

Gold Cert Post-Close Document Checklist

Use this checklist to compile your complete loan Origination File and Closing File documents for Independent Validation.

Loan Origination File

Final, valid agency AUS Findings/Feedback Report (if applicable)
1008/1077 Uniform Underwriting and Transmittal Summary
Completed, signed 1003/65 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*
Property Data Collection (PDC) or Property Data Report (PDR), if applicable
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

*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 (UWG 3).

Closing File

Final Closing Disclosure or other settlement statement, if applicable
Signed promissory note
Signed mortgage or deed of trust with all riders
Title insurance commitment or final title policy
Final signed loan application (1003/65)

Note that we may request additional closing documents.

More Information

See our Underwriting Guide, mgic.com/guide

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

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