



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 Required for your **NON-DELEGATED** Underwriting Review:

- 1003 - Loan application
- 1008 - UW transmittal summary (optional)
- AUS final reports – DU® findings/LPA® feedback, as applicable
- Credit reports (including all required Letter(s) of Explanation)
- Verification of rent (VOR)/Verification of mortgage (VOM), as required
- Employment and income verification (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)
- 4506 (4506-C or 8821) tax transcripts required for Non-AUS loans when:
 1. Self-employed income is included for qualifying
 OR
 2. 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. Appraisal Report (including all attachments, if applicable); or
 2. Alternative Valuation Documentation (i.e., appraisal waiver offer message identified in DU or LPA); or
 3. UCDP® Submission Summary Report from Fannie Mae Collateral Underwriter® (CU®) or Freddie Mac Loan Collateral Advisor® (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
- Underwriter notes/worksheets utilized
- Other documents as required

What's Next?

See back for Non-Delegated underwriting closing document submission instructions applicable for Independent Validation or Quality Control (“QC”) (a successful QC audit satisfies the Independent 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](http://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-vendors/.

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

Please submit your required Closing Documents:

- | | | |
|-----------------------------|--|---|
| 1. Final Closing Disclosure | 3. Final Signed Mortgage (Deed of Trust) | 5. Signed Borrower's Authorization Form |
| 2. Final Signed Note | 4. Title Insurance Commitment | 6. Final Signed Loan Application (1003) - QC Reviews only |


Use one of the following methods:

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Contact our Solution Center for assistance with any of these submission options or for additional delivery resources at [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 Independent Validation or by the requested date specified in the QC sample document request.

Note: If National MI is unable to make a determination or complete an Independent Validation of a loan to National MI's reasonable satisfaction because the Master Policy Holder failed to provide the information required by the Rescission Relief Guide (please refer to Section 5.0 Required Documents of the Rescission Relief Guide for details), such loan will not qualify for early Rescission Relief, but may be eligible for 36- or 60-month Rescission Relief, as applicable per the Master Policy.

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

