

# Arch MI Quality Control Document Checklist and Submission Options

March 2020

Arch Mortgage Insurance Company | 230 North Elm Street, Greensboro NC 27401 | 888-844-6787

**Arch MI Certificate Number:** \_\_\_\_\_

**Lender Loan Number:** \_\_\_\_\_

**Lender Name:** \_\_\_\_\_

To expedite the review process, provide Quality Control the underwriting and closing documentation listed below. The Complete File is essentially the same file package you would submit to Fannie Mae, Freddie Mac or another investor. For Non-Delegated loans, provide the Closing File and any updated credit, income, asset and property documents you received after originally submitting the loan to Arch MI. The Complete File is required on all EZ App loans. Do not send duplicate documentation.

LOAN DOCUMENTS	COMPLETE FILE	CLOSING FILE
Final, signed Loan Application (Fannie Mae 1003/Freddie Mac 65).	✓	✓
Uniform Underwriting and Transmittal Summary (Fannie Mae 1008/Freddie Mac 1077).	✓	
Final Automated Underwriting System (AUS) Findings or Lender's Approval Worksheet/Underwriter's Analysis.	✓	✓
Property Appraisal (full subject report).	✓	
Appraisal update and/or completion report (1004D/442) for subject property.	✓	✓
Purchase Contract for subject property.	✓	
Proof of legal residency.	✓	✓
Closing Documents (including Promissory Note, Mortgage/Deed of Trust, Title Insurance Policy, Homeowners Insurance Policy, Power of Attorney and subordinate financing documentation).	✓	✓
Credit report and all credit history documentation (including debts not on credit report, previous derogatory credit, debts paid by others, divorce decree/separation agreement and letters of explanation).	✓	
Income/Employment documentation (including pay stubs, W-2s, Verification of Employment (VOE) forms, tax returns with all schedules, tax transcripts, employment contracts and award letters, lease agreements for subject property and all other real estate owned by the borrowers, all self-employment income documentation, if applicable, and letters of explanation).	✓	
Asset documentation (including bank statements, Verification of Deposit (VOD) forms, gift fund documentation, proceeds from sale/refinance of Real Estate Owned (REO) properties and letters of explanation).	✓	
Miscellaneous (including subordinate financing documentation, signed borrower authorization, Taxpayer Consent Form, occupancy statements, documentation obtained after MI submission (updated credit, paystubs, AUS findings, etc.), Verification of taxes, insurance and HOA on all retained REO properties, and additional documentation to support the specific loan program or loan approval).	✓	✓
Verbal verification of employment or third-party verification of self-employment (including business license and certified public accountant letter).	✓	✓
Final Closing Disclosure for subject transaction.	✓	✓
Proof of sale of departing residence or other REO (including closing disclosure and purchase contract).	✓	✓

## File Submission Options

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### CONNECT:

- a. Log in to [connect.archmi.com/originations/](https://connect.archmi.com/originations/) using your **CONNECT** credentials.\*
- b. Enter Certificate number in the search field.
- c. When the Certificate information appears, click the three dots at the right side of the search field and select **Quality Control** from the menu.
- d. Upload and submit documents; retain receipt page for your records.

### \* To request **CONNECT** credentials:

- a. Access [connect.archmi.com/originations/request-account](https://connect.archmi.com/originations/request-account).
- b. Complete request form and submit.

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### File Transfer Protocol (FTP):

- a. Access [filetransfer.archmi.com/](https://filetransfer.archmi.com/) and log in with provided credentials.\*\*
- b. Click **Upload** next to folder icon.
- c. Click **File Upload** in top ribbon and upload file.

**Note:** To expedite the processing of loan documents by Arch MI, name your files using the naming convention [cert number\\_borrower last name\\_QC](#) before uploading them.

### \*\*To request an FTP User ID and password:

- a. Access [request.archmi.com](https://request.archmi.com).
- b. Complete the Secure File Transfer Sign-up Form.
  - File Transfer Function Field: Select **QC/Investigations**.
- c. Submit.

Within one business day, you will receive two emails. For security purposes, your FTP user ID and password will be sent in separate emails.

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**Fax:**  
866-280-0598 (toll-free)

**Email:**  
Securely email file(s) to: [quality.control@archmi.com](mailto:quality.control@archmi.com)

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