

INSTANT ALERTS

TO HELP YOU MEET OUR GUIDELINES

Enhanced with instant alerts for the nine primary loan characteristics, our e-cmgmi and EDI origination systems are designed to give delegated Credit Unions more surety around CMG MI guideline and eligibility requirements.

So, if all the data you enter is accurate and accepted as being in compliance with our guidelines, your loan will typically be approved for a Commitment and Certificate of Insurance.

When your information falls outside our compliance parameters based on one or more loan characteristics, you will receive an instant alert to help you understand exactly the reasons why.

These automatic alerts cover the nine primary loan characteristics:

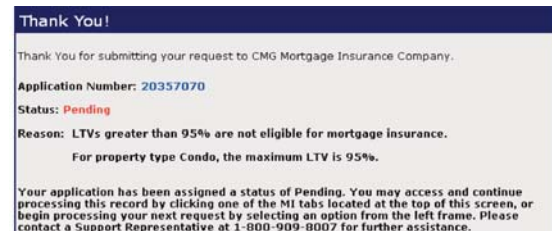
- LTV
- Loan Purpose
- Credit Score
- Occupancy
- DTI
- Loan Amounts
- Property Type
- Documentation Type
- Property Location (Distressed Markets)

Note: CMG MI's systems cannot validate income/assets, appraisals, seller contributions, TPO information, CLTV, reserves.

Here are two examples of how our instant alert will alert you to compliance issues upfront and advise that your application has been assigned a status of Pending:

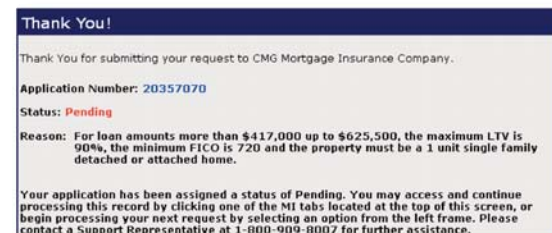
Example 1:

When the loan purpose is Rate/Term Refinance, the condominium property is not located in a CMG MI Distressed Market, and the LTV exceeds 95%, the following message appears:



Example 2:

When the loan purpose is Rate/Term Refinance, the single-family detached property is not located in a CMG MI Distressed Market, the credit score is less than 720, and the loan amount exceeds \$417,000, the following message appears:



The loan must meet current published CMG MI program guidelines available at www.cmgmi.com/guidelines.



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