

# CMG MI — MI Underwriting

## Field Underwriting Network

### Underwrite MI Only Loan

Analyze **DELEGATED** loan package and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	3 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER</b>

Analyze **PRE-QUALIFICATION** loan package and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	24 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

**Note:** CMG MI's pre-qualification program is designed to help both lenders and their borrowers determine credit worthiness and the maximum eligible mortgage amount before selecting a home. The risk associated with a pre-qualification is no different from standard submission; CMG MI's standard guidelines apply. A pre-qualification is defined as a transaction where the mortgage insurance request requires a review and preliminary decision from a CMG MI underwriter where an incomplete mortgage insurance package supporting the borrower's credit standing, including verification of income, employment and assets, which may or may not include an appraisal or other property information is submitted.

Analyze **EZ APPLICATION** loan package and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	24 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

Analyze **FULL DOCUMENTATION** loan package and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	24 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

Analyze **DELEGATED WITH APPRAISAL APPROVAL** loan package and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	24 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

Analyze **EZ REF** loan package and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	24 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

# CMG MI — MI Underwriting

## Field Underwriting Network

### Underwrite MI Only Loan

Analyze **OUTSTANDING CONDITIONS** and render decision based on underwriting guidelines.

Operational Responsibility:	Primary Underwriters
Backup:	Backup Underwriters
Escalation:	Terrie Hippely
Response time:	24 hours from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

**Note:** All outstanding conditions must be clearing before resending them to the Field Underwriting Network.

Conduct review of declined loans for exception when requested by the customer.

Operational Responsibility:	Terrie Hippely
Backup:	Priscilla Curtis
Escalation:	Marty Selgrath
Response time:	24 hours after file is received by Underwriting Manager or Director
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

Conduct supervisory review of loan package.

Operational Responsibility:	Terrie Hippely
Backup:	Priscilla Curtis
Escalation:	Marty Selgrath
Response time:	4 hours after file is received by Underwriting Manager or Director
Person(s) contacted upon completion:	<b>CUSTOMER &amp; AE for declined loans</b>

# CMG MI — MI Pended Applications & e-cmgmi MI Underwriting Operations

## Provide MI Origination Support

Analyze pended MI application and respond to customer.

Operational Responsibility:	MI Operations Staff
Escalation:	Sandy Wong
Response time:	Within the same business day from time of receipt
Person(s) contacted upon completion:	<b>CUSTOMER</b>

## Process Customer Request for Access to e-cmgmi.com

Setup e-cmgmi.com user.

Submit Responsibility:	Customer or AE
Backup:	RSD
Operational Responsibility:	Shari Morgan
Backup:	Kim Barensen
Escalation:	Sandy Wong
Response time:	24 hours from receipt of request
Person(s) contacted upon completion:	<b>CUSTOMER, AE &amp; RSD</b>

Reset e-cmgmi.com user.

Submit Responsibility:	Customer or AE
Backup:	RSD
Operational Responsibility:	Shari Morgan
Backup:	Kim Barensen
Escalation:	Sandy Wong
Response time:	1 hour from receipt of request
Person(s) contacted upon completion:	<b>CUSTOMER, AE &amp; RSD</b>

Disable e-cmgmi.com user.

Submit Responsibility:	Customer or AE
Backup:	RSD
Operational Responsibility:	Shari Morgan
Backup:	Kim Barensen
Escalation:	Sandy Wong
Response time:	1 hour from receipt of request
Person(s) contacted upon completion:	<b>CUSTOMER, AE &amp; RSD</b>