



Quality Control (QC) Non-Delegated Checklist

Arch Mortgage Insurance Company | 230 North Elm Street | Greensboro NC 27401 | 888-844-6787

Arch MI Certificate Number: _____

Borrower Name: _____

Lender Name: _____

REQUIRED LOAN DOCUMENTS

- | | |
|--|--|
| <input type="checkbox"/> Promissory Note (signed). | <input type="checkbox"/> Promissory Note — signed for subordinate financing (if applicable). |
| <input type="checkbox"/> Final Closing Disclosure (subject transaction). | <input type="checkbox"/> Final Closing Disclosure on sale of departure residence or other real estate owned (if applicable). |
| <input type="checkbox"/> Mortgage or Deed of Trust (signed). | <input type="checkbox"/> Power of Attorney (if applicable). |
| <input type="checkbox"/> Final Title Report. | <input type="checkbox"/> 1004D/442 Completion Certificate and photos for the subject property (if applicable). |
| <input type="checkbox"/> Homeowner's Insurance Policy. | <input type="checkbox"/> Third-party verification of self-employment (if applicable). |
| <input type="checkbox"/> Final Loan Application — Form 1003 (signed). | <input type="checkbox"/> Permanent or Non-Permanent Resident Verification (if applicable). For example, permanent resident card, work visa, etc. |
| <input type="checkbox"/> Final Automated Underwriting System (AUS) findings. | |
| <input type="checkbox"/> Verbal Verification of Employment (VVOE) completed for closing. | |
| <input type="checkbox"/> Updated credit, income, assets and property documents received after the original loan submission to Arch MI. | |

LOAN SUBMISSION OPTIONS (Choose One)

CONNECT (Arch MI Preferred Option):

Step 1: Obtain CONNECT credentials. (If you have credentials, go to Step 2.)

- ☐ Access connect.archmi.com/originations/request-account.
- ☐ Complete required fields under "My Profile."
- ☐ Select Order MI and Get Rate Quote under "My Access."
- ☐ Click **Submit**.

Step 2: Submit loan documents.

- ☐ Access connect.archmi.com/originations.
- ☐ Enter the Arch MI Cert # in the search field (located top of page under our logo) and click **Search**.
- ☐ Once the Cert comes up, look to the right and you will see three dots stacked on top of one another. Hover your mouse over those dots. Once you see the **Quality Control** or **Upload Document** option, click on it to Upload your file/Docs. (If **Upload Document** option is used, please select **Quality Control**).
- ☐ Once a box opens, you can either drag and drop your docs there or browse.
- ☐ Once docs are loaded, click **Submit**.
- ☐ A confirmation will be provided with a successful upload.

Note: If you don't receive a confirmation number, please try again, or call 877-642-4642, Option 1. You can also send an email to uwcustomerservice@archmi.com.

File Transfer Protocol (FTP):

Step 1: Obtain FTP user ID and password. (If you have credentials, go to Step 2).

- ☐ Access request.archmi.com.
- ☐ Complete required fields and choose **QC/Investigations**.
- ☐ Click **Submit**. (Note: FTP user ID and password information will be issued within one business day and, for security purposes, will be sent in separate emails.)

Step 2: Submit loan documents.

- ☐ Access filetransfer.archmi.com and log in with provided ID and password.
- ☐ Save your file using the naming convention **cert number_ borrower last name_QC**.
- ☐ Click **Upload** next to the yellow folder icon and drag and drop saved file into the folder.
- ☐ Click **File Upload** in top ribbon.

AUDIT SAMPLING INFORMATION

QC is required by the GSEs to meet their Private Mortgage Insurer Eligibility Requirements (PMIERs). To comply, we are required to randomly sample from our entire book of business for both delegated and non-delegated files.

Random Audit:

- Most objective type of review.
- Sampled from the entire book of business.
- Samples are selected monthly.
- Sample requested from lender no more than quarterly.

Discretionary Audit:

- Focus on higher-risk loans.
- Samples are selected monthly.
- Includes newly delegated lenders, lenders with previous QC concerns and Early Payment Default (EPD) loans and lender self-reported loans.
Note: QC audits 100% of EPD loans per PMIERs requirement.

For more information about Arch MI's Quality Control process, visit us at archmi.com/quality-control or email us at quality.control@archmi.com. If you are a credit union, visit us at archmicu.com/quality-control.