Have the security of knowing that your loans are protected from denials and rescissions.

Documentation Needed for your DELEGATED post-close submission

- 1003 – Loan Application
- 1008 – UW Transmittal Summary (optional)
- AUS final reports – DU Findings/ LPA Feedback, if applicable
- Credit Reports (including all required Letter(s) of Explanation)
- VOR/VOM as required
- Employment and income verification (Verbal VOE(s), VOE(s), paystubs, W-2(s), tax returns, employment/income verification reports if validated by DU Validation Service or Freddie Mac Asset & Income Modeler (AIM), and Letter(s) of Explanation, as applicable)
- 4506T (4506, 4506-EZ, or 8821) tax transcripts required for:
  1. AUS loans for the time period as required by DU/LPA
  2. Non AUS Loans when:
     - Self-employed income is included for qualifying
     - Income included in qualifying is not from self-employment and the lender has obtained the tax transcripts prior to submitting the file to National MI
- Assets (Bank/investment statements, VOD(s), gift letters, community or employer grants, or asset verification reports if validated by DU Validation Service or Freddie Mac AIM)
- Valuation Documentation
  1. Required: Appraisal Report (including all attachments if applicable); Form 442, Appraisal Update &/or Completion Report; alternative valuation documentation (i.e., appraisal waiver offer message identified in DU or LPA), as applicable
  2. Recommended: Fannie Mae Collateral Underwriter (CU) or Freddie Mac Loan Collateral Advisor (LCA) Print Report; or UCDP Submission Summary Report from CU or LCA, if applicable
- Sales Contract (final executed with all attachments/amendments, if applicable)
- Closing Disclosure(s) or lease/rental agreement from departure residence, as applicable
- Closing Documents for the subject property:
  1. Final Closing Disclosure
  2. Final Signed Note
  3. Final Signed Mortgage (Deed of Trust)
  4. Title Insurance Commitment
  5. Signed Borrower’s Authorization Form
- Underwriter’s Approval with conditions, notes & worksheets
- Other documents as required

Now that you’ve ordered your Delegated Certificate, here are your options to submit loan documents.

Delivery Options:

- AXIS at axis.nationalmi.com
- SFTP – Business-to-Business

- National MI supports direct integration to order MI and upload documents from lender’s loan origination system (LOS). A current list of National MI’s technology partners and supporting document upload capabilities are posted on our website at www.nationalmi.com/tech-partners/.
- Contact the Solution Center for any of these submission options or for additional delivery resources at 855.317.4NMI (4664) between 5AM and 5PM PT (M-F)
Login to axis.nationalmi.com to upload your Delegated documents

A. Click Document Upload tab to begin.

1. Enter lender loan number or 10 digit MI commitment number.
2. Select Add Files, select your document(s) and Open to attach.
3. Once all desired documents have been added for your loan(s), select Start Upload.
4. Once progress bar reaches 100% completion and the Uploaded Successfully checkmark is visible, your documents have been uploaded to National MI.

View "How To Use" AXIS videos:
- View AXIS demos and Quick User Guide
  www.nationalmi.com/axis-resources
- Setting Up Preferences go to
  www.nationalmi.com/user-pref
- Advanced Search go to
  www.nationalmi.com/adv-search

Contact National MI’s Solution Center for:
- Login and Password setup
- Questions about AXIS or LOS
- Document delivery options
- Additional questions regarding complete loan package uploads

📞 855.317.4NMI (4664)
✉️ solutioncenter@nationalmi.com

Please refer to National MI’s Underwriting Guideline Manual and Master Policy for a complete description of policies and requirements.