



**Documentation Needed for your NON-DELEGATED submission**  
**Simple Underwriting is on the Horizon**

- MI Application  
(required only for fax or secure email submissions)
- 1003/1008 – Application and UW Transmittal Summary
- AUS final reports – DU Findings/ LP Feedback (if applicable)
- Credit Reports  
(including all required LOX's)
- VOR/VOM as required
- Income  
(Verbal VOE's, VOE's, paystubs, W-2's, tax returns and LOX's)
- Executed 4506T with most recent two years IRS Transcripts (or timeframe as required by DU/LP)
- Assets  
(Bank/Investment statements, VOD's, gift letters, community or employer grants)
- Appraisal Report  
(including all attachments)
- Sales Contract  
(final executed with all amendments)
- HUD-1's from previous sale
- Underwriter Notes/worksheets utilized
- Other documents as required

For detailed instructions, please go to [www.nationalmi.com/resources](http://www.nationalmi.com/resources) to download your copy of National MI's **Underwriting Guidelines**.