



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/ LP 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)
- HUD-1(s) from previous sale
- Underwriter Notes/worksheets utilized
- Other documents as required

Questions?

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