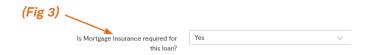
Contract Underwriting Loan Submission

How to submit Contract Underwriting loans for compliance underwrites

Use these step-by-step instructions to submit your Contract Underwriting loans on our website.

- 1. Visit our website at EnactMl.com
- Select the orange Log In button in the upper right corner (Fig 1)
- From the New Apps page, locate the Contract Underwriting (Fig 2a) and click on the Contract Underwriting Request link. (Fig 2b)
- 4. Select the applicable option of **Yes** or **No** to indicate if Mortgage Insurance is required on the loan. (Fig 3)
- 5. Enter all required information in online form.
- 6. Continue to the Upload Documents section. (Fig 4)
- Click the **DOCUMENT CHECKLIST** link for a list of required documents. (Fig 5)



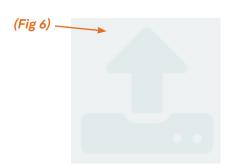




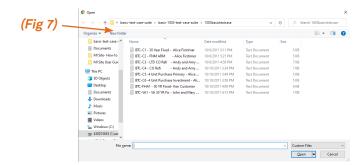




- 8. You can upload files in by either using the Drag and Drop function:
 - · Click the icon (Fig 6)
 - · Your file drive will open in a separate window (Fig 7)



 Select the files you want to move over by holding down your control key and clicking on the file names.
 Then simply slide them into the Drag and Drop window and release the control key. (Fig 8)



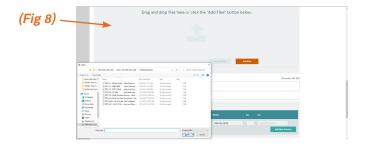
- · Your files will now show in the window. (Fig 9)
- · Select Submit under the Status Update Notifications section when ready to continue



OR

- Click the "Add Files" button. Click on the file you want to upload and hit "Open". Your file will appear in the Upload Documents window. (See Fig 7)
- Select Submit under the Status Update
 Notifications section when ready to continue.

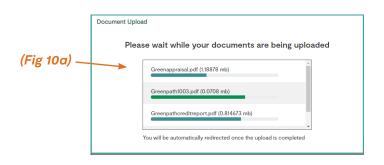








 Your documents will load (Fig 10) and you will see the Applications confirmation screen.



Contract Underwriting Request

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 View loan status (Fig 11a) by entering in the required info on the Find an Existing Application (Fig 11b) form under My Enact MI. View ULD or MI Docs by clicking Decision Doc under the Contract Underwriting and/or Mortgage Insurance 'View Docs' column (Fig 11b).





10. Need to submit trailing docs? Simply click the Upload Document icon (*Fig 12*) next to the desired application in your loan pipeline. Then follow the process outlined in step 8 on page two.

For More Information

If you have any questions or need assistance, call the Enact ActionCenter® at 800-444-5664. Visit **EnactMl.com/investor-underwriting** for State Licensing information for Enact Financial Services. Inc.

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

