



NATIONAL MI TRUEINSIGHT®
Ways to Submit Non-Delegated Underwriting Files

As you know, National MI TrueInsight gives you more assurance. You can be confident that our underwriting decisions take a balanced approach to risk.

Documentation Needed for your NON-DELEGATED Underwriting Review

- MI Application (required only for fax or secure email submissions)
- 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)
- Valuation Documentation:
 - 1) REQUIRED: Appraisal Report including all schedules and addenda, or alternative (e.g. PIW) valuation documentation
 - 2) RECOMMENDED: Collateral Underwriter (CU) Print Report, UCDP Submission Summary Report from CU, or Loan Collateral Advisor Report (if applicable)
- Sales Contract (final executed with all amendments)
- Closing Disclosure(s) from previous home sale
- Underwriter Notes/worksheets utilized
- Other documents as required

What's Next?

See back for Non-Delegated underwriting closing document submission instructions and post close instructions applicable to Validation or Quality Control (a successful QC audit satisfies the validation requirement).

With National MI AXIS, submitting a Non-Delegated underwriting file is simple:

1. To get started, go to nationalmi.com/axis to enter your User ID and Password.
2. After logging in, click the “New Application” link from the left-hand menu.
3. Perform a DU 3.2 upload or complete the required fields and upload your loan package.
4. Click the “SUBMIT” option to deliver your loan file for underwriting.
5. A successful submission will result in the status of “Decision Pending”.
6. To check the status of a loan, complete one or more of the Application/CC/Certificate Search section fields and select the SEARCH button.

To Submit Conditions for Review on Non-Delegated Files:

DELIVERY OPTIONS:

- | | |
|--|------------|
| AXIS at axis.nationalmi.com | Encompass® |
| SFTP – Business-to-Business | ShareFile |
| BlitzDocs | VirPack™ |
| | Scrypt |

How to submit post close documents for Validation or Quality Control reviews:

Please submit your 5 required Closing Documents:

- | | | |
|-----------------------------|-------------------------------|---|
| 1. Final Closing Disclosure | 3. Mortgage (Deed of Trust) | 5. Borrowers Certification and Authorization (executed) |
| 2. Final Signed Note | 4. Title Insurance Commitment | |

Use one of the following methods:

DELIVERY OPTIONS:

- | | |
|--|------------|
| AXIS at axis.nationalmi.com | Encompass® |
| SFTP – Business-to-Business | ShareFile |
| BlitzDocs | VirPack™ |
| | Scrypt |

Once National MI has received and reviewed your closing documents, you will be notified.

Contact our Solution Center for assistance with any of these submission options [855.317.4NMI \(4664\)](tel:855.317.4NMI) between 5am and 5pm PT (M-F).

- Please submit your documents within 60 days from the loan close date for Validation or by the requested date specified in the QC sample document request.

Please refer to [National MI's Underwriting Guideline Manual](#) and [Master Policy](#) for a complete description of policies and requirements.

