

# Loan Center help: Gold Cert rescission relief Verification Information

To request Gold Cert 12-Payment Protection for rescission relief from borrower misrepresentation, underwriting errors and material value variances, submit the required Verification Information — the complete Loan Origination File and Closing File, listed below — within 90 days of when you notify us to activate insurance.

For more information about Gold Cert 12-Payment Protection requirements, see section 1.06.02a of our Underwriting Guide, [mgic.com/uwguide](http://mgic.com/uwguide).

**NOTE: The Loan Center refers to Verification Information as “Gold Cert Documents.”**

## Complete Loan Origination File

- MGIC Mortgage Insurance Application
- Agency AUS Findings/Feedback Report, if applicable
- 1008/1077 Uniform Underwriting and Transmittal Summary
- 1003/65 Original loan application
- Credit report and all other credit documentation, including Verification of Rent (VOR) or Verification of Mortgage (VOM)\*
- Income and employment verification for all borrowers\*
- Asset verification for all borrowers\*
- Appraisal, including all addenda, attachments, schedules, photographs and other information included by the appraiser\*
- Sales contract or equivalent
- Loan approval notes
- Underwriting and processing notes
- Any other document used in the underwriting process not listed above

\*For MGIC Go!-eligible loans, follow the respective Agency’s documentation requirements. For all other loans, follow documentation requirements stated in our Underwriting Guide, Section 3 (UWG 3).

## Closing File

- Closing Disclosure/Signed HUD-1 Settlement Statement
- Signed promissory note
- Signed mortgage
- Title insurance commitment
- Signed loan application (1003/65)

## More information

See detailed documentation requirements in our Underwriting Guide, [mgic.com/uwguide](http://mgic.com/uwguide).

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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)