Delegated Certificates

REQUIRED DOCUMENTS

DOCUMENTS NEEDED FOR QUALITY CONTROL

12 MONTH RESCISSION RELIEF

Documents needed for Delegated Assurance Review

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 Advisor™ 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
- Borrowers Certification and Authorization (executed)
- 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]
- Signed Borrower’s Authorization Form
- Closing Disclosure[s]/HUD-1 from previous home sale
- Closing Documents for the subject property:
  1. Fully Executed Closing Disclosure/HUD-1
  2. Fully Executed Note
  3. Fully Executed Mortgage [Deed of Trust]
  4. 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