

Origination File Document Checklist

Use this checklist to compile your complete loan Origination File.

MGIC Mortgage Insurance Application
Final, valid agency AUS Findings/Feedback Report (if applicable)
1008/1077 Uniform Underwriting and Transmittal Summary
Completed, signed ¹ 1003/65 loan application
Credit report and all other credit documentation, including Verification of Rent (VOR) or Verification of Mortgage (VOM) ²
Income and employment verification for all borrowers ²
Asset verification for all borrowers ²
Appraisal, including all addenda, attachments, schedules, photographs and other information included by the appraiser ²
Collateral Underwriter (CU) Findings or Summary Submission Report (SSR), if applicable
Sales contract or equivalent, if applicable
Loan approval, underwriting and/or processing notes, if available
Any other document used in the underwriting process not listed above

¹ To be eligible for Closing Document Exception, a signed 1003 is required for each borrower. The signature for the 1003 may be a digital or physical signature, or any signature acceptable under applicable law. This signed application may be the initial application or an amended version; only one version of the 1003 needs to be signed. Note: A signed borrower authorization is not acceptable.

² For MGIC Go!-eligible loans, follow the respective Agency's documentation requirements. For all other loans, follow the guidelines and requirements stated in our Underwriting Guide, Section 3.

More Information

See our Underwriting Guide, mgic.com/uwguide

See our Rescission Relief Guide, mgic.com/gold-cert

Questions? Contact your Underwriting Service Center, mgic.com/uwoffice