

How to Quote PMI:

(If you know how to login/price loans on the website, skip to page 2 – step 5)

Step 1: Visit <https://www.everstreammortgage.com/todays-rates>

Step 2: Select “View Today’s Rates” (DO NOT select “Broker Login”)

Step 3: Use Login Credentials

Username: Everstream

Password: Ever2023!

Step 4: Enter required fields (See Below) and press “Submit”.

CLIENT LOGIN

Username: Everstream

Password: Ever2023!

Forgot Password? **LOG IN**

everstream MORTGAGE

User: L. Everstream Time Zone: EST Logout

New Search

Submit

Lien Information

Search for First Lien Search for Second Lien Search for HELOC Second Lien

1st Mtg Loan Amt (Base): 400000

2nd Mtg Loan Amt: 0

HELOC Line Amt: 0

HELOC Drawn Amt: 0

Loan Information

Price/Estimated Value: 500000

Appraisal Amount: 500000

Loan Purpose: Purchase

Cash-Out Amount: 0

LTV: 80.00

CLTV: CLTV New

HCLTV: HCLTV

Waive Escrows: No

Borrower Information

Borrower First Name: []

Borrower Last Name: []

Borrower FICO: 760

Co-Borrower FICO: []

Representative FICO: 760

DTI Ratio: 25

Citizenship: U.S. Citizen

First Time Home Buyer: No

Non-Occupant Coborrower: No

Self Employed: No

Income Documentation: Verified

Asset Documentation: Verified

Employment Documentation: Verified

Months of Reserves: 36

Monthly Qualifying Income: 25000

Property Information

Occupancy: Primary Residence

Property Type: Single Family

Number of Units: 1 Unit

Number of Stories: 1

State: Maryland (MD)

County: Baltimore

Corporate Relocation: No

Property Zip: []

Properties Financed: 1

First Lien Search Criteria

Loan Type: Conforming NonConforming FHA VA USDA

Loan Term(s): 30 Yr 25 Yr 20 Yr 15 Yr 10 Yr 40 Yr Max: 3
 Non-Standard Term Months

Amortization Type(s): Fixed ARM Balloon

ARM Fixed Term(s): 3 Yr 5 Yr 7 Yr 10 Yr 15 Yr Max: 3

Product Type(s): All Standard Affordable HARP Hero/Champion
 HFA/Bond HUD Specialty Reno/Rehab Student Ln CO Refi USDA Streamline
 Expanded Guidelines

Fees In: **Desired Price:** **Desired Rate:** **Desired Lock Period:**
No (Fees Out): **Borrower Pays MI (if required):** **Automated U/W System:** **Prepayment Penalty:**
Buydown: **Yes** **Reduced MI:** **Not Specified** **Interest Only:**
FHA Case # Assigned: **No** **Interest Only:**

Total Loan Amount

VA Veteran Type/History: **Exempt from Funding Fee:** **PMI/MIP/FF/G Fee %:** **PMI/MIP/FF/G Fee Amount:**
Active Duty - 1st use: **No** **0.00** **0.00**
PMI/MIP/FF/G Fee Paid in Cash: **PMI/MIP/FF/G Fee Financed:** **1st Mtg Loan Amt (Base):** **1st Mtg Loan Amt (Total):**
0.00 **0** **-400000** **-400000**
 Finance Entire Amount

Submit **Clear Form**

Step 5: Click on the blue “MI” icon next to the loan product

Links	Eligible Product	Rate	Price	Lock	APR	P&I	Closing Cost (\$)	Discount/Rebate(\$/%)	Detail
	[Expired] FHLMC Conforming 30 Yr Fixed (FHLMC30)	6.250	100.145	30	6.431	\$2,771	\$0	-0.145% (-\$652)	Show
	[Expired] FNMA Conforming 30 Yr Fixed (FNMA30)	6.375	100.512	30	6.559	\$2,807	\$0	-0.512% (-\$2304)	Show

Step 6: Enter the required information for the PMI quote (HTI = front end ratio)

Mortgage Insurance Quote

MI Provider: Best Ex (All Providers)

HTI without MI: **DTI without MI:** 25

First Time Home Buyer(s)
 Multiple Borrowers

FICO entered for Borrowers is used for this Mortgage Insurance Quote. If the FICO is overridden below, it is not sent back to the LOS.

Attributes

FICO: 760

Self-Employed:
Foreclosure (7 Yrs):
Bankruptcy (7 Yrs):

AU Result: None

Coverage Type: Standard GSE

Order Quotes

Step 7: Press “Order Quotes”. This will bring up a menu with the 6 major carriers quoted side-by-side (see below). You can view multiple premium types such as monthly, single premium, etc. by toggling the tabs. You can also print the quote from this screen. To change the inputs, select “Modify Search”.

Mortgage Insurance Quote
✕

MI Search Results - 2/25/2025, 10:04:07 AM EST
Print Results

Search Criteria

Provider: Best Ex

Zip: 21244

HTI: 21%

DTI: 25%

FTHB: No

FICO: 760

Self-Empl.: No

Foreclosure: No

Bankruptcy: No

AU Result: None

Coverage: Standard

Modify Search

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

	radian	National	MGIC	Enact	Arch MI	ESSENT
Monthly Premium	\$60.00	\$63.75	\$63.75	\$67.50	\$67.50	\$90.00
Monthly P&I	\$2,807.00	\$2,807.00	\$2,807.00	\$2,807.00	\$2,807.00	\$2,807.00
P&I + MI Premium	\$2,867.00	\$2,870.75	\$2,870.75	\$2,874.50	\$2,874.50	\$2,897.00
Monthly Premium Rate	0.16%	0.17%	0.17%	0.18%	0.18%	0.24%
Quote ID	IP4IKL6	M505654247673XUQ	JKBD2L9	EQQC19D5D	M267514641545163	91672678
Contact	Contact MI					
Print Quote	Print Quote					
Provider Info	View					
Master Policy Number	A4113	02039-0001	37-235-4-6095	B22222D2HS	24167-1-0	3802020001

The rate quoted is for a borrower paid, non-refundable, constant renewal plan and provides **25%** coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate.

This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Changes to your Master Policy Number or to applicable laws may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in West Virginia and Kentucky may be subject to state and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Mortgage Insurance provider for more details.