

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		Peak Portfolio
Online Submission: Enter data online and upload associated documentation instead of using this form! Log on to EnactMI.com	Mail to: Central Imaging — MI Only Enact Mortgage Insurance 8325 Six Forks Road Raleigh, NC 27615 Fax to: 800-285-4322	Loan Level <input type="checkbox"/>

Mortgage Insurance Information	General Loan Information
Identify the type of mortgage insurance product, Borrower or Lender Paid: <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> Borrower Paid MI or Lender Paid MI Coverage _____ % <input type="radio"/> Zero Monthly Premium MI <input type="radio"/> Monthly Premium MI <input type="radio"/> Single Premium MI Base Loan Amount (if financed) \$ _____ <input type="radio"/> Level Annual Premium MI Base Loan Amount (if financed) \$ _____ <input type="radio"/> Split Premium MI (Choose a plan below) Base Loan Amount (if financed) \$ _____ <div style="display: flex; justify-content: space-between;"> <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% </div> </div> <div style="width: 48%;"> Coverage _____ % <input type="radio"/> Monthly Premium MI <input type="radio"/> Single Premium MI <input type="radio"/> Level Annual Premium MI <input type="radio"/> Split Premium MI (Choose a plan below) <div style="display: flex; justify-content: space-between;"> <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% </div> </div> </div> Now, select your Refund Option (for Borrower Paid Only) and your Renewal Option: <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> Refund Option: (Borrower Paid Only) <input type="radio"/> Non Refundable <input type="radio"/> Refundable </div> <div style="width: 48%;"> Renewal Option: <input type="radio"/> Level/Constant <input type="radio"/> Amortized/Declining </div> </div> Complete the loan information to the right as it applies to your loan.	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: <input type="radio"/> 1/1 <input type="radio"/> 3/1 <input type="radio"/> 5/1 <input type="radio"/> 7/1 <input type="radio"/> Other: _____ If Temporary Buydown: <input type="radio"/> 3-2-1% <input type="radio"/> 2-1-0% <input type="radio"/> 1-0% <input type="radio"/> Other: _____ If Balloon: <input type="radio"/> 3 yr <input type="radio"/> 5 yr <input type="radio"/> 7 yr <input type="radio"/> 10 yr <input type="radio"/> Other: _____ Check all that apply: <input type="radio"/> Affordable <input type="radio"/> Construction/Permanent Loan <input type="radio"/> Renovation <input type="radio"/> Relocation <input type="radio"/> Peak T-89

Authorization		
<small>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.</small>		
Authorized Signature (may be typed)	Date	Lender Fax Number

00860.1023

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 (shown in underwriting order).

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



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Form effective date: 02/07/22