

MI Submission Options

Mortgage insurance is one of the best options when it comes to helping borrowers buy homes. When you're ready to submit an MI application for your borrowers, we want to make it as easy for you as possible.

Mortgage Guaranty Insurance Corporation
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MGIC

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Loan Center, log in at www.mgic.com

MGIC's Loan Center makes the task of ordering MI fast and easy. The Loan Center provides a secure, single entry point to:

- Order MI with a data file or documents
- Request HARP and non-HARP modifications
- Order contract underwriting

Apply for MI by submitting your loan ONE of the following ways:

- Manually key in data
- Upload data from your Rate Finder Quote ID
- Upload DU data files
- Upload loan documents

Timesaver Tips. Reduce data entry significantly by:

- Uploading a DU 3.2 data file to prepopulate most data fields on the Order MI form
 - A dynamic field display and common default values further reduce data entry — especially for MGIC Go! loans
- Setting your preferences
- Prefilling the Order MI form with your personal default settings for your MI preferences
- Designating MGIC to collect FCRA data with a preference setting

Manage loans in progress

Once a loan is submitted to MGIC — and regardless of how you submitted it (Loan Center, fax, EDI, your LOS) — you can update information and follow its progress on the Loan Center:

- Check loan status
- View loan documents
- Cancel approval
- Activate coverage
- Make changes to an approved loan
- Resubmit a loan originally submitted as a data file
- Submit additional documentation
- Submit Gold Cert Verification Information

Choose the submission option¹ that best meets your needs. Documents and data are electronically encrypted using the strongest available industry standards.

All MGIC Master Policyholders in good standing are eligible for any of these submission processes.

For the MGIC Underwriting Service Center nearest you, visit www.mgic.com/uwoffice.

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Integrated Third-Party System

LOS, PPE and Document Delivery

MGIC is integrated with a variety of vendors so you can order your MI electronically and seamlessly. Response times are generally very fast, often under a minute.

A PDF of the Commitment/Certificate is stored for you to view and/or print.

For a complete — and growing — list of vendors, see www.mgic.com/los.

Use the Loan Center to manage loans in progress.

¹Regardless of the submission option, we rely upon the accuracy and validity of the information submitted and that such information is consistent with the final information used to make your underwriting decision.

–For document submissions, we are responsible for entering the information accurately and for determining whether it complies with our Eligibility Criteria.

–For data submissions, you are responsible for accurate data entry, and we are responsible for determining whether your data complies with our Eligibility Criteria.

²Our MI application is available as an editable PDF at www.mgic.com/app.

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Fax/Paper Delivery

Fax loan packages or deliver them to us.

Fax our MI application², www.mgic.com/app, to your Underwriting Service Center, www.mgic.com/uwoffice.

Use the Loan Center to manage loans in progress.

File Submission

When you submit a file to MGIC for underwriting, include the following documents:

- MGIC MI application²
- Fannie Mae 1003/Freddie Mac 65
- Credit report
- Verifications of income, employment and assets
- Appraisal
- Sales contract
- Miscellaneous documents, such as divorce decrees, gift letters, etc.