

FLC Bank has a process of obtaining an MI Quote at the time you Register/ Lock your loan. Refer to the Resource Center – How To Submit a Loan Section, OB Register-Update Registration and Lock procedures to assist with entire process.

**How to obtain an MI Quote:**

- Select **Optimal Blue Price/Lock** under Forms & Docs
- Complete the **OB Product and Pricing Search** screen
- Click the **Search** button at the top of the screen
- **Rate Search Results** screen with **Eligible Products** launches for product selection
- Click on the **MI icon** by the appropriate Eligible Product

**Please Note:** The MI icon is shown in the Rates Search Results screen when there are conforming Eligible Products and the LTV is greater than 80%.

ELIGIBLE PRODUCTS (4) ▾			RATE ↑↓	PRICE ↑↓	DISCOUNT/REBATE ↑↓	LOCK DAYS ↑↓	P&I ↑↓	
<input type="checkbox"/>	Florida Capital Bank Borrower Paid Single Premium MI - 30 yr Fixed (BPC30)		6.625%	99.811	0.189% (\$898)	30	\$3,041	
<input type="checkbox"/>	Florida Capital Bank, N.A. - FHLMC Conforming 30 Yr Fixed (CON30)		6.625%	99.811	0.189% (\$898)	30	\$3,041	
<input type="checkbox"/>	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)		6.625%	99.811	0.189% (\$898)	30	\$3,041	
<input type="checkbox"/>	Florida Capital Bank Borrower Paid Single Premium MI - 30 yr HI-Balance (BPJB3)		6.875%	99.827	0.173% (\$822)	30	\$3,120	

**After** choosing the appropriate **Eligible Product** the **MI icon** continues to be shown on both the **All Lock Periods** and **Single Lock Period** tabs.

ELIGIBLE PRODUCTS (4) ▾			RATE ↑↓	PRICE ↑↓	DISCOUNT/REBATE ↑↓	LOCK DAYS ↑↓	P&I ↑↓									
<input type="checkbox"/>	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)		6.625%	99.811	0.189% (\$898)	30	\$3,041									
<b>Lock Period</b>		View														
<input checked="" type="radio"/>	All	<input type="radio"/>	15	<input type="radio"/>	21	<input type="radio"/>	30	<input type="radio"/>	45	<input type="radio"/>	60	<input type="radio"/>	75	<input type="radio"/>	90	<input type="text" value="Price"/>
Last Pricing Update		Search Timestamp														
10/10/2025 12:55:10 PM ET		10/10/2025 2:24:22 PM ET														
Rate	P&I		15 DAY (10/27/2025)	21 DAY (10/31/2025)	30 DAY (11/10/2025)	45 DAY (11/24/2025)	60 DAY (12/9/2025)	75 DAY (12/24/2025)	90 DAY (1/8/2026)							
5.250	\$2,622.97		<input type="checkbox"/> 94.761	<input type="checkbox"/> 94.741	<input type="checkbox"/> 94.701	<input type="checkbox"/> 94.651	<input type="checkbox"/> 94.601	<input type="checkbox"/> 94.551	<input type="checkbox"/> 94.511							
5.375	\$2,659.86		<input type="checkbox"/> 95.368	<input type="checkbox"/> 95.348	<input type="checkbox"/> 95.308	<input type="checkbox"/> 95.258	<input type="checkbox"/> 95.208	<input type="checkbox"/> 95.158	<input type="checkbox"/> 95.118							
5.490	\$2,694.02		<input type="checkbox"/> 95.487	<input type="checkbox"/> 95.467	<input type="checkbox"/> 95.427	<input type="checkbox"/> 95.377	<input type="checkbox"/> 95.327	<input type="checkbox"/> 95.277	<input type="checkbox"/> 95.237							

ELIGIBLE PRODUCTS (4) ▾		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/>	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	6.625%	99.811	0.189% (\$898)	30	\$3,041
<b>Lock Period</b>		Lock Expiration		Last Pricing Update		
All 15 21 <b>30</b> 45 60 75 90		11/10/2025		10/10/2025 12:55:10 PM ET		
Search Timestamp 10/10/2025 2:24:22 PM ET						
	Rate	Price	P&I	MI	Discount/Rebate	LO Comp
<input type="checkbox"/>	5.250%	94.701	\$2,622.97	MI	5.299% \$25,170.00	2.500% \$11,875.00
<input type="checkbox"/>	5.375%	95.308	\$2,659.86	MI	4.692% \$22,287.00	2.500% \$11,875.00
<input type="checkbox"/>	5.490%	95.427	\$2,694.02	MI	4.573% \$21,722.00	2.500% \$11,875.00

**The Mortgage Insurance Quote Screen:**

- The MI Provider field will default to Best Ex (which will list all 4 MI partners quote). The dropdown is provided to make a single selection.
- The correct DTI without MI for the loan will populate.
- HTI without MI field – key the HTI to this field. HTI is the mortgage payment, taxes and insurance divided by gross income.
- The First Time Home Buyer(s) and Multiple Borrowers fields – select if applicable.
- Attributes:
  - FICO field will populate.
  - Self-Employed – select if applicable.
  - Foreclosure (7 Yrs) – select if applicable.
  - Bankruptcy (7 Yrs) – select if applicable.
- AU Result – select from dropdown.
- Coverage Type – will populate as Standard GSE, leave unless other selections in dropdown are applicable.

**Mortgage Insurance Quote** ✕

MI Provider  
Best Ex (All Providers) ▾

HTI without MI DTI without MI  
 8.27

Required

First Time Home Buyer(s)  
 Multiple Borrowers

**Attributes**

FICO 720

Self-Employed

Foreclosure (7 Yrs)

Bankruptcy (7 Yrs)

AU Result  
None ▾

Coverage Type  
Standard GSE ▾

Order Quotes

- Determine the type of quote you want from all (4) MI companies- the system will default to Monthly as shown in the example below:
- The scroll bar is at the bottom of the screen, scroll over to see all quotes.

**MI Insurance Quotes 10/10/2025, 2:50:47 PM**

Provider	Zip	HTI	DTI	FTHB	FICO	Self-Empl.	Foreclosure	Bankru
Best Ex	21201	23.17%	23.17%	No	740	No	No	No

Monthly | Split/Buydown | Single Premium | Lender Paid | Single Company | Quote Details

	NationalMI	radian
	★ Best Ex	★ Best Ex
Monthly Premium	\$98.96	\$98.96
Monthly Premium Rate	0.25%	0.25%
Monthly P&I	\$3,041.48	\$3,041.48
P&I + MI Premium	\$3,140.44	\$3,140.44
Quote ID	M528367846391QZT	IZMTTL1
Master Policy Number	00358-0001	70466-001
Contact	<a href="#">Contact MI</a>	<a href="#">Contact MI</a>

- To print the MI Quotes, scroll over and click on **Print Results** in the bottom right corner.

FICO	Self-Empl.	Foreclosure	Bankruptcy	AU Result	Coverage
740	No	No	No	None	Standard GSE

Single Company | Quote Details

	radian	Enact	Arch   MI
	★ Best Ex		
Monthly Premium	\$98.96	\$106.88	\$110.83
Monthly Premium Rate	0.25%	0.27%	0.28%
Monthly P&I	\$3,041.48	\$3,041.48	\$3,041.48
P&I + MI Premium	\$3,140.44	\$3,148.36	\$3,152.31
Quote ID	IZMTTL1	EQ1DB2BCO	M296622145S28540
Master Policy Number	70466-001	B2222293VJ	14789-0001-0
Contact	<a href="#">Contact MI</a>	<a href="#">Contact MI</a>	<a href="#">Contact MI</a>

Print Results |  Continue |  Cancel

- The Quote Details page will launch.
- Click the Save button.
- Save to your desktop.
- Upload to the FLCBank LOS ImageFlow system.
- Now you will complete the Registration/Lock to the LOS.

**Important:** the Mortgagebot LOS, does not automatically update this quote and figures.

10/10/2025 7:06 PM MI Search Results

**Monthly - 10/10/2025 6:50:46 PM**

	NationalMI	radian	Enact	Arch   MI
Monthly Premium	\$98.96	\$98.96	\$106.88	\$110.83
Monthly PMI	\$3,041.48	\$3,041.48	\$3,041.48	\$3,041.48
PMI + MI Premium	\$3,140.44	\$3,140.44	\$3,148.36	\$3,152.31
Monthly Premium Rate	0.25%	0.25%	0.27%	0.28%
Quote ID	M528367840391022T	QM7TL1	EQ10028C0	M296622145228940
Master Policy Number	00359-0001	70465-001	B222229VJ	14789-0001-0

**Quote Details**

**Loan Details**

Loan ID: 76933	Occupancy: Primary Residence	LTV: 86.36%	CLTV: -	HCLTV: -	First Time Homebuyer(s): No
Loan Purpose: AUS Result: None	Refi Rate-Term: Limited C.O.	Principal & interest: \$3,341.48	Number of Borrowers: 1	Foreclosure in Last 7 Years: No	Bankruptcy in Last 7 Years: No
Loan Amount: \$475,000	HTI w/out MI: 23.17%	DTI w/out MI: 23.17%	Self-Employed: No	Interest Only: No	Temporary Buydown: No
FICO: 740	Property Value: \$550,000	Number of Units: 1	County: Baltimore City	Reduced MI: No	Interest Rate: 6.625%

**Property Details**

Property Type: Townhouse	Property Address: 5678 Main	Purchase Price: \$550,000	State: MD	Zip Code: 21201
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**Product Details**

Term: 360	Amortization Type: Fixed	Prepayment Penalty: No	Origination Channel: Broker
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- Click the “X” icon on the top right corner of the Mortgage Insurance Quote Screen.

**MI Insurance Quotes 10/10/2025, 2:50:47 PM**

Provider	Zip	HTI	DTI	FTHB	FICO	Self-Empl.	Foreclosure	Bankru
Best Ex	21201	23.17%	23.17%	No	740	No	No	No

Monthly | Split/Buydown | Single Premium | Lender Paid | Single Company | Quote Details

NationalMI | radian | Enact

- The [OB Rate Search Results](#) screen will still be open.
- Select the [Lock Icon](#) for the applicable rate to continue with Registering/Locking the loan

ELIGIBLE PRODUCTS (4)		RATE	PRICE	DISCOUNT/REBATE	LOCK DAYS	P&I
<input type="checkbox"/>	Florida Capital Bank, N.A. - FNMA Conforming 30 Yr Fixed (CON30)	<b>6.125%</b>	98.453	1.547% (\$7,348)	30	\$2,886
Lock Period: All 15 21 <b>30</b> 45 60 75 90 Lock Expiration: 11/10/2025 Last Pricing Update: 10/10/2025 12:55:10 PM ET Search Timestamp: 10/10/2025 4:15:50 PM ET						
<input type="checkbox"/>	Rate	Price	P&I	Discount/Rebate	LO Comp	
<input type="checkbox"/>	6.000%	97.945	\$2,847.86	2.055% \$9,761.00	2.500% \$11,875.00	
<input type="checkbox"/>	6.125%	98.453	\$2,886.15	1.547% \$7,348.00	2.500% \$11,875.00	
<input type="checkbox"/>	6.375%	98.852	\$2,963.38	1.148% \$5,453.00	2.500% \$11,875.00	

- Select to [Update LOS](#) to Register or [Request Lock](#) to Lock
- Once selected, you will return to the loan in the LOS.

**Lock Form**
 Stephanie Mitchell

OB Loan Number <b>76933</b>	OB Status <b>Registered</b>	LOS Loan Number <b>9366123209</b>	LOS Status <b>U/W Suspended</b>	<a href="#">Printer Friendly Version</a>	<a href="#">Modify Search</a>	<a href="#">Update LOS</a>	<a href="#">Request Lock</a>
Originator <b>Stephanie Mitchell</b>	Loan Notes <a href="#">3 Notes</a>						

FLCBank has (4) approved Mortgage Insurance Companies. Below is a complete list, the MI Name is a hyperlink to their website if needed, the FLCBank mater policy number is also listed.

[Enact](#)

Master Policy: B2222293VJ

[National MI](#)

Master Policy: 00358-0001

[ARCH](#)

Master Policy: 14789-0001-0

[Radian](#)

Master Policy: 70466-001