

Application for Enact Mortgage Insurance (Delegated)

Clear Form

Initial Insured Name: _____

Initial Insured Address: _____

Submitting Org. #: B22222

Quote ID: _____

Borrower Last Name: _____

Lender Loan #: _____

Lender E-mail Address: _____

Lender Phone Number: _____

For more information, 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

or

Complete This Form & Gather Documents:

- URLA (Uniform Residential Loan Application, 1003)
- 1008 (Uniform Underwriting & Transmittal Summary)

Fax Documents to:

Delegated & Specialized MI Support
800-890-3398

Email address:

DSMI@EnactMI.com

Mortgage Insurance Information

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

Borrower Paid MI or

Lender Paid MI

Coverage _____%

☐ Zero Monthly Premium MI

☐ Monthly Premium MI

☐ Single Premium MI

Base Loan Amount
(if financed) \$ _____

☐ Level Annual Premium MI

Base Loan Amount
(if financed) \$ _____

☐ Split Premium MI (Choose a plan below)

Base Loan Amount
(if financed) \$ _____

☐ .50% ☐ 1.25%

☐ .75% ☐ 1.50%

☐ 1.00% ☐ 1.75%

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

Refund Option: (Borrower Paid Only)

☐ Non Refundable

☐ Refundable

Renewal Option:

☐ Level/Constant

☐ Amortized/Declining

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

General Loan Information

If applicable, complete the sections below:

Borrower credit score: _____

Co-Borrower credit score: _____

Use Representative credit score: See back for more information.

Desktop Underwriter®:

(select one) (select one)

☐ Approve

☐ Eligible

☐ Refer with Caution

☐ Ineligible

Loan Product Advisor®:

(select one) (select one)

☐ Accept

☐ Eligible

☐ Caution

☐ Eligible, A Minus Offering

☐ Ineligible

Check all that apply:

☐ Construction/Permanent Loan

☐ Housing Finance Agency (HFA)

☐ Renovation

☐ Relocation

☐ Affordable Housing

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: _____

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.

Authorized Signature (may be typed)	Date	Lender Fax Number
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00861.1023

Enact mortgage insurers include Enact Mortgage Insurance Corporation and Enact Mortgage Insurance Corporation of North Carolina.

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Form effective date: 02/07/22