ENACT MORTGAGE INSURANCE CORPORATION ("COMPANY")

800-444-5664 ActionCenter®
EnactMI.com
Action.Center@EnactMI.com

Commitment/Certificate Number:
Lender Loan Number:
Attention to:

COMMITMENT/CERTIFICATE OF INSURANCE

Enact Mortgage Insurance Corporation hereby issues this Commitment/Certificate of Insurance (C/C) for the loan herein described, subject to: (1) the terms and conditions of the Policy and (2) any conditions to the extent set forth below; and in reliance upon the Application, supporting materials, and other information provided in connection with this mortgage insurance transaction. Insurance coverage will begin as of the Certificate Effective Date subject to payment of premium as required in the Policy and as provided for in the mortgage insurance activation instructions.

Initial Insured or Servicer Information

Initial Insured or Servicer Name

Initial Insured or Servicer Address

Master Policy Number

Borrower and Property Information

Borrower Name

Co-Borrower Name(s)

Property Address

Mortgage Insurance Information

Commitment/Certificate Number
Commitment Effective Date
Commitment Expiration Date
Commitment Updated
Premium Payment Option
Term of Coverage
Plan LTV
Coverage
Premium Refundability
Delegated/Non-Delegated

Premium and Tax Information	Rate	Amount
First Year Premium		
First Premium		
Surcharge		
County Tax		
Municipal Tax		
Initial Total		
First Month Total		

Premium Schedule:

Renewal Type
Renewal Rate (yrs 2 - 10)
Renewal Rate (yrs 11 - term)

Loan Information

Base Loan Amount
Financed Premium Amount
Insured Loan Amount
Loan Type
Loan Repayment Type
Loan Purpose
Amortization/Loan Term (Mos)

Sales Price
Property Value
LTV/CLTV/GLTV
Occupancy
Representative Credit Score

SAMPLE

Enact™

Commitment/Certificate Number:

Lender Loan Number:

Enact Mortgage Insurance Corporation

Borrower Name

Co-Borrower Name(s)

Property Address

Conditions

Notes - Information Only

SAMPLE

Initial Insured Representation: By activating the insurance coverage, the initial Insured represents that, as of the Certificate Effective Date: (1) the above described loan transaction has closed; (2) the loan information in this C/C is true and correct and we may rely upon it in extending coverage; (3) the representations made by the initial Insured at the time the Application was submitted are still true and complete in all material respects and nothing material has been omitted regarding such information; there are no material changes in any statement contained in the Application, supporting documentation, or representations; and the information in the Origination File or Closing File is not materially inconsistent with the Application; (4) if the Application was submitted under our delegated underwriting program, the loan meets our Underwriting Guidelines in all material respects; (5) the loan is not in Default; and (6) all conditions, if any, identified on this C/C have been fully satisfied.