

# Both Lanes Now Open @



## New Functionality Now Accepts Both Delegated and Non-Delegated Loans

Now our secure and easy-to-use e-cmgmi system accepts both Delegated and Non-delegated loans. By taking the mortgage insurance (MI) ordering process completely online, e-cmgmi 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 CMG MI systems (you can even validate against our Rate Quote\* calculator on e-cmgmi).
- There's no need to complete a paper MI application for e-cmgmi submissions (the data you submit online serves as the application).
- You can monitor all MI transactions right on the e-cmgmi system.
- You can access your approved MI certificates in seconds!

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

## 2 Ways to Request an MI Certificate:

### 1. Non-Delegated (Standard Application, EZ Application, Pre-Qualification)

An MI application is completed online and a loan file package is submitted to CMG MI for MI underwriting. CMG MI reviews the validity of the information submitted, and its compliance with CMG MI's program guidelines.

### 2. Delegated

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

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

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

### 1. Upload via e-cmgmi

Submit Delegated and Non-Delegated (Standard Application, EZ Application, Pre-Qualification) MI requests at [www.e-cmgmi.com](http://www.e-cmgmi.com):

- Enter or upload your loan data to initiate a request for mortgage insurance.
- For Non-Delegated (Standard Application, EZ Application, Pre-Qualification) loans only, upload your electronic documents (e.g., PDF, TIFF files) for review by the CMG MI underwriter. Your electronic documents will be immediately indexed and delivered to the Underwriting Network.
- View/Print/Download your MI certificate once the transaction has been processed (and underwritten, if necessary) by CMG MI.

Signup for the e-cmgmi system is easy too: for a new User ID and password, contact your local CMG MI Account Executive or call 800.909.8007.

### 2. Fax via pmiPAPERLESS®

CMG MI has a dedicated, secure fax line available for fast and efficient processing of MI loans. Non-Delegated (Standard Application, EZ Application, Pre-Qualification) and Delegated loans can all be faxed to 888.763.2264. Simply use the [pmiPAPERLESS Fax Sheet](#) to fax your signed **MI application** and required documents to the Underwriting Network (please see reverse for contact information). The pmiPAPERLESS Fax Sheet and MI application can be accessed at [www.cmgmi.com/underwriting](http://www.cmgmi.com/underwriting).

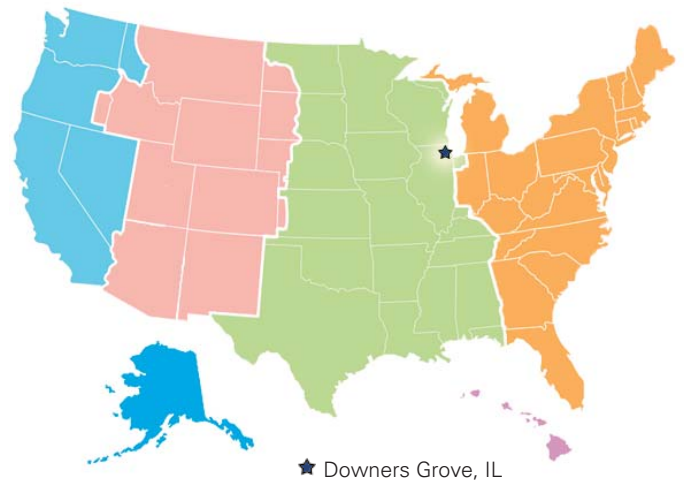
Please see reverse for MI loan required documentation and CMG MI Underwriting Network locations and contact information.



## Required Documentation:

	Standard Application	EZ Application	Delegated
MI Application from CMG MI	■	■	■
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)	■		

## CMG MI Underwriting Network



★ Downers Grove, IL

### Downers Grove, IL

(888) 746-6264

(888) 763-2264 (pmiPAPERLESS MI only fax)

[www.e-cmgmi.com](http://www.e-cmgmi.com)

(to submit MI application and upload loan files)



*CMG Mortgage Insurance Company*

A Joint Venture between PMI Mortgage Insurance Co. and  
CUNA Mutual Insurance Society

**CMG MI. More Than MI.**

[www.cmgmi.com](http://www.cmgmi.com)