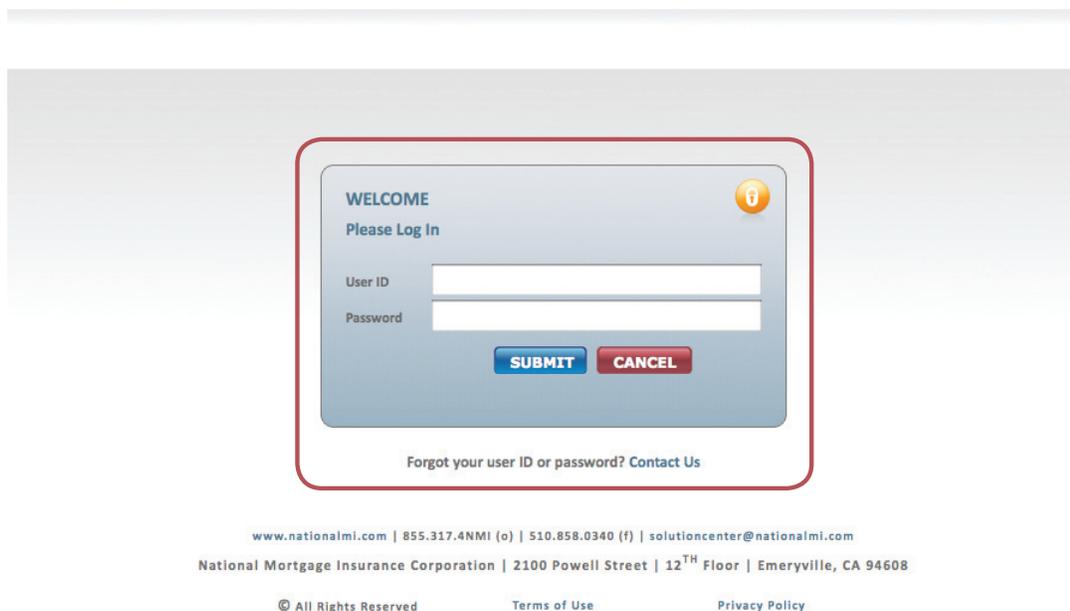


National MI AXIS Non-Delegated User Guide

Before logging on:

Please ensure you have **saved your loan data in XML or DU 3.2 format** and your loan documents (such as the 1003, 1008, Credit Report, AUS Findings, etc.) in PDF format. Be sure the documents are easily accessible during the data document upload process. To view National MI TrueGuideSM Underwriting Guidelines, go to nationalmi.com/underwriting-guidelines

- 1 | To get started, open your web browser and go to nationalmi.com/axis-login to enter your User ID and Password.



WELCOME
Please Log In

User ID

Password

SUBMIT **CANCEL**

Forgot your user ID or password? [Contact Us](#)

www.nationalmi.com | 855.317.4NMI (o) | 510.858.0340 (f) | solutioncenter@nationalmi.com
National Mortgage Insurance Corporation | 2100 Powell Street | 12TH Floor | Emeryville, CA 94608

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If you do not yet have a **User ID** or **Password**, or if you encounter any issues during the login process, please contact the Solution Center at **855.317.4NMI** or solutioncenter@nationalmi.com

HOW TO SUBMIT A Non-Delegated Loan (cont.)

- 2 | After logging in, click the **Create New MI Application** link from the left-hand menu.

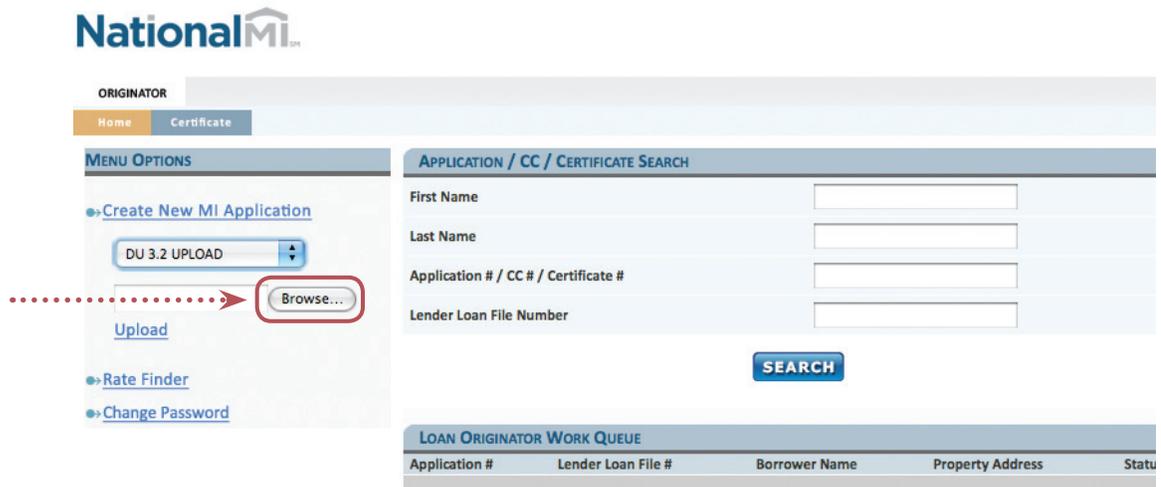
The screenshot shows the NationalMI.com ORIGINATOR interface. At the top, there are tabs for 'Home' and 'Certificate'. Below this is a 'MENU OPTIONS' section with three items: 'Create New MI Application' (highlighted with a red box and a red arrow), 'Rate Finder', and 'Change Password'. To the right is the 'APPLICATION / CC / CERTIFICATE SEARCH' section with input fields for 'First Name', 'Last Name', 'Application # / CC # / Certificate #', and 'Lender Loan File Number', followed by a 'SEARCH' button. At the bottom is the 'LOAN ORIGINATOR WORK QUEUE' table with columns for 'Application #', 'Lender Loan File #', 'Borrower Name', 'Property Address', and 'Statu'.

- 3 | With this step, you will upload your loan data. Later you will be prompted to upload the relevant loan documents. From the drop-down menu, select one of the following application types, as applicable: URLA XML Upload, DU 3.2 Upload or Data Entry.

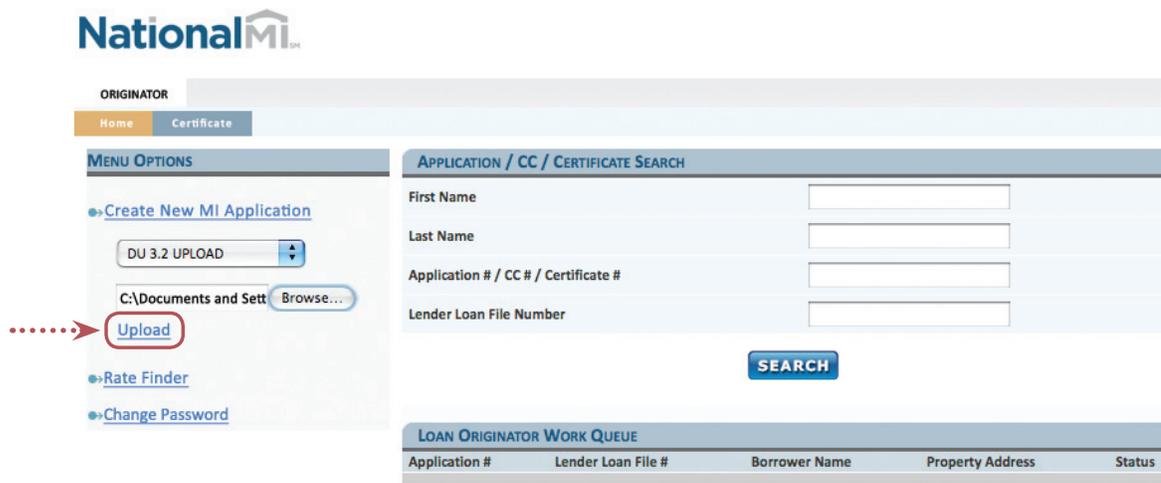
The screenshot shows the NationalMI.com ORIGINATOR interface. The 'MENU OPTIONS' section has 'Create New MI Application' selected, and its dropdown menu is open, showing options: 'Select', 'URLA XML UPLOAD', 'DU 3.2 UPLOAD', and 'DATA ENTRY'. A red arrow points to the 'URLA XML UPLOAD' option. The rest of the interface, including the search fields and the work queue table, is identical to the previous screenshot.

HOW TO SUBMIT A Non-Delegated Loan (cont.)

- 4 | For **URLA XML** or **DU 3.2 Upload**, select the **Browse** button to locate the file you previously saved, and proceed to **step 5**. For Data Entry, please select **Data Entry** from the drop-down, click the **GO** button and proceed to **step 6**.



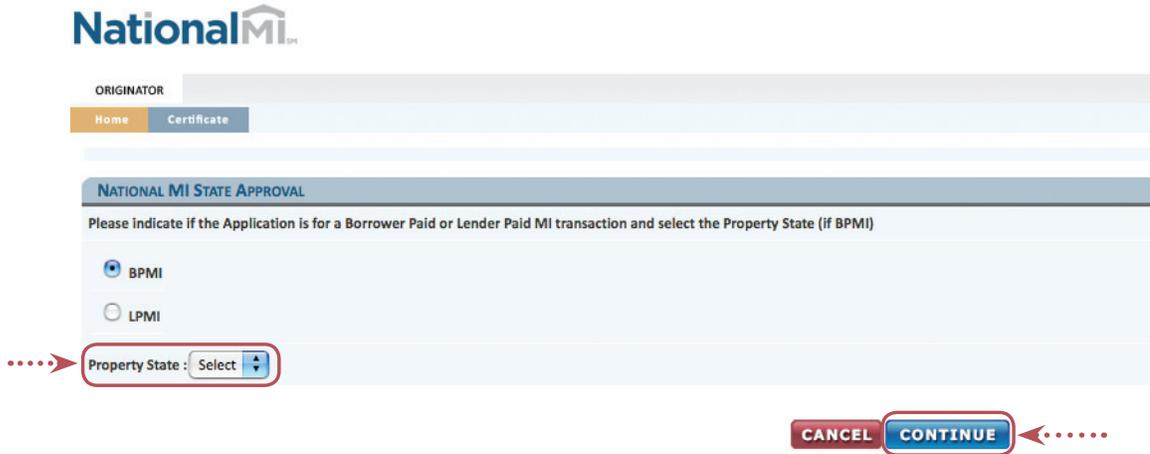
- 5 | Your file should appear in the upload file pathway next to the **Browse** button on the screen. To upload, select the **Upload** link.



Non-Delegated Loan

(cont.)

- 6 | Please indicate if the Application is a Borrower Paid (BPMI) or Lender Paid (LPMI) transaction, select the **Property State** from the drop-down menu and click **CONTINUE**.



The screenshot shows the National MI State Approval form. At the top is the National MI logo. Below it is a navigation bar with 'ORIGINATOR' and tabs for 'Home' and 'Certificate'. The main heading is 'NATIONAL MI STATE APPROVAL'. The instruction reads: 'Please indicate if the Application is for a Borrower Paid or Lender Paid MI transaction and select the Property State (if BPMI)'. There are two radio buttons: 'BPMI' (selected) and 'LPMI'. Below the radio buttons is a 'Property State' dropdown menu with 'Select' as the current value. A red arrow points to this dropdown. At the bottom right are 'CANCEL' and 'CONTINUE' buttons, with a red arrow pointing to the 'CONTINUE' button.

- 7 | After selecting the property state, you will see a message indicating whether or not National MI is currently licensed to provide mortgage insurance in that state. If National MI is licensed, please click **OK** and proceed with the submission of your application for mortgage insurance.

If a message stating that we are not approved in that state appears, please click **OK** and contact your National MI Sales Advisor at nationalmi.com/sales-advisor



The screenshot shows the National MI approval message. At the top is the National MI logo. Below it is a navigation bar with 'ORIGINATOR' and tabs for 'Home' and 'Certificate'. The main message reads: 'National MI has been approved to provide mortgage insurance in this state'. A red arrow points to an 'OK' button at the bottom right.

HOW TO SUBMIT A Non-Delegated Loan (cont.)

8 | To begin the process of uploading your loan documents, please click the **ADD** button.

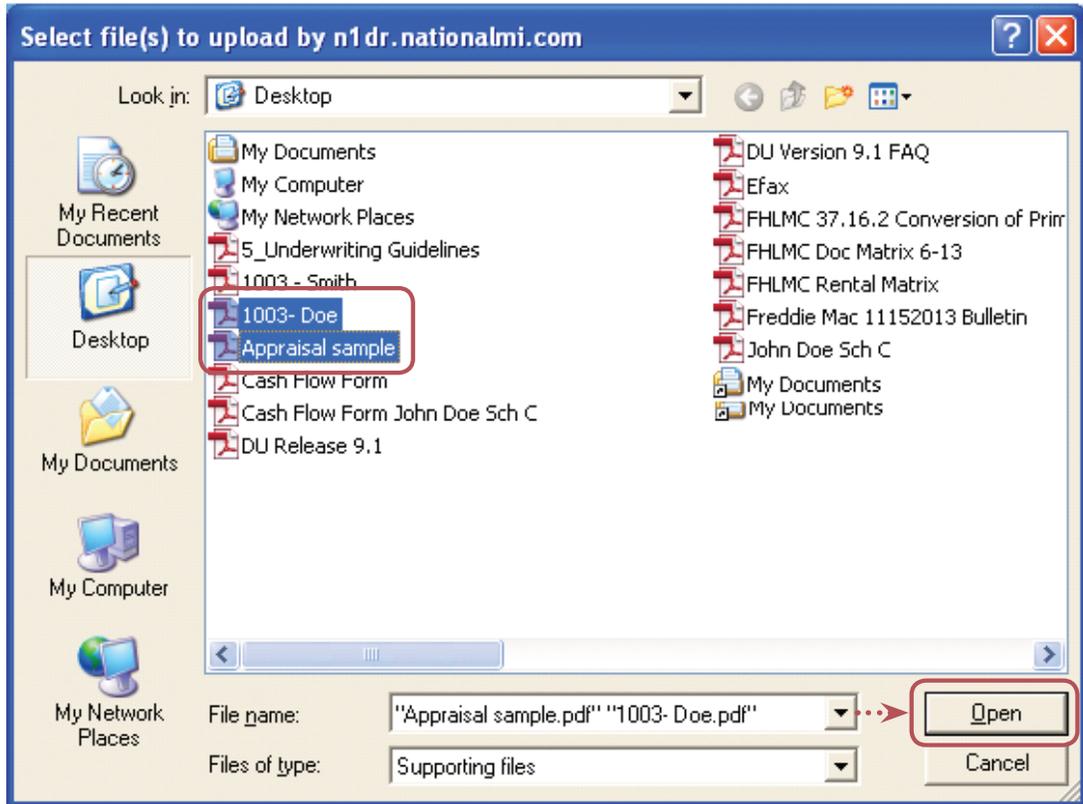
The screenshot shows the NationalMI Loan Originator interface. On the left, there is a sidebar with the text "Select documents to upload" and a blue "ADD" button circled in red. Below this is a "DOCUMENTS" section. On the right, the "LENDER INFORMATION" form is visible, featuring fields for "Application Type" (with radio buttons for "Delegated" and "Non Delegated"), "National MI Master Policy #", "Servicing Lender Name", "Loan Originator Type", "Lender Loan #", "Contact Last Name" (containing "Tester1"), "Contact Extension", and "Contact Fax".

- Helpful Reminders:**
- File format should be PDF or Tiff.
 - Go to nationalmi.com/nondel-reqdocs to find the Non-Delegated required documents list.

9 | From the Upload Documents window, please click the **Add files** button.

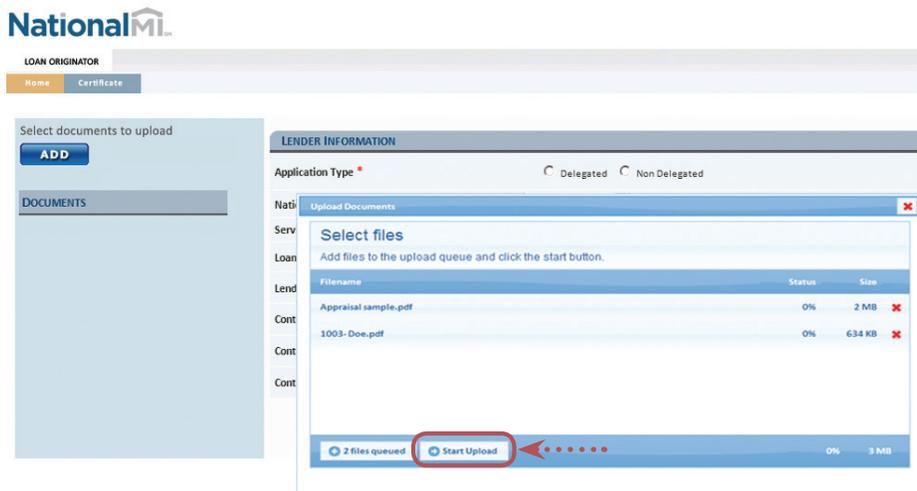
This screenshot shows the same NationalMI Loan Originator interface as above, but with an "Upload Documents" dialog box open. The dialog box has a title bar "Upload Documents" and a close button. Inside, it says "Select files" and "Add files to the upload queue and click the start button." Below this is a table with columns "Filename", "Status", and "Size". At the bottom of the dialog, there is a blue "Add Files" button circled in red, and a "Start Upload" button. The background form is partially visible, showing the "LENDER INFORMATION" section.

10 | Select the desired file(s), then select **OPEN** button.



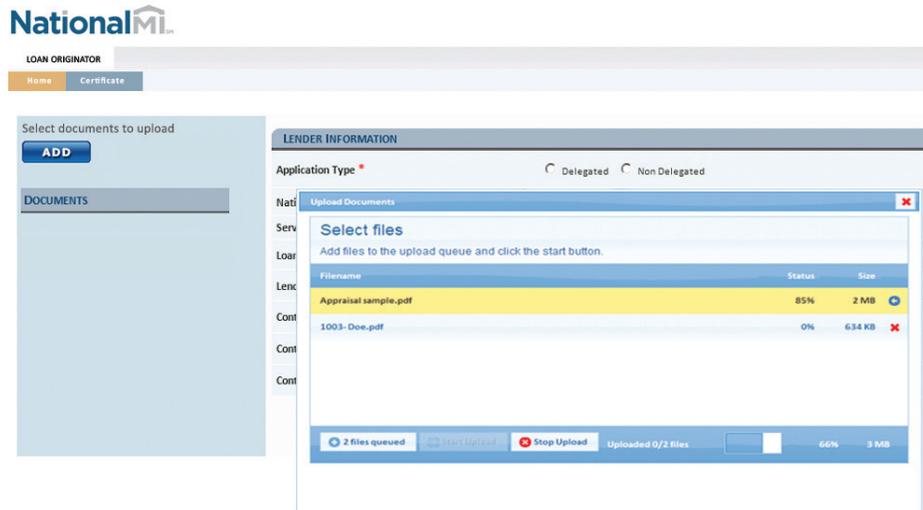
Helpful Reminders: Multiple files can be selected to upload.

11 | Click the **Start Upload** button to upload the documents.

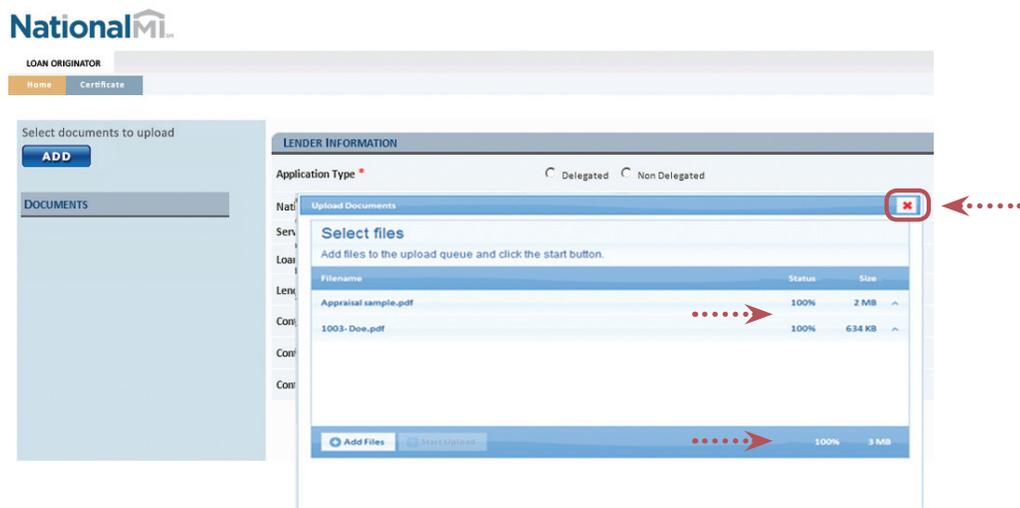


HOW TO SUBMIT A Non-Delegated Loan (cont.)

- 12 | You will see the progression of the document being uploaded. If you select **Stop Upload**, the documents will not be uploaded.



- 13 | Once the documents have been uploaded, the status will reflect 100%. You can upload additional files by clicking **Add Files**. Once all documents have been uploaded, click the red **X** to exit the Upload window.



HOW TO SUBMIT A Non-Delegated Loan

(cont.)

14 | The documents will be displayed under the **DOCUMENTS** tab.

The screenshot shows the National MI Lender Information form. The 'DOCUMENTS' tab is selected in the left sidebar, and two documents are listed: 'Appraisalsample.pdf' (2.15 MB) and '1003-Doe.pdf' (0.62 MB). The 'LENDER INFORMATION' section contains various fields, some marked with a red asterisk (*). The 'Application Type' field has radio buttons for 'Delegated' and 'Non Delegated'. The 'National MI Master Policy #' field is a dropdown menu. The 'Servicing Lender Name' field is a text input. The 'Loan Originator Type #' field is a dropdown menu. The 'Lender Loan #' field is a text input. The 'Contact Last Name' field contains 'Tester1'. The 'Contact Telephone' field is a text input. The 'Contact Extension' field is a text input. The 'Contact Fax' field is a text input. The 'Orig Lender Name' field is a text input. The 'Servicing Lender MPN#' field is a text input. The 'Contact First Name' field is a text input. The 'Contact Email' field is a text input. The 'CANCEL', 'NEXT', and 'SAVE' buttons are located at the bottom right of the form.

Helpful Reminder:

- A document can be deleted by clicking the red **X** under the Documents tab.
- Once your loan is submitted, your documents will be uploaded.

15 | Next, you will complete all applicable fields on the **Lender Information** screen, including checking the **Non-Delegated** radio button. Mandatory fields are noted by a red asterisk (*). To proceed to the next step, select the **NEXT** button. Otherwise, select the **CANCEL** button to abandon the transaction or the **SAVE** button to save the current data and return to the transaction later.

Helpful Reminder: If you select **CANCEL** or **SAVE**, your documents will **not be saved** and you will need to upload your documents again when you revisit the transaction.

The screenshot shows the National MI Lender Information form. The 'LENDER INFORMATION' section is highlighted. The 'Application Type' field has radio buttons for 'Delegated' and 'Non Delegated', with the 'Non Delegated' button selected. The 'National MI Master Policy #' field is a dropdown menu. The 'Servicing Lender Name' field is a text input. The 'Loan Originator Type #' field is a dropdown menu. The 'Lender Loan #' field is a text input. The 'Contact Last Name' field contains 'Tester1'. The 'Contact Telephone' field is a text input. The 'Contact Extension' field is a text input. The 'Contact Fax' field is a text input. The 'Orig Lender Name' field is a text input. The 'Servicing Lender MPN#' field is a text input. The 'Contact First Name' field is a text input. The 'Contact Email' field is a text input. The 'CANCEL', 'NEXT', and 'SAVE' buttons are located at the bottom right of the form.

Helpful Reminder: Loan documents can be uploaded from the following three screens.

Non-Delegated Loan

(cont.)

- 16 | On the **Loan Information** screen, complete all mandatory fields (*), and any applicable remaining fields. To proceed to the next step, select the **NEXT** button. Otherwise, select the **PREVIOUS** button to return to the **Lender Information** screen, the **CANCEL** button to abandon the transaction, or the **SAVE** button to save the current data and return to the transaction later.

- Helpful Reminders:**
- If you click **CANCEL** or **SAVE**, your documents will **not be saved** and you will need to upload your documents again when you revisit the transaction.

NationalMI Logout

ORIGINATOR

Home Certificate

Select documents to upload

ADD

DOCUMENTS

- 1003-Doe.pdf 0.62 MB
- AppraisalSample.pdf 2.15 MB

LOAN INFORMATION

Loan Purpose *	Select	Occupancy Type *	Select
Base Loan Amount \$ *		Original Appraised Value \$ *	
Purchase Price \$		Seller Contribution \$	
Note Rate % *		Loan Type *	Select
Required Borrower Contribution %			
Temporary Buydown Identifier *	<input type="radio"/> Yes <input checked="" type="radio"/> No		
All Other Monthly Payments \$		Present Housing Expense \$	0
PITI \$ *		Subordinate Financing \$	
Amortization Type *	Full Amortization	Amortization Term *	
Loan Term *			

CANCEL PREVIOUS NEXT SAVE

- Helpful Reminders:**
- If you uploaded an **XML** or **DU 3.2 file**, most of the information on this screen will be completed. With **Data Entry**, please manually complete the mandatory fields.
 - If you did not upload your documents on the previous screen, you can upload documents at this time.

Non-Delegated Loan (cont.)

17 | On the **Property** and **Borrower Information** screen, complete all required fields (*) and any applicable remaining fields. To proceed to the next step, select the **NEXT** button. Otherwise, select the **PREVIOUS** button to return to the **Loan Information** screen, the **CANCEL** button to abandon the transaction, or the **SAVE** button to save the current data and return to the transaction later.

Helpful Reminder: If you select **CANCEL** or **SAVE**, your documents will **not be saved** and you will need to upload your documents again when you revisit the transaction.

D Select documents to upload

ADD

DOCUMENTS

- 1003-Doe.pdf 0.62 MB
- AppraisalSample.pdf 2.15 MB

PROPERTY INFORMATION

Address Line 1 * Address Line 2

Property City * Property Zip *

Property State * Property Type *

No of units Project Name

Appraiser Name Appraiser License No

MAILING INFORMATION

BORROWER

First Name * Middle Name/Initial

Last Name * Suffix

SSN * - - Monthly Income \$ *

First Time Homebuyer Self-Employed

Race * Gender *

A → **Add-Borrower**

- Helpful Reminders:**
- A** To add a Borrower, press the yellow **Add-Borrower** button first.
 - B** To add additional Borrowers, click the blue **Co-Borrower** link in order to add the additional Borrower's information.
 - C** Once the additional Borrowers' information is added, select the yellow **Add-Borrower** button again. Repeat this step to add more Borrowers.
 - D** Documents can be uploaded from this screen, if not uploaded previously.

To add an additional Borrower:

BORROWER

First Name * Middle Name/Initial

Last Name * Suffix

SSN * - - Monthly Income \$ *

First Time Homebuyer Self-Employed

Race * Gender *

Do you want to add another co-borrower?

B → **Add Co-Borrower**

C ← **Add-Borrower**

The Borrowers' names will be displayed below.

BORROWERS INFORMATION LIST

First Name	Last Name	Monthly Income \$	SSN	First Time Homebuyer
Kate	Smith	5000	222-22-2222	N

CANCEL PREVIOUS NEXT SAVE

HOW TO SUBMIT A Non-Delegated Loan

(cont.)

- 18 | On the **Credit**, **Lender AU**, and **Mortgage Insurance Information** screen, complete all required fields (*) and any applicable remaining fields. To proceed to the next step, select the **NEXT** button. Otherwise, select the **PREVIOUS** button to return to the **Property** and **Borrower Information** screen, the **CANCEL** button to abandon the transaction, or the **SAVE** button to save the current data and return to the transaction later.

Helpful Reminders:

- If you select **CANCEL** or **SAVE**, your documents will **not be saved** and you will need to upload your documents again when you revisit the transaction.
- Go to nationalmi.com/rates to view our rate premiums.
- Please make sure you uploaded your loan documents before proceeding to the next screen.

Non-Delegated Loan

(cont.)

- 19 | The **Summary Screen** allows you to review the data you entered. To modify the data in the identified sections, use the **PREVIOUS** button to navigate back to the applicable screen(s) and make the desired changes. When satisfied with the data and documents provided, select the **SUBMIT** button to transmit the request for mortgage insurance and associated document images to National MI.



ORIGINATOR

Home Certificate

SUMMARY

Amortization Type	Full Amortization	Coverage	25%
Fannie Mae DU Recommendation Type	Approve	Loan Representative Score (calculated)	800
Freddie Mac Loan Prospector Recommendation Type		Application Type	Non Delegated
Amortization Term (mos)	360	Balloon Term (mos)	
No of units	1	Loan Purpose	Purchase
Loan Type	Fixed Rate Loan	Net LTV	89.29 %
Combined LTV	89.29 %	Total Housing Ratio	15.88 %
Total Debt Ratio	21.76 %	Occupancy Type	Primary Residence
Address Line 1	123 Test Drive	Address Line 2	
Property City	Emeryville	Property Zip	94608
Property State	CA	Property Type	Single Family Detached
Refund Type	No Refund	Renewal Option	Amortized
TPO/Company Name			

DISCLAIMER SECTION

Customer represents that all of the information provided in this application is accurate and conforms to applicable National MI program requirements in effect at the time the application is submitted. Mortgage Insurance coverage is provided by National MI in reliance on the representations of the applicant. Any individual who knowingly intends to defraud or facilitates fraud against an insurer, including but not limited to submitting an application or filing a claim containing a false or deceptive statement, may be subject to civil or criminal penalties.



- Helpful Reminder:**
- If you forgot to upload your loan documents, you can either navigate back to the previous screen by clicking the **PREVIOUS** button OR you can upload your documents after you **SUBMIT** your application as illustrated in Step #21.

HOW TO SUBMIT A Non-Delegated Loan

(cont.)

- 20 | The final **Summary** screen will identify whether the transaction has been submitted successfully, and will display the **MI Application#**, the **Status/Decision/Recommendation**, and any eligibility rules that were not met. Select the **OK** button to conclude the transaction and return to the home screen.

ORIGINATOR

Home Certificate

SUMMARY

Thank you for submitting your MI Request to National MI

Results

MI Application #	1000004219
Status/Decision/Recommendation	Decision Pending

Thank you for your loan submission. Your application is currently in 'Pend' status until it's reviewed by National MI Underwriter. We will contact you as soon as possible.

If you have completed your submission for this transaction, you can begin processing your next request by selecting the Create New MI Application option solutioncenter@nationalmi.com for further assistance.

Please click this [link](#) to view National MI's Underwriting Guidelines.



- 21 | To upload documents after the loan has been submitted, complete one or more of the **Application/CC/Certificate Search** section fields and select **SEARCH** button. Once the loan has been identified in the **Search Results** section, (under Action), select the  to upload documents.

LOAN ORIGINATOR

Home Certificate

MENU OPTIONS

- ➔ [Create New MI Application](#)
- ➔ [Rate Finder](#)
- ➔ [Change Password](#)

APPLICATION / CC / CERTIFICATE SEARCH

First Name	<input type="text"/>
Last Name	<input type="text"/>
Application # / CC # / Certificate #	1000004217
Lender Loan File Number	<input type="text"/>

SEARCH

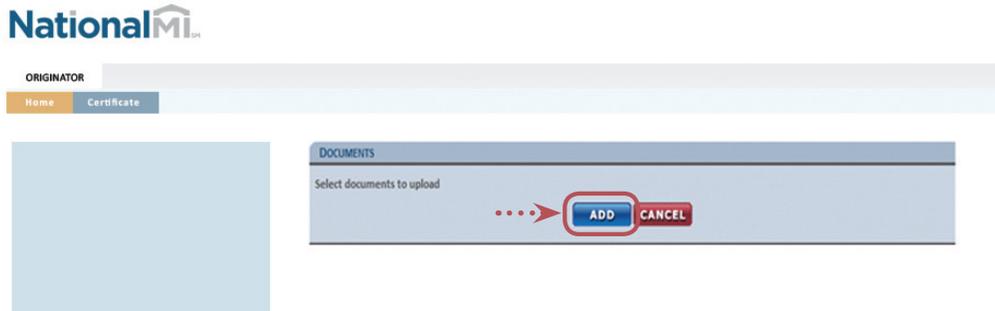
APPLICATION / CC / CERTIFICATE SEARCH RESULTS

Loan File Number	NMI Application # / CC # / Certificate #	Borrower Name	Property address	Status	Action
1	1000004217	John Doe	1 Test Loan Emeryville, CA 94608	In Progress	

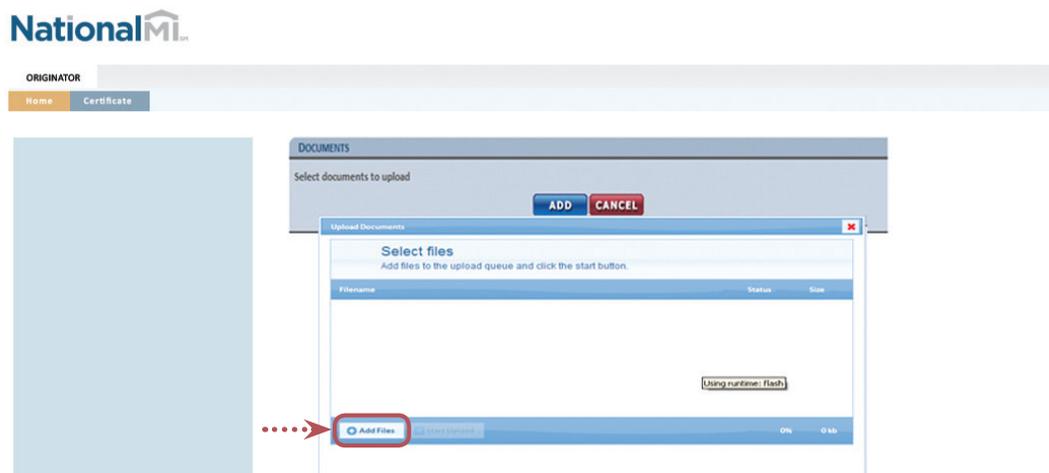


HOW TO SUBMIT A
Non-Delegated Loan
(cont.)

22 | To upload your loan documents, please click the **ADD** button.



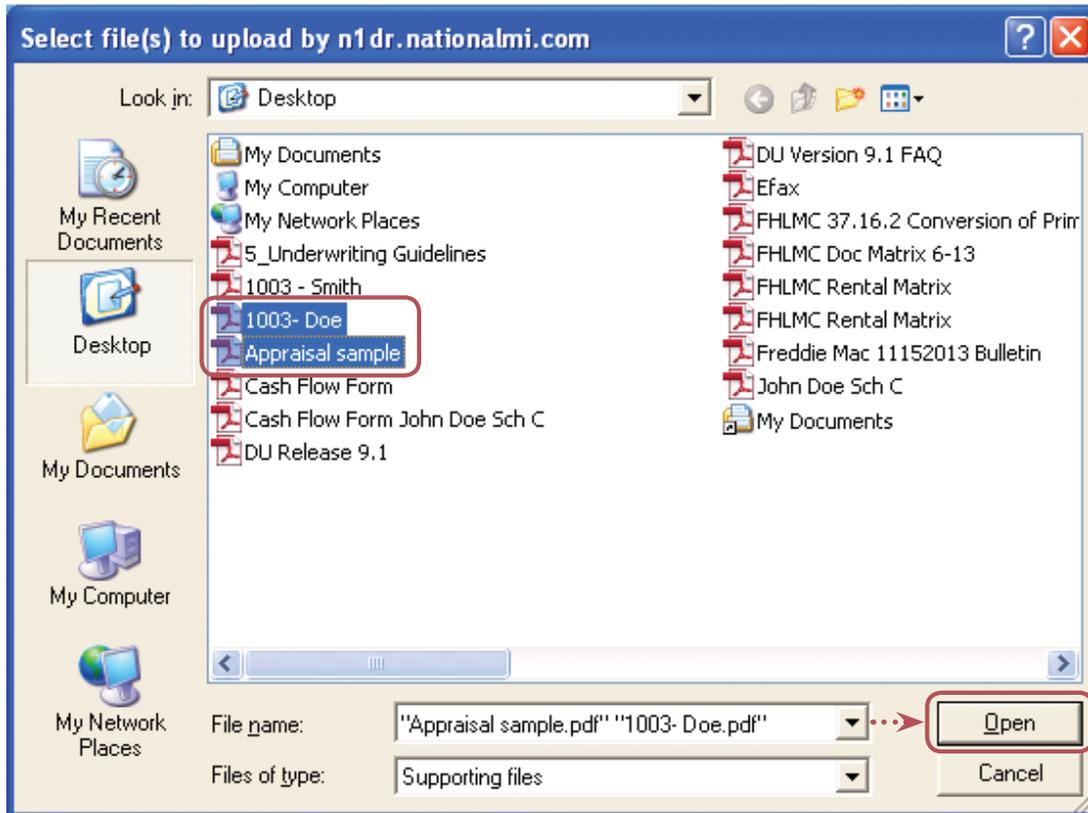
23 | From the Upload Documents window, click the **Add Files** button.



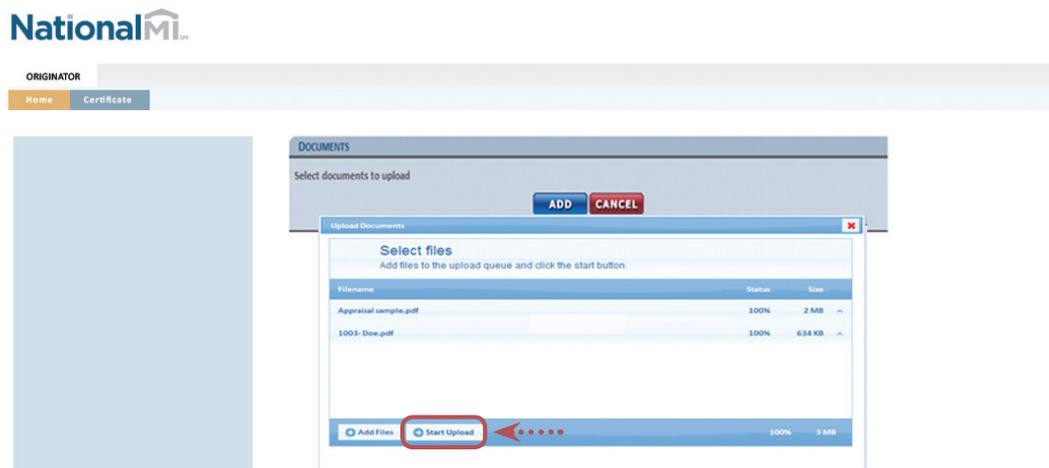
Non-Delegated Loan

(cont.)

24 | Select the desired file(s), then select **Open** button.

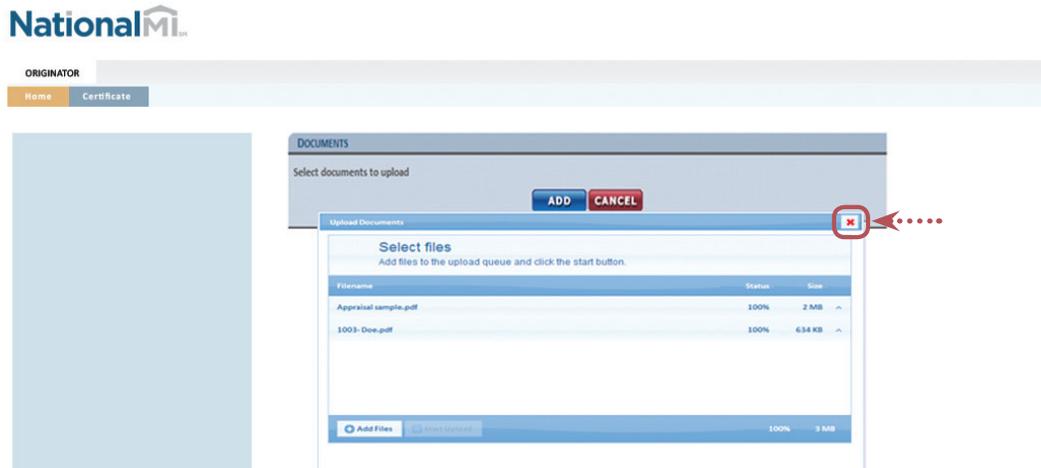


25 | Click the **Start Upload** button to upload the documents. You will see the progression of the document being uploaded.

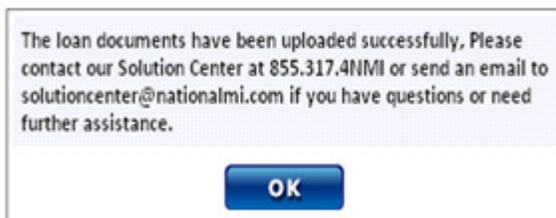
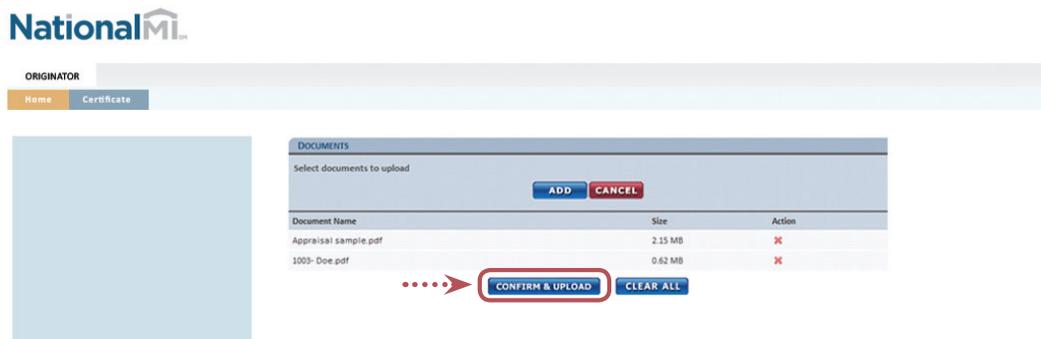


HOW TO SUBMIT A Non-Delegated Loan (cont.)

- 26 | Once the documents have been successfully uploaded, the status will reflect 100%. Click the red **X** to exit the upload window.



- 27 | Select the **CONFIRM & UPLOAD** button to upload your documents. A message will appear indicating the documents have been uploaded successfully. If you select **CLEAR ALL**, the documents will be deleted.



HOW TO SUBMIT A Non-Delegated Loan (cont.)

- 28 | To check the status of a transaction at a future point, complete one or more of the **Application/CC/Certificate Search** section fields and select the **SEARCH** button.

NationalMI

ORIGINATOR

Home Certificate

MENU OPTIONS

- ➔ [Create New MI Application](#)
- ➔ [Rate Finder](#)

MENU OPTIONS

- ➔ [Change Password](#)

APPLICATION / CC / CERTIFICATE SEARCH

First Name

Last Name

Application # / CC # / Certificate #

Lender Loan File Number

SEARCH

- 29 | Any potential matches to the search criteria will be presented in the **APPLICATION/CC/CERTIFICATE SEARCH RESULTS** section.

NationalMI

ORIGINATOR

Home Certificate

MENU OPTIONS

- ➔ [Create New MI Application](#)
- ➔ [Rate Finder](#)

MENU OPTIONS

- ➔ [Change Password](#)

APPLICATION / CC / CERTIFICATE SEARCH

First Name

Last Name

Application # / CC # / Certificate #

Lender Loan File Number

SEARCH

APPLICATION / CC / CERTIFICATE SEARCH RESULTS

Loan File Number	NMI Application # / CC # / Certificate #	Borrower Name	Property address	Status	Action
Prod_Test_19	1000000019	Kate Smith	549 99th Ave S Burbank, CA 91507	Commitment with Conditions	View
Prod_Test_14	1000000014	Suzie Smith	165 1st Street Burbank, CA 95108	Commitment with Conditions	View
Prod_Test_28	1000000028	Jordan Smith	911 Cook Street Chicago, IL 60068	In Progress	View
Prod_Test_07	1000000007	Travis Smith	159 Merry Lane Clinton Township, MI 48035	In Progress	View
Prod_Test_21	1000000021	Jimmy Smithson	159 Jersey Blvd New Brunswick, NJ 08901	Hold for Conditions	View

Non-Delegated Loan

(cont.)

Next Steps

- When you submit/transmit your MI Application to National MI, the loan will be “checked” against our Eligibility Criteria (please refer to our Guideline Summary for our Eligibility Matrices). If your loan does not meet one or more of these criteria, you will receive a message from our system to explain what eligibility criteria “failed.” We will continue to review your application and inform you of the results. You may be contacted, or you can contact us at **855.317.4NMI (4664)** or email us at **solutioncenter@nationalmi.com** to discuss your MI Application.
- If you would like to submit additional documents to be reviewed with your MI submission (such as an appraisal, if it wasn’t available at time of submission), refer to **step 21**. If you need assistance, please contact the Solution Center.
- If you have questions about your login or loan submission, please contact our Solution Center at **855.317.4NMI (4664)**.
- If you receive an “Incomplete – Conditions Requested” letter, additional information or documentation is needed before we can finalize our decision. Please provide the requested documentation described in the “Incomplete – Conditions Requested” letter.
- If there are revisions to your MI Application or Commitment Certificate (such as: changes in loan amount, MI coverage, LTV, etc.), please provide the changes to us in writing and include updated documentation for review.

Go to nationalmi.com/axis-userguides to get the latest versions of National MI AXIS user guides.