

Application for Enact Mortgage Insurance (Non-Delegated)



Clear Form

Initial Insured Name: _____

Initial Insured Address: _____

Submitting Org. #: B22222 _____

Quote ID: _____ ☐ Rush

Borrower Last Name: _____

Lender Loan #: _____

Lender E-mail Address: _____

Lender Phone Number: _____

See the back of this form for more information, or you can call our ActionCenter® at 800-444-5664.

Submission Information

Online Submission:

Enter data online and upload
associated documentation instead
of using this form!
Log on to [EnactMI.com](https://www.enactmi.com)

Mail to: Central Imaging — MI Only
Enact Mortgage Insurance
8325 Six Forks Road
Raleigh, NC 27615
Fax to: 800-285-4322

Mortgage Insurance Information

Identify the type of mortgage insurance product, Borrower or Lender Paid:

- | | | |
|--|-----------|---|
| Borrower Paid MI | or | Lender Paid MI |
| Coverage _____ % | | Coverage _____ % |
| <input type="radio"/> Zero Monthly Premium MI | | <input type="radio"/> Monthly Premium MI |
| <input type="radio"/> Monthly Premium MI | | <input type="radio"/> Single Premium MI |
| <input type="radio"/> Single Premium MI | | <input type="radio"/> Level Annual Premium MI |
| Base Loan Amount | | <input type="radio"/> Split Premium MI |
| (if financed) \$ _____ | | (Choose a plan below) |
| <input type="radio"/> Level Annual Premium MI | | <input type="radio"/> .50% <input type="radio"/> 1.25% |
| Base Loan Amount | | <input type="radio"/> .75% <input type="radio"/> 1.50% |
| (if financed) \$ _____ | | <input type="radio"/> 1.00% <input type="radio"/> 1.75% |
| <input type="radio"/> Split Premium MI (Choose a plan below) | | |
| Base Loan Amount | | |
| (if financed) \$ _____ | | |
| <input type="radio"/> .50% <input type="radio"/> 1.25% | | |
| <input type="radio"/> .75% <input type="radio"/> 1.50% | | |
| <input type="radio"/> 1.00% <input type="radio"/> 1.75% | | |

Now, select your Refund Option (for Borrower Paid Only) and your Renewal Option:

- | | |
|--|---|
| Refund Option: (Borrower Paid Only) | Renewal Option: |
| <input type="radio"/> Non Refundable | <input type="radio"/> Level/Constant |
| <input type="radio"/> Refundable | <input type="radio"/> Amortized/Declining |

Complete the loan information to the right as it applies to your loan.

General Loan Information

If applicable, complete the sections below:

ARM, Temporary Buydown or Balloon: Send ARM disclosure or complete this section.

Note: Ineligible product types are not listed.

ARM Type:

- ☐ 1/1
☐ 3/1
☐ 5/1
☐ 7/1
☐ Other: _____

Check all that apply:

- ☐ Construction/Permanent Loan
☐ Renovation
☐ Affordable Housing
☐ Housing Finance Agency (HFA)
☐ Relocation

If Temporary Buydown:

- ☐ 3-2-1%
☐ 2-1-0%
☐ 1-0%
☐ Other: _____

If Balloon:

- ☐ 3 yr
☐ 5 yr
☐ 7 yr
☐ 10 yr
☐ Other: _____

Authorization

Insured represents the Application, submitted under the terms of the applicable Policy, is true and complete in all material respects; no information is false or misleading; and no information has been omitted that makes other information provided untrue, inaccurate or incomplete, or the loan ineligible for coverage. For Applications submitted under our delegated underwriting program, the loan meets our Underwriting Guidelines in all material respects. Any person who knowingly and with the intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any material fact thereto, may be subject to criminal and civil liability under state and/or federal law. See State Fraud Warnings for state specific disclosures at [EnactMI.com](https://www.enactmi.com).

Authorized Signature (may be typed)	Date	Lender Fax Number
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00859.1023

Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.
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What is in a Full Package?

The following documentation is required with a non-delegated submission.

Include the following as applicable:

- **URLA** (Uniform Residential Loan Application, 1003)
- **1008** (Uniform Underwriting & Transmittal Summary)
- **AUS** findings/feedback

Credit

- Credit Reports
- Verification of Mortgage and/or Rent
- Credit Explanation Letter(s)
- Evidence of Payoffs & Tax Lien Satisfaction
- Closing Disclosure (Sale of Previous Property)
- Related Public Records

Income

- Pay Stubs & W-2s
- Verifications of Employment
- Retirement/Social Security/Pensions
- Military Information
- Rental/Lease Agreements (Owned Property)

Tax Returns

- Personal and/or Corporate, as applicable

Assets

- Bank & Brokerage Statements
- Verification of Deposits
- Check Copies for Earnest Money Deposits
- Gift Letters & Proof of Receipt

Appraisal

- All Appraisal Docs, including License & Clear Photos
- Condo/PUD Information

Sales Contract

- Executed Contract & Supporting Documents

Other

- Divorce, Separation, Child Support Agreements
- Any Documents used to make Underwriting Decisions