

# Both Lanes Now Open @

New Functionality Now Accepts Both PDQ<sup>SM</sup> Delegated and Non-Delegated Loans

Now our secure and easy-to-use e-PMI<sup>®</sup> system accepts both PDQ Delegated and non-delegated loans. By taking the MI ordering process completely online, e-PMI enables us to turn your loans around faster – and saves you valuable time too:

- You can now upload document images for non-delegated loans.
- You no longer need multiple IDs and passwords to toggle between different PMI systems (you can even validate against our RateQuote\* calculator on e-PMI).
- There's no need to complete a paper MI application for e-PMI submissions (the data you submit online serves as the application).
- You can monitor all MI transactions right on the e-PMI system.
- You can access your approved MI certificates in seconds!

Get started today at [www.e-pmi.com](http://www.e-pmi.com). Now in business to accept all of your eligible MI loans!

## 2 Ways to Request an MI Certificate:

### 1. Non-delegated (Standard/Full Documentation)

A fully documented loan file is submitted to PMI for MI underwriting. PMI takes responsibility for validation of the information submitted and compliance with PMI's guidelines.

### 2. PDQ<sup>SM</sup> (Partner Delivered Quality<sup>®</sup>) Delegated

When you are approved as a PDQ Delegated lender and agree to the responsibilities required, you can streamline the MI underwriting process by approving your loan for MI yourself. PMI requires that you assume responsibility for all documentation validation and compliance with PMI's guidelines.

## 2 Easy Ways to Deliver MI Requests to PMI:

### 1. Upload via e-PMI<sup>®</sup>

Submit PDQ Delegated and non-delegated (Standard/Full Documentation) MI requests at [www.e-pmi.com](http://www.e-pmi.com):

- Enter or upload your loan data to initiate a request for mortgage insurance.
- For non-delegated (Standard/Full Documentation) loans only, upload your electronic documents (e.g., PDF, TIFF files) for review by the PMI underwriter. Your electronic documents will be immediately indexed and delivered to the Regional Operations Center you choose.
- View/Print/Download your MI certificate once the transaction has been processed (and underwritten, if necessary) by PMI.

Sign-up for the e-PMI system is easy too: for a new User ID and password, contact your local PMI representative or call 800.966.4PMI (4764). You can access the e-PMI origination system at [www.e-pmi.com](http://www.e-pmi.com) or from the [Resource Center](#) on [www.pmi-us.com](http://www.pmi-us.com).

### 2. Fax via pmiPAPERLESS<sup>®</sup>

PMI has a dedicated, secure fax line available for fast and efficient processing of MI loans. Non-delegated (Standard/Full Documentation) and PDQ Delegated loans can all be faxed to our toll-free numbers. Simply use our [pmiPAPERLESS Fax Sheet](#) to fax your signed [MI application](#) and required documents to the PMI Regional Operations Center nearest you (please see reverse for contact information). At [pmi-us.com](http://pmi-us.com), the pmiPAPERLESS Fax Sheet and MI application can be accessed at [Underwriting](#).

Please see reverse for MI loan required documentation and PMI Regional Operations Centers locations and contact information.

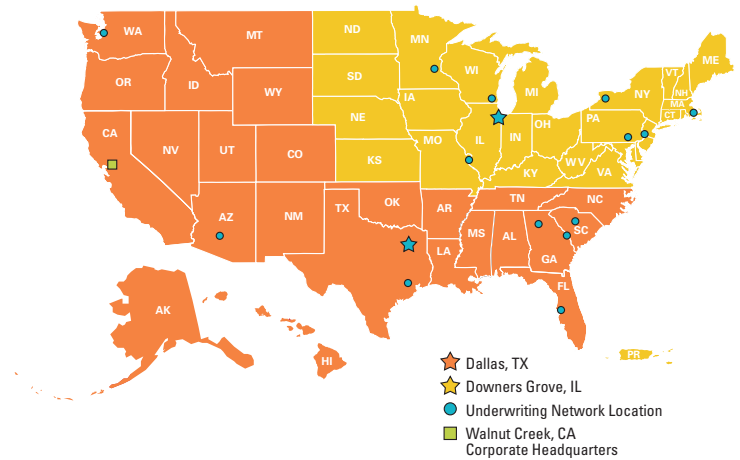
\* Receiving a rate from PMI Rate Quote does not guarantee that the loan is eligible for mortgage insurance under any of PMI's guidelines. You must make sure the loan meets published PMI Underwriting Guidelines prior to relying on the rate returned from PMI Rate Quote.



## Required Documentation:

For Non-delegated MI Loans Submitted Via e-PMI®	Standard/Full
Loan Application (1003)	■
UW and Transmittal Summary (1008)	■
Credit Report	■
Appraisal Report	■
DU/LP Findings (if DU/LP Approved)	■
Sales Contract	■
Verification of Employment	■
Verification of Income	■
Verification of Assets	■
Loan Payment History (if not in Credit Report)	■

## PMI Regional Operations Centers (ROC) & Underwriting Network



### Dallas, TX

800.527.7040  
 800.723.4764 (fax)  
 866.649.9634 (pmiPAPERLESS MI only fax)  
[dallasuw@pmigroup.com](mailto:dallasuw@pmigroup.com) (for general ROC inquiries)  
[www.e-pmi.com](http://www.e-pmi.com)  
 (to upload loan files & check loan status)

### Downers Grove, IL

800.759.4764  
 800.726.4764 (fax)  
 888.444.9792 (pmiPAPERLESS MI only fax)  
[UAProcess@pmigroup.com](mailto:UAProcess@pmigroup.com) (for general ROC inquiries)  
[www.e-pmi.com](http://www.e-pmi.com)  
 (to upload loan files & check loan status)



800.966.4PMI (4764)  
[www.pmi-us.com](http://www.pmi-us.com)