

# Approved Contract Underwriting Investors

April 2026

Investor	Channels of Business		Investor	Channels of Business	
	Wholesale	Correspondent		Wholesale	Correspondent
AmeriHome Mortgage <sup>1</sup>		●	JP Morgan Chase		●
Arc Home LLC		●	Mortgage Clearing Corporation <sup>1</sup>		●
Bayview/Lakeview		●	New Rez, LLC		●
BB&T   SunTrust Now Truist		●	Onity Mortgage Corporation		●
Citizens Bank, N.A. dba Franklin American <sup>1</sup>		●	Paramount Residential Mortgage Group (PRMG)		●
Cornerstone Home Lending		●	PennyMac		●
Fannie Mae		●	Planet Home Lending		●
FHLB: Chicago (MPF), Cincinnati/Indianapolis (MPP)		●	Plaza Home Mortgage		●
Fifth Third Bank		●	Rocket Mortgage		●
First National Bank of Pennsylvania		●	Servion		●
Flagstar Bank N.A. <sup>2</sup>	●		The Money Source		●
Freddie Mac		●	Towne Mortgage		●
Freedom Mortgage Corp		●	US Bank <sup>3</sup>		●
Gateway First Bank		●	West Gate Bank		●
GMFS, LLC		●	HFAs		
Huntington Mortgage		●	(AL, CA, FL, IA, IL, MN, NC, ND, NE, PA, TX, VT, WA)		●

## Don't see your Investor listed?

If you are delegated with an Investor not listed above, and they allow contract underwriting, let us know and we will take action to review for approval. Contact your Enact Sales Representative or call the ActionCenter<sup>®</sup> at 800-444-5664.

## General Requirements:

Correspondents must use their own contract services underwriting agreement with Enact and will be billed directly for all underwriting services.

### Footnotes:

<sup>1</sup> Correspondent must obtain prior approval from investor to use Contract Underwriting.

<sup>2</sup> Flagstar Bank N.A.: Wholesale channel used by delegated brokers and correspondents. For loans sent directly to, and underwritten by, Enact underwriter using Enact's system: LPA<sup>SM</sup> will be required for Freddie Mac products, and DU<sup>®</sup> for Fannie Mae products.

<sup>3</sup> US Bank: Enact will underwrite to standard Delegated guidelines/overlays unless delivery method (EZD, Mandatory) is provided at time of submission.

Visit <https://enactmi.com/investor-underwriting> for State licensing information for Enact Financial Services, Inc.

Desktop Underwriter<sup>®</sup> (DU) is a Registered trademark of Fannie Mae.

LPA<sup>SM</sup> is a servicemark of Freddie Mac.

01793.0426

Enact contract underwriting services are provided by Enact Financial Services, Inc.