

Mortgage Insurance Application Full Package Submission

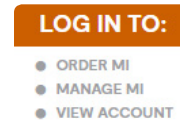
How to submit MI applications for a Non-Delegated Underwrite

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

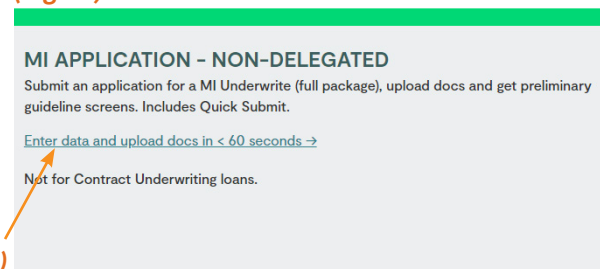
1. Visit our website at **EnactMI.com**
2. Select the orange Log In button in the upper right corner *(Fig 1)*.
3. From the Create New Application page, locate the MI Application section *(Fig 2a)* and select **Submit in < 60 seconds** link *(Fig 2b)*.
4. Complete the MI Application form.
Optional: select **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**.

(Fig 1)

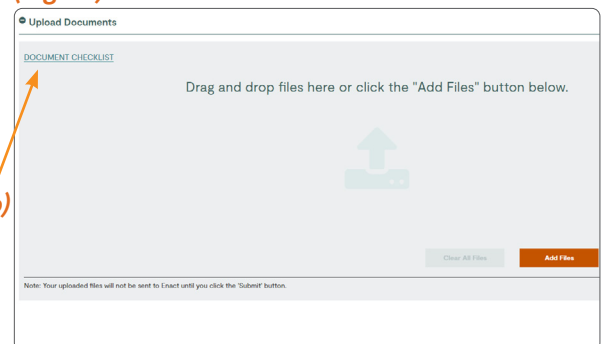


(Fig 2a)



(Fig 2b)

(Fig 3a)



(Fig 3b)

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.

What is in a Full Package?

The following documentation is required with a non-delegated submission.

Include the following as applicable:

- **URLA** (Uniform Residential Loan Application, 1003)
- **1008** (Uniform Underwriting & Transmittal Summary)
- **AUS** findings/feedback

Credit

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

Income

- Pay Stubs & W-2s
- Verifications of Employment
- Retirement/Social Security/Pensions
- Military Information
- Rental/Lease Agreements (Owned Property)

Tax Returns

- Personal and/or Corporate, as applicable

Assets

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

Appraisal

- All Appraisal Docs. Including License & Clear Photos
- Condo/PUD Information

Sales contract

- Executed Contract & Supporting Documents

Other

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