

Mortgage Insurance Application Full Package Submission

How to submit MI applications for a Non-Delegated Underwrite

Use these handy step-by-step instructions to submit for a Non-Delegated Underwrite (Full Package) loans.

1. Visit our website at EnactMI.com
2. Select the orange **Log In** button in the upper right corner *(Fig 1)*.
3. From the **Create New Application** page, locate the **MI Application** section *(Fig 2a)* and select **Submit in < 60 seconds** link *(Fig 2b)*.
4. Complete the MI Application form.
Optional: select **Check Eligibility to Enact Guidelines** for a preliminary guideline screen.
5. Continue to the Upload Documents section *(Fig 3a)*.
For a list of required documentation, click **Document Checklist** *(Fig 3b)* or see reverse.
Drag and drop files or click **Add Files** to upload docs.
6. If there are additional details regarding the file you would like to share, please add an optional note to the underwriter, update status notifications, then **Submit**.

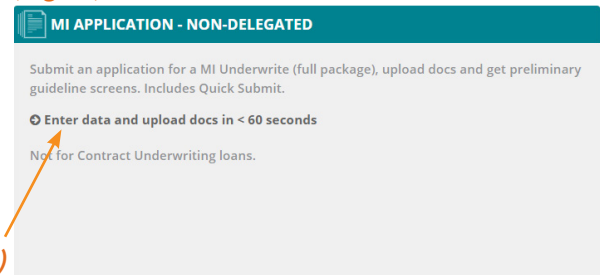
For More Information

Log on to access a full tutorial on our Help Center, contact your Enact representative, or the Enact ActionCenter® at 800-444-5664.

(Fig 1)

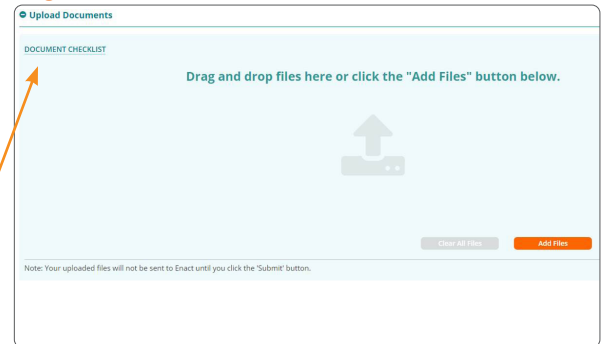


(Fig 2a)



(Fig 2b)

(Fig 3a)



(Fig 3b)

Commonly Required Loan File Documentation

1008

- Uniform Underwriting & Transmittal Summary

Uniform residential loan application (revised effective 3/1/21)

- Lender Loan Information Form
- Borrower Information Form
- Additional Borrower Information Form, if applicable

Credit

- Credit Reports & Score Information Disclosure
- Verification of Mortgage and/or Rent
- Credit Explanation Letter(s)
- Evidence of Payoffs & Tax Lien Satisfaction
- HUD-1/ Closing Disclosure (Sale of Previous Property)
- Related Public Records

Income

- Pay Stubs and W-2s
- Verifications of Employment
- Retirement/Social Security/Pensions
- Military Information
- Rental/Lease Agreements

OR AUS Income Validation Service Results Documentation

Tax returns

AUS findings/feedback

Assets

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

OR AUS Asset Validation Service Results Documentation

Appraisal

- All Appraisal Docs. Including License & Clear Photos
- Condo/PUD Information and 1008 with Project Classification indicated

Sales contract

- Executed Contract & Supporting Documents

Other

- Divorce, Separation, Child Support Agreements
- Any documents used to make underwriting decisions

This list is a representation of typically required documentation, this is not an exhaustive list; an underwriter may request additional documentation to support the underwriting decision. All documents will be analyzed and fully underwritten.