

## RAPid Link<sup>®</sup> Release Notes Market Classification Automation *March 31, 2009*

Effective April 1, 2009, loans submitted for mortgage insurance through United Guaranty's RAPid Link will be assigned a market classification of "Stable," "Moderately Declining," "Standard Declining," or "Severely Declining." Classifications are determined according to (1) United Guaranty's Declining Markets list or (2) the user's designation from the "Declining Market" check box on the RAPid Link entry screen. Loans will automatically be processed according to the appropriate underwriting guidelines and eligibility criteria for their market classification.

The market classification will display on the RAPid Link summary screen, along with the method used to determine the classification (either "determined by UG" or "determined by the User Designation").

### RAPid Link Entry Screen:

Property Information				
Street Address:	City:	State:	Zip:	County:
<input type="text" value="123 Test Street"/>	<input type="text" value="Testing"/>	<input type="text" value="NC"/>	<input type="text"/>	<input type="text" value="TEST"/>
Property Type:	Occupancy Status:	Condo Project Name:		
<input type="text" value="Detached Housing"/>	<input type="text" value="Primary"/>	<input type="text"/>		
Sales Price:	Appraised Value:	<input type="checkbox"/> Declining Market? <input type="checkbox"/> Under Construction? <input type="checkbox"/> AVM?		
<input type="text" value="\$ 100000.00"/>	<input type="text" value="\$ 100000.00"/>			
Mortgage , Underwriting & Seller Information				

### RAPid Link Summary Screen:

Application Summary	
Borrower Name: John T Homeowner	Social Security Number: 30504000
Property Address: 123 Test Street	City: Testing State: NC ZIP:
Market Classification: Moderately DM (determined by UG)	
Lender Loan Number: Homeowner	
Loan Type: Fixed Rate/Fixed Payment	Interest Rate: 7%
LTV/CLTV: 90.00%/90.00%	Loan Term: 360 months
Appraised Value: 100,000.00	Premium Plan: ReadRates
Purchase Price: 100,000.00	Coverage: 25%
Insured Amount: 90,000.00	Renewals: Level
	Refundable: Refund
Upon submission you will receive a Web-based certificate.	
<input type="button" value="View Previous"/>	<input type="button" value="Complete Process"/>
<input type="button" value="New Loan"/>	<input type="button" value="MI Guide"/>