

PEACE OF MIND WITH CONFIDENT COVERAGE®

Radian Confident Coverage gives lenders flexible, easy rescission relief and increased peace of mind.

With Radian, it's not just easy to get Confident Coverage. It's efficient, too.

Lenders can opt for earlier rescission relief, as long as:

- The lender submits the origination and closing files for Radian's review.
- Radian completes its review of the origination and closing files and certifies "eligible."
- The borrower makes the first 12 months of timely payments from his/her own funds.

Radian's online tools make paperwork a snap.

- Send your documents via email, secure file transfer protocol (SFTP), upload them via our MI Online web portal or LOS.
- A defined set of documents take the guess-work out of what is required.

Peace of mind, whether your submissions are delegated or not.

Non-delegated submissions:

- When Radian's underwriters perform the MI underwriting, we stand behind their work. Since Radian did the initial underwriting, the only additional requirement is a review of the Closing File to ensure that the loan closed appropriately and "as approved."
- Only four additional documents are needed for non-delegated loans post closing.
- Radian will waive its exclusions from coverage for origination errors or negligence, provided the loan closed without any material changes and the borrower timely pays the first 12 months from their own funds.

Delegated submissions:

- Radian will perform a re-underwrite of the loan file, ensuring it meets all eligibility criteria and is free of origination errors or negligence.
- Radian will waive its exclusions from coverage for origination errors or negligence provided the loan review did not surface any material findings and the borrower timely pays the first 12 months from their own funds.

Radian makes it easy, every step of the way.

- Simple online sign-up with no messy agreements
- Customized reporting to fit your preferences exactly
- Cancelling is hassle-free, too - simply opt-out at any time

For more information about Confident Coverage, contact your Radian account manager today!

www.radian.biz | 877.723.4261