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 1.07a of our Underwriting Guide, 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.

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For more information about using the Loan Center, contact customer_service@mgic.com or 1-800-424-6442.
If you have underwriting questions, contact your Underwriting Service Center, mgic.com/contact.

Login at loancenter.mgic.com