

## Documentation standard for non-delegated underwriting

Over the coming months, we'll work with lenders to implement a documentation standard for non-delegated mortgage insurance applications in a way that meets their process and risk evaluation needs.

While the majority of submissions already meet our new documentation standard, increasing the percentage of submissions that meet this standard will improve underwriting efficiency, leading to faster turn times. It will also assure non-delegated lenders that they are receiving a consistent underwriting approach.

The non-delegated documentation standard we will implement includes:

- AUS Findings/Feedback, or 1008 if AUS Findings/Feedback isn't applicable
- 1003/65 Residential Loan Application
- Documentation relating to:
  - Income and employment
  - Credit
  - Assets (for purchase loans)

Once the documentation standard is effective, if a non-delegated application doesn't meet the standard, we'll request the missing documentation. When submitting a non-delegated application for mortgage insurance, documentation is easy to attach in your [loan origination system](#) or our [Loan Center](#).

This documentation standard does not impact our Master Policy definition of the origination file (see UWG 1.06.02) or the expectation that lenders retain a complete loan origination file.

For more information contact your MGIC representative, [mgic.com/contact](https://www.mgic.com/contact)