

Delegated Independent Validation and Quality Control:

SUBMISSION REQUIREMENTS



Getting rescission relief has never been easier

Have the security of knowing that your loans are protected from denials and rescissions.

Documentation needed for your DELEGATED post-close submission:

	Final Signed Loan Application (1003)		 Valuation Documentation Required: Appraisal Report (including all attachments if applicable); Form 442, Appraisal Update &/or Completion Report; alternative valuation documentation (i.e., appraisal waiver offer message identified in DU or LPA), as applicable Recommended: Fannie Mae Collateral Underwriter® (CU®) or Freddie Mac Loan Collateral Advisor® (LCA) Print Report; or UCDP® 	
	1008 – UW Transmittal Summary (optional)			
	AUS final reports – DU° Findings/ LPA° Feedback, if applicable			
	Credit Reports (including all required Letter(s) of Explanation)			
	Verification of rent (VOR)/verification of		Submission Summary Report from CU or LCA, if applicable	
	mortgage (VOM), as required		Sales Contract (final executed with all attachments/amendments, i	
	Employment and income verification (Verbal VOE(s), VOE(s), paystubs, W-2(s), tax returns, employment/income verification reports if validated by DU Validation Service or Freddie Mac Asset & Income Modeler (AIM), and Letter(s) of Explanation, as applicable)		applicable)	
			Closing Disclosure(s) or lease/rental agreement from departure residence, as applicable	
			Closing Documents for the subject property:	
	4506 (4506-C or 8821) tax transcripts required for:		Final Closing Disclosure Final Signed Note	
	 AUS loans for the time period as required by DU/LPA 		Final Signed Mortgage (Deed of Trust) Title Insurance Commitment	
	Non AUS Loans when:		Signed Borrower's Authorization Form	
	 Self-employed income is included for qualifying OR 		Underwriter's Approval with conditions, notes & worksheets	
	Income included in qualifying is not from self- employment and the lender has obtained the		Other documents as required	
	tax transcripts prior to submitting the file to National MI	Note	te: If National MI is unable to make a determination or complete an Independent Validation of a loan to National MI's reasonable	
	Assets (Bank/Investment statements, VOD(s), gift	satisfaction because the Master Policy Holder failed to provide the		
	letters, community or employer grants, or asset		information required by the Rescission Relief Guide (please refer to	
	verification reports if validated by DU Validation Service		Section 5.0 Required Documents of the Rescission Relief Guide for	
	or Freddie Mac AIM)		details), such loan will not qualify for early Rescission Relief, but	

National Mortgage Insurance Corporation | 2100 Powell Street | 12TH Floor | Emeryville, CA 94608 | nationalmi.com

per the Master Policy.

may be eligible for 36- or 60-month Rescission Relief, as applicable



Now that you've ordered your Delegated Certificate, here are your options to submit loan documents.

Delivery Options:

AXIS at axis.nationalmi.com

SFTP - Business-to-Business

- * National MI supports direct integration to order MI and upload documents from lender's loan origination system (LOS). A current list of National MI's technology partners and supporting document upload capabilities are posted on our website at nationalmi.com/tech-vendors,
- * Contact the Solution Center for any of these submission options or for additional delivery resources at 855.317.4NMI (4664) between 5AM and 5PM PT (M-F)

Log in to axis.nationalmi.com to upload your Delegated documents

A. Click Document Upload tab to begin.



Rate Finder (1)

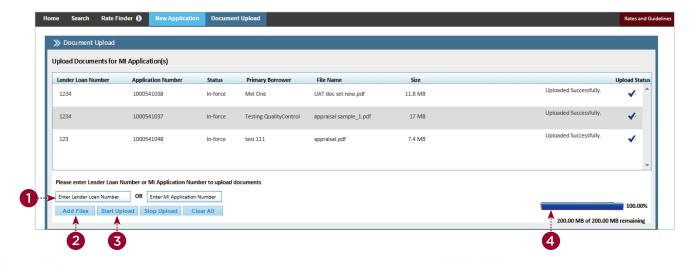




- 1. Enter lender loan number or 10 digit MI commitment number.
- 2. Select Add Files, select your document(s) and Open to attach
- 3. Once all desired documents have been added for your loan(s), select Start Upload.
- 4. Once progress bar reaches 100% completion and the Uploaded Successfully checkmark is visible, your documents have been uploaded to National MI.

View "How To Use" AXIS videos:

- View AXIS demos and Quick User Guide nationalmi.com/axis-resources
- Setting Up Preferences go to nationalmi.com/axis-resources
- Advanced Search go to nationalmi.com/axis-resources



Contact National MI's Solution Center for:

Login and Password setup

Questions about AXIS or LOS

Document delivery options

Additional questions regarding complete loan package uploads

🗳 855.317.4NMI (4664)

solutioncenter@nationalmi.com

Please refer to National MI's Underwriting Guideline Manual and Master Policy for a complete description of policies and requirements.