

Delegated and Non-Delegated Customers

REQUIRED DOCUMENTATION

Effective: June 1, 2020

	STANDARD NON-DELEGATED APPLICATION	DELEGATED
Online MI application ¹	✓	✓
Loan Application (1003)	✓	
UW and Transmittal Summary (1008) ²	✓	
Credit Report	✓	
Appraisal Report ³	✓	
DU [®] /Loan Product Advisor [®] Findings (if applicable)	✓	
Sales Contract (if applicable)	✓	
Verification of Employment	✓	
Verification of Income	✓	
Verification of Assets	✓	
Loan Payment History (if not in Credit Report)	✓	
Mortgage Payment History (if not in Credit Report)	✓	
Installment Debt Payment History (if not in Credit Report)	✓	

¹ This form must be completed and submitted online.

² 1008 not required for MI application, but if lender has completed this form, it must be retained in loan file and available for audit purposes.

³ Not required for pre-qualification; a complete appraisal or Property Inspection Waiver (per DU findings) is required for approval.