

Delegated and Non-Delegated Customers

Both Lanes
Now Open @



Want to Submit a Loan File for MI to CMG MI? Use e-cmgmi!

Deliver MI Requests Using e-cmgmi

Our secure and easy-to-use e-cmgmi system accepts both Delegated and Non-Delegated loans.

e-cmgmi – Visit www.e-cmgmi.com

1. Enter your e-cmgmi User ID, Password and select “Origination” as the Application type.
2. Click on the “Data Entry” link to enter your loan data and initiate a request for mortgage insurance. Alternatively, upload your loan data by clicking on the “DU Upload” link. Once the file is submitted, an application/certificate number is assigned.
3. 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 using e-cmgmi’s **Document Upload** feature. Complete the contact information, select the appropriate radio button for **New Loan (I have a CMG MI Certificate No.)**, **New Loan (I DO NOT have a CMG MI Certificate No.)**, or Existing Loan/Condition(s).
 - a. If you selected **New Loan** and *already have a CMG MI Certificate No.*, then enter the CMG MI Certificate No., Lender Loan No., Borrower Last and First Name, and upload the required documents using the **Browse** button. Your electronic documents will be indexed and delivered to the Underwriting Network.
 - b. If you selected **New Loan** and *do not have a CMG MI Certificate No.*, then enter the Lender Loan No., Borrower Last and First Name, complete the abbreviated Mortgage Insurance Information screen, and upload the required documents using the **Browse** button. Your electronic documents will be indexed and delivered to the Underwriting Network.
3. 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, go to www.cmgmi.com/e-cmgmisignup and follow the instructions.

Required Documentation:

	Standard Non-Delegated Application	EZ Application	Delegated
e-cmgmi online MI Application	■	■	■
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)	■		
Mortgage payment history with 24-month history verified (if not in Credit Report)	■		
Installment debt payment history (if not in Credit Report)	■		

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

*1008 not required for MI application, but must be retained in loan file and available for audit purposes.



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

* 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.