



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

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

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.

- Using your CONNECT credentials, log in to connect.archmi.com/originations/.

- Enter your Certificate Number in the search field.
 - When the Certificate information appears, click the three dots at the right side of the search field and select Quality Control from the menu.
 - Upload documents.
 - Click Submit (required for QC receipt of documents).
 - Retain confirmation page for your records.
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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 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 online 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.