



Delegated Certificates

DOCUMENTS NEEDED FOR QUALITY CONTROL

36 MONTH RESCISSION RELIEF Documents needed for Quality Control

Please provide the following documents in order for National MI to review your certificate.

- 1003/1008 – Application and UW Transmittal Summary
- AUS final reports – DU Findings/ Loan Product AdvisorSM 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)
- Full Appraisal Report with all schedules (including form 442 and Condominium Eligibility documentation)
- Sales Contract (final executed with all amendments)
- Closing Disclosure(s) from previous home sale
- Closing Documents for the subject property:
 - Closing Disclosure
 - Note
 - Mortgage (Deed of Trust)
 - Title Insurance Commitment
- Underwriter's Approval with conditions, Notes & Worksheets
- Other documents as required

Please contact our Solution Center at 855.317.4NMI (4664) or email us at solutioncenter@nationalmi.com for instructions. For a complete copy of National MI's Underwriting Guidelines, please go to nationalmi.com/underwriting-guidelines