

# Submitting an MI application (Full Package)

## Commonly required documentation for a non-delegated submission.

Expedite your non-delegated MI application process by ensuring you have all the needed documentation when you submit through the MI Site or your integration. Use this checklist as you gather loan file documentation to submit with your non-delegated applications.

### Include the following as applicable:

#### Borrower Application and Findings

- URLA (Uniform Residential Loan Application, 1003)
- 1008 (Uniform Underwriting & Transmittal Summary)
- AUS findings/feedback

#### Credit

- Credit Reports
- Verification of Mortgage and/or Rent
- Credit Explanation Letter(s)
- Evidence of Payoffs & Tax Lien Satisfaction
- Closing Disclosure (Sale of Previous Property)
- Related Public Records

#### Income

- Pay Stubs & W-2s
- Verifications of Employment
- Retirement/Social Security/Pensions
- Military Information
- Rental/Lease Agreements (Owned Property)

OR AUS Income Validation Service Results Documentation

#### Tax Returns

- Personal and/or Corporate, as applicable

#### Assets

- Bank & Brokerage Statements
- Verification of Deposits
- Check Copies for Earnest Money Deposits
- Gift Letters & Proof of Receipt

OR AUS Asset Validation Service Results Documentation

#### Appraisal

- All Appraisal Docs, including License & Clear Photos
- Condo/PUD Information

#### Sales Contract

- Executed Contract & Supporting Documents

#### Other

- Divorce, Separation, Child Support Agreements
- Any Documents used to make Underwriting Decisions