgage Insurance Commitment/Certificates and Contract Underwriting reviews.
- **Edit and resubmit:** All delegated Mortgage Insurance orders can be edited and resubmitted for quick responses in real time.

Click-Through MI Ordering from RMIC's Rate Estimator

ELS is also available from RMIC's Rate Estimator. Simply click the "Order Mortgage Insurance" button to use ELS to complete and submit your delegated Mortgage Insurance order. All of the loan information entered in RMIC's Rate Estimator is automatically transferred to ELS, saving you time and effort. RMIC's Rate Estimator is available at <https://rateestimator.rmic.com>.

Getting Started Is Easy

Everything you need to get started using ELS is available online at <https://els.rmic.com>. Simply complete the online enrollment form and you can begin using ELS within minutes.

Click on the Training/Support link to access:

- ELS Mortgage Insurance Reference Guide
- ELS Automated Underwriting Reference Guide
- Using ELS with your Loan Origination System

With RMIC, support for the system does not stop once you've signed up. If you need help, call RMIC's National Operations Support Center toll-free at 866-764-2398.

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Loan Prospector® is a registered trademark of Freddie Mac.