

# QUICK TIPS

## to Faster Turn Times

Here are some quick tips for submitting your non-delegated MI applications to our National Underwriting Center (NUC) that will help us continue to deliver the fast turn times you've come to expect.

### 1 Take the online expressway at e-PMI®

Your request for MI travels fastest online through our secure e-PMI Origination system:

- Register your loan at [www.e-pmi.com](http://www.e-pmi.com) – no separate MI application needed.
- Upload your documents – no classification needed.
- **Important:** Send an electronic copy of the appraisal report. If you can't upload the report, email it to our special appraisal email box: [Chicago.Appraisals@pmigroup.com](mailto:Chicago.Appraisals@pmigroup.com)  
Fax copies are discouraged as they can be too difficult to read.

Not signed on to e-PMI? Or need help? That's quick and easy too: just contact your PMI representative.  
[www.pmi-us.com/locations](http://www.pmi-us.com/locations)

### 2 Prefer to fax?

That works too. Just be sure to fully complete the MI application and don't forget to:

- Enter your master policy number (and branch number if possible).
- Select all the MI pricing options applicable to that loan.
- Sign the application and provide complete contact information in case we need to contact you.
- **Important:** Please do not fax the appraisal report (unless necessary). Email it to our special appraisal email box: [Chicago.Appraisals@pmigroup.com](mailto:Chicago.Appraisals@pmigroup.com)

#### What can cause delays?

Delays are caused by not filling in all information or submitting incomplete documentation.

Please see reverse side for more tips

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## 3 Here's the minimum documentation we need to initiate MI:

- The MI application (unless you are using e-PMI for submissions), the fully completed 1003/1008, and the credit report(s).
- Additional required documents depend on the submission type: Full Doc or Pre-Qual. See Document Requirements chart below.
- Provide all pages of each document you submit. (Be aware of double-sided documents.)
- Ensure all documents are legible and printed so that no information is cut off.
- Mind the "if" scenarios:
  - If the loan has already been underwritten internally or by your investor's underwriter, send their decision notice detailing the conditions. That way, we won't ask you for it.
  - If the loan was run through DU® or LP, send us the latest findings to help us understand what you are required to provide for approval.
- Do not send loan disclosure documents; we do not review them as part of our MI underwriting process.

<sup>1</sup> Not required when loan is registered via e-PMI

<sup>2</sup> Required for purchase transactions only

<sup>3</sup> When DU Limited or LP Streamlined review is not allowed by PMI

## 4 When submitting condition documents requested by the PMI underwriter:

- Send all documents at once to minimize the number of times you – and we – have to re-open and re-underwrite the loan file.
- If you are faxing these documents, be sure to reference the original PMI certificate number on your cover sheet or include the MI decision notice with your documents.

By using these tips, you help us make your underwriting experience with our NUC more efficient. Simply put, when we move loan files faster...you move loans faster.

### Required Documentation:

	Full Doc	Pre Qual
MI Application <sup>1</sup>	✓	✓
1008	✓	✓
1003	✓	✓
Credit Report	✓	✓
Appraisal Report	✓	
Verification of Employment	✓	✓
Verification of Income	✓	✓
Verification of Cash/Reserves	✓	✓
<b>Optional based on transaction:</b>		
Sales Contract <sup>2</sup>	✓	
DU®/LP Findings	✓	✓
Lender's Underwriting Approval	✓	✓
Condominium <sup>3</sup> :		
– HOA Questionnaire	✓	
– Budget/Balance Sheet	✓	



Integral to Homeownership<sup>SM</sup>

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