

# Loan Center help: Order a Delegated MI Underwrite for automated underwriting

On Loan Center's home page, click the *Order New MI* button.

Choose a Delegated data entry option

Indicate whether you are:

- Manually entering data
- Importing a data file from your LOS
  - Click *Browse* to upload your data file
- Importing data using an MGIC Quote ID

Click *Continue*.

Enter AUS & mortgage insurance information

Enter the loan's AUS and MI information — common default values and your user preferences prefill many fields.

- Click *Continue*

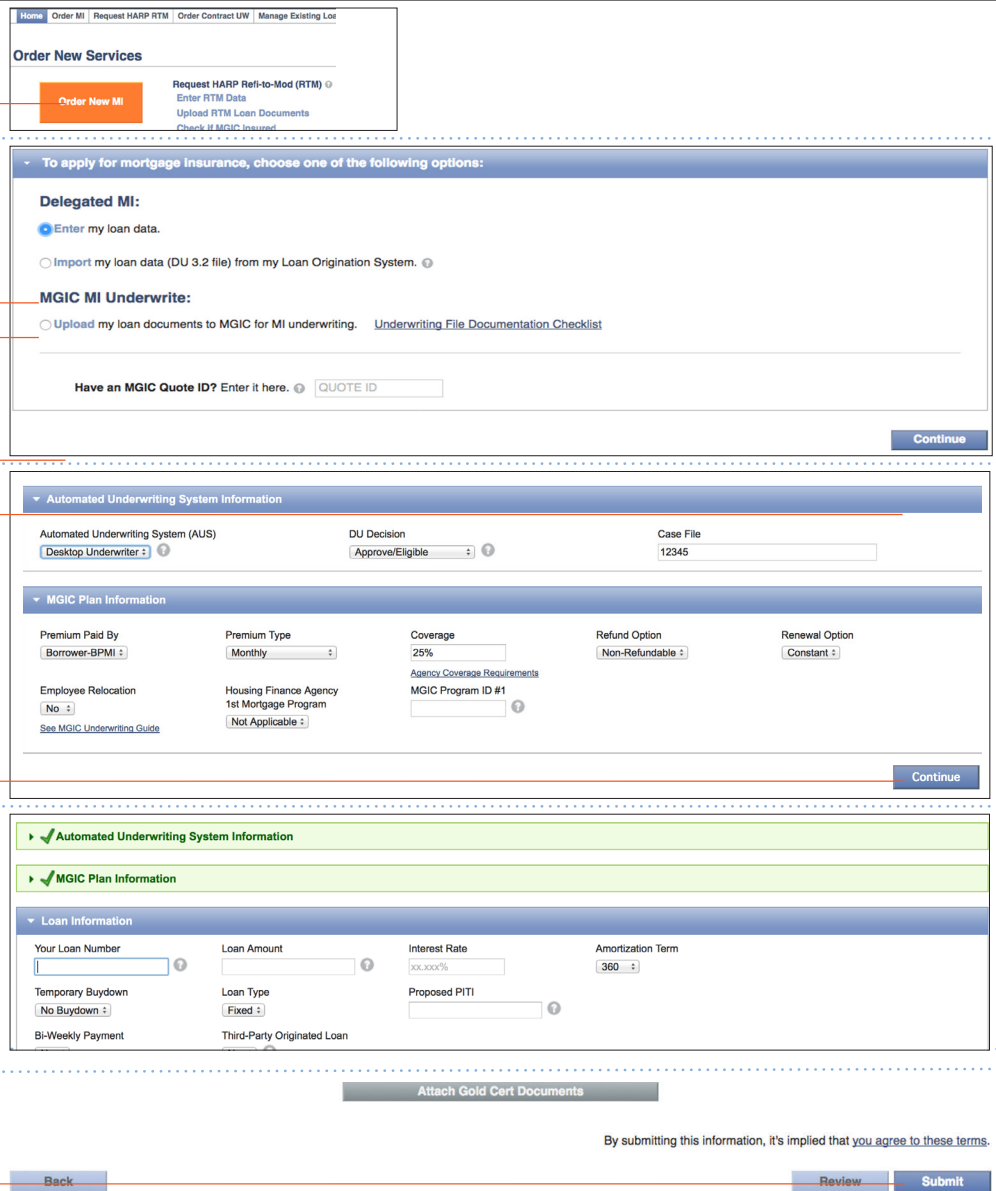
Enter/validate loan details

- Review loan details
- Click *Submit*

Gold Cert recession relief Verification Information documents

For details on submitting Gold Cert recession relief documents, see:

- [Gold Cert recession relief Verification Information](#)
- [Submit Gold Cert recession relief documents](#)



The screenshot shows the MGIC Loan Center interface. At the top, there is a navigation bar with links: Home, Order MI, Request HARP RTM, Order Contract UW, and Manage Existing Loan. Below this is the 'Order New Services' section, which includes a prominent orange 'Order New MI' button and links for 'Request HARP Refi-to-Mod (RTM)', 'Enter RTM Data', 'Upload RTM Loan Documents', and 'Check if MGIC Insured'. The main content area is titled 'To apply for mortgage insurance, choose one of the following options:'. It has two main sections: 'Delegated MI' with radio buttons for 'Enter my loan data.' (selected), 'Import my loan data (DU 3.2 file) from my Loan Origination System.', and 'MGIC MI Underwrite:' with a radio button for 'Upload my loan documents to MGIC for MI underwriting.' and a link to 'Underwriting File Documentation Checklist'. Below this is a field for 'Have an MGIC Quote ID? Enter it here.' with a 'QUOTE ID' input box and a 'Continue' button. The next section is 'Automated Underwriting System Information', which includes fields for 'Automated Underwriting System (AUS)' (Desktop Underwriter), 'DU Decision' (Approve/Eligible), and 'Case File' (12345). Below this is 'MGIC Plan Information' with fields for 'Premium Paid By' (Borrower-BPMI), 'Premium Type' (Monthly), 'Coverage' (25%), 'Refund Option' (Non-Refundable), 'Renewal Option' (Constant), 'Employee Relocation' (No), 'Housing Finance Agency 1st Mortgage Program' (Not Applicable), and 'MGIC Program ID #1'. A 'Continue' button is at the bottom right. The final section is 'Loan Information', which includes fields for 'Your Loan Number', 'Loan Amount', 'Interest Rate' (20.0000%), 'Amortization Term' (360), 'Temporary Buydown' (No Buydown), 'Loan Type' (Fixed), 'Proposed PITI', 'Bi-Weekly Payment', and 'Third-Party Originated Loan'. Below this is a grey button labeled 'Attach Gold Cert Documents' and a line of text: 'By submitting this information, it's implied that you agree to these terms.' At the bottom, there are three buttons: 'Back', 'Review', and 'Submit'.

**IMPORTANT:** If you've already submitted a loan where you've entered or uploaded data, you don't need to send documents. If you send documents for a loan that has already been approved based on data you already submitted, the Loan Center system will re-evaluate the loan based on the documentation, and our original decision is subject to change. To send documents that we may have requested, see [Loan Center help: Submit additional documentation.](#)

For more information about using the Loan Center, contact [customer\\_service@mgic.com](mailto:customer_service@mgic.com) or 1-800-424-6442.

If you have underwriting questions, contact your Underwriting Service Center, [mgic.com/contact](http://mgic.com/contact).

Login at [loancenter.mgic.com](http://loancenter.mgic.com)