

Radian MI Loan File Submission Checklist

Increase the likelihood of a one-touch underwriting decision

Use this checklist to ensure you have what you need prior to the initial MI loan file submission.*

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this checklist →



Under the [One Underwrite® program](#), Radian will underwrite to the recommendations provided in the most recent AUS recommendation (with overlays per guidelines). The AUS recommendation can be used as a loan-level guide in determining what documents to send to Radian.

✓ Submit the most recent version of the following documents in the initial submission to increase the likelihood of a “one-touch” underwriting decision:

Most Recent AUS Findings document

Most Recent Loan Application (URLA) / Form 1003 (all pages, for all borrowers)

Credit Report (associated with the AUS Findings; including any supplements or verifications completed)

Income/Employment Documents (as specified in the AUS findings)

Tax Returns Personal or Tax Return-Business (Self-Employed borrower or borrower with Rental Properties)

Asset Documents (as specified in the AUS findings)

Purchase Agreement (if applicable)

Original Appraisal in PDF format with clear, legible photos (when required)

i Other Tips for a Successful Submission:

- Include lender’s underwriting approval, which helps us understand the logic and calculations used by the lender, and may result in fewer conditions.
- Submit all conditions on a file at one time, not on an individual basis. Fewer submissions means less time to achieve a final underwriting decision.
- The following documents are NOT required and should NOT be submitted with the file, unless specified in the AUS findings:
 - Disclosures
 - Closing Documents
 - Duplicate or additional versions of documents such as pay stubs, tax returns, outdated 1003 or 1008

Additional Resources

[MI Online](#) Radian.com Menu → Tools & Technologies → Technology Platforms → MI Online

[Technology Partners](#) Radian.com Menu → Tools & Technologies → Technology Platforms → Technology Partners

[Rates and Guidelines](#) Radian.com Menu → What We Do → Mortgage Insurance → MI Rates and Guidelines

[Foundations On-Demand Series](#) Radian.com Menu → News & Knowledge → Training → Foundations On-Demand

[Customer Care](#) or CustomerCare@radian.com Radian.com → Contact Us

* As set forth in Radian's Master Policies and/or Underwriting Guidelines, Radian reserves the right to request any additional documentation necessary to issue an accurate underwriting decision.