



## Documentation Needed for your **NON-DELEGATED** submission

# Simple Underwriting is on the Horizon

- MI Application  
(required only for fax or secure email submissions)
- 1003/1008 – Application and UW Transmittal Summary
- AUS final reports – DU Findings/ Loan Product Advisor<sup>SM</sup> Feedback (if applicable)
- Credit Reports  
(including all required Letter(s) of Explanation)
- VOR/VOM as required
- Income (Verbal VOE(s), VOE(s), paystubs, W-2(s), tax returns and Letter(s) of Explanation)
- 4506T transcripts required for Non AUS loans when:
  - 1) Self-employed income is included for qualifying
  - 2) The lender has obtained the transcripts prior to submitting the file to National MI
- Assets (Bank/Investment statements, VOD(s), gift letters, community or employer grants)
- Appraisal Report  
(including all attachments)
- Sales Contract  
(final executed with all amendments)
- Closing Disclosure(s) from previous home sale
- Underwriter Notes/worksheets utilized
- Other documents as required

 **TIP:** To get 12 month rescission relief ask your Sales Advisor how to submit post close documents that include:

- Closing Disclosure
- Note
- Mortgage (Deed of Trust)
- Title Insurance Commitment

### Additional Questions?

Please contact our Solution Center at 855.317.4NMI (4664) or email us at [solutioncenter@nationalmi.com](mailto:solutioncenter@nationalmi.com)

For a complete copy of National MI's Underwriting Guidelines, go to [nationalmi.com/underwriting-guidelines](http://nationalmi.com/underwriting-guidelines) or to view post close document submission instructions go to [nationalmi.com/nondel-welcome](http://nationalmi.com/nondel-welcome)

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