

Assumption Request

This form should be submitted for all Assumption Requests for Enact's consideration. All assumptions, with or without release of liability, require Enact approval prior to completion. In some cases, the Insured is prohibited by applicable law from exercising its rights under a "due on sale" clause or is obligated by applicable law to consent to an assumption. The Insured is responsible to ensure the original note or security instrument (deed of trust or mortgage) does not impose any restrictions to an assumption.

Assumption Request Type:	With Release of Liability	Without Release of Liability
Servicer/Insured Name: _____		
Certificate Number: _____	Loan Number: _____	
Contact Name (please print): _____		
Contact Email: _____	Contact Phone Number: _____	

Borrower Information

Current Borrower Name:	_____	_____	_____
	LAST	FIRST	MI
Assuming Borrower Name:	_____	_____	_____
	LAST	FIRST	MI
Assuming Co-Borrower Name:	_____	_____	_____
	LAST	FIRST	MI
Date of Assumption: _____	Have the terms of the deed of trust or mortgage changed? Yes No		
If yes, describe changes: _____			

Documentation

The following documentation is required. A new appraisal is not required.

- | | |
|--|--|
| <ul style="list-style-type: none">• Enact Current MI Certificate• 1008 and URLA (Form 1003/65)• Credit Report and any/all supporting documents• Paystub(s) and W-2s for each borrower• VOE• 2 MONTHS Bank Statements verifying sufficient funds to close or VOD• Include any other supporting documentation that may be needed to make an underwriting decision. | <ul style="list-style-type: none">• Most recent 2 years 1040s if self-employed*• Gift letter and proof of receipt*• Assumption Purchase Agreement*• Divorce Papers*• Separation Agreement*• Child Support Agreement*• Lease Agreement* |
|--|--|
- *This documentation is only required if applicable.

Enact may request additional documentation as deemed necessary for the Assumption Request decision.

Submission: Non-Delinquent Assumptions

Submit the Assumption Request and applicable documentation to the attention of Central Imaging by one of the following methods. Please verify that your delivery selection meets your organization's security requirements for transmission of borrower information.

Mail to: Central Imaging – MI Only

Enact Mortgage Insurance
8325 Six Forks Road
Raleigh, NC 27615

Online Via Secure Submission:

[Servicing.EnactMI.com](https://servicing.enactmi.com)

Email to:

documentprocessing@EnactMI.com

Please use one of the following in your subject line to ensure your Assumption Request is appropriately routed:

Assumption Request OR Release of Liability.

Submission: Delinquent Assumptions

Submit the Assumption Request and applicable documents to HomeOwner Assistance by one of the following methods. Please verify that your delivery selection meets your organization's security requirements for transmission of borrower information.

Online Via Secure Submission:

[Servicing.EnactMI.com](https://servicing.enactmi.com)

Email to:

HOA@EnactMI.com

Please use one of the following in your subject line to ensure your Assumption Request is appropriately routed:

Assumption Request OR Release of Liability.

If loan is in Default, does assumption bring current?

Yes

No

If no, please explain. _____

Authorization

This section must be completed with every submission.

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://enactmi.com)**

Authorized Name (please print): _____

Authorized Signature: _____

Title: _____ Date: _____

Please contact our ActionCenter at 800-444-5664 with any questions.

00982.0825

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