

FULL-FILE MI APPLICATION SUBMISSIONS REQUIRED LOAN DOCUMENTATION

MI-ONLY FILE DOCUMENTATION REQUIREMENTS

1. Completed and signed Mortgage Insurance Application form. (Form not required when using United Guaranty's MI Guide® Doc Station to upload your loan).
2. Uniform Underwriting and Transmittal Summary Form (Fannie Mae Form 1008/ Freddie Mac Form 1077).
3. Residential Loan Application (Fannie Mae Form 1003/Freddie Mac Form 65).
4. Residential Mortgage Credit Report.
5. Income/employment documentation per Agency manual underwriting requirements or AUS Findings, as applicable. Generally includes:
 - Verification of Employment (VOE).
 - Verbal VOE.
 - Pay stub(s) indicating year-to-date earnings.
 - W-2 forms.
 - Tax returns.
 - IRS Form 4506-T.
 - IRS Transcripts (when they have been obtained).
 - Other - Documentation to evidence other qualifying income.
6. Asset documentation per Agency manual underwriting requirements or AUS Findings, as applicable. Generally includes:
 - Verification of Deposit (VOD) showing average balances for two months.
 - Bank statements.
 - Gift letter.
 - Other – Documentation to evidence other assets, as applicable (for example – sale of an asset).
7. Verification of rent or mortgage, as applicable.
8. AUS Underwriting Report (DU Underwriting Findings Report/ LP Feedback Certificate), as applicable.
9. Fully executed sales contract (complete copy including all pages and addenda).
10. Full Uniform Residential Appraisal Report (URAR). (In addition, field review appraisal for loan amounts of \$625,501 to \$850,000.)
11. Other information pertinent to the underwriting decision.

United Guaranty may request additional documentation as needed.

Your time is valuable. Let United Guaranty provide mortgage insurance underwriting so you can concentrate on other aspects of closing loans. Our outstanding risk management expertise empowers our underwriting staff to make the right MI risk decision on every full-file submission.

Trust your full-file loan submissions to United Guaranty and you can be sure we're making the right MI risk decision for you and your borrower.

AT UNITED GUARANTY,
WE'RE NOT ONLY
DIFFERENT,
WE'RE MAKING A
DIFFERENCE.®

Underwriting Support Team:

Guidelines, rate quotes, scenarios, conditions,
certificate changes/cancellations.

877.642.4642, option 1
customerservice@ugcorp.com

Technical Assistance:

Loan Submission, MI Guide, LOS, EDI,
pricing engines, co-branded links

888.484.4636
readirep@ugcorp.com

United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company
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not only different, we're making a difference are registered
marks. Coverage is available through admitted company only.

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COMPLIANCE UNDERWRITING (WITH MI):

Compliance underwriting without mortgage insurance is not a product offering of United Guaranty.

FILE DOCUMENTATION REQUIREMENTS

1. Completed and signed Contract Services Submission Form. (Form not required when using United Guaranty's MI Guide® Doc Station to upload your loan).
2. Investor Registration and Investor Loan Program Code, as applicable.
3. Uniform Underwriting and Transmittal Summary Form (Fannie Mae Form 1008/Freddie Mac Form 1077).
4. Residential Loan Application (Fannie Mae Form 1003/Freddie Mac Form 65).
5. Residential Mortgage Credit Report.
6. Income/employment documentation per Agency manual underwriting requirements or AUS Findings, as applicable. Generally includes:
 - Verification of Employment (VOE).
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10. Fully executed sales contract (complete copy including all pages and addenda).
11. Full Uniform Residential Appraisal Report (URAR).
12. Other information pertinent to the underwriting decision.

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