

LENDER OPERATIONAL QUESTIONNAIRE

Thank you for your inquiry about services from United Guaranty. In order to better understand your needs, please complete the questionnaire below and return to mpadmin@ugcorp.com. Please include your contact information.

1. What underwriting guidelines does your company use?	<input type="checkbox"/> Agency <input type="checkbox"/> Investor <input type="checkbox"/> Other (please specify):
2. Does your company use automated underwriting systems? If yes, please indicate which ones:	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other (please specify):
3. Provide the number of staff and contract (if any) underwriters:	
4. Provide the average years of experience of staff underwriters:	<input type="checkbox"/> 0–5 years <input type="checkbox"/> 5–10 years <input type="checkbox"/> 10+ years
5. Does your company use an appraisal management company? If not, do you have a documented approval and monitoring process for third-party appraisers?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
6. Is mortgage insurance ordered before, during, or after underwriting?	<input type="checkbox"/> Before <input type="checkbox"/> During <input type="checkbox"/> After
7. Who orders the mortgage insurance Commitment/Certificate?	<input type="checkbox"/> Underwriter <input type="checkbox"/> Processor <input type="checkbox"/> Other (please specify):
8. Who is responsible for changes to, and accuracy of, the mortgage insurance Commitment/Certificate?	<input type="checkbox"/> Underwriter <input type="checkbox"/> Processor <input type="checkbox"/> Other (please specify):
9. Does your company have a documented process to ensure the mortgage insurance Commitment/Certificate is activated after closing and prior to Commitment/Certificate expiration?	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. What fraud tools, watch lists, and exclusionary lists are used to ensure accuracy and validity of loan data and documentation?	<input type="checkbox"/> Interthinx <input type="checkbox"/> CoreLogic <input type="checkbox"/> Credit alerts, OFAC, GSE/HUD exclusionary lists <input type="checkbox"/> Other (please specify):
11. Does your company have a documented process to address alerts or other concerns identified by the fraud tools used?	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Does your company have a documented quality control plan that meets Agency requirements?	<input type="checkbox"/> Yes <input type="checkbox"/> No
13. Does your company have a documented approval and monitoring process for third-party origination brokers/correspondents?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not Applicable (if not accepting third-party origination business)

CONTACT INFORMATION

Name:

Company:

Phone:

Email:

Have feedback? We welcome your comments. Email us at mpadmin@ugcorp.com.