

SERFF Tracking Number: RESD-125366918 State: Arkansas
First Filing Company: United Guaranty Mortgage Indemnity Company, State Tracking Number: EFT \$50
...
Company Tracking Number:
TOI: 06.0 Mortgage Guaranty Sub-TOI: 06.0000 MG Sub-TOI Combinations
Product Name: Miscellaneous Forms 2007
Project Name/Number: /21-31 21-41 Misc 2007

Filing at a Glance

Companies: United Guaranty Mortgage Indemnity Company, United Guaranty Residential Insurance Company
Product Name: Miscellaneous Forms 2007 SERFF Tr Num: RESD-125366918 State: Arkansas
TOI: 06.0 Mortgage Guaranty SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 06.0000 MG Sub-TOI Combinations Co Tr Num: State Status: Fees verified and received
Filing Type: Form Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Author: Janet Franklin Disposition Date: 11/27/2007
Date Submitted: 11/21/2007 Disposition Status: Approved
Effective Date Requested (New): On Approval Effective Date (New): 11/27/2007
Effective Date Requested (Renewal): On Approval Effective Date (Renewal): 11/27/2007

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: 21-31 21-41 Misc 2007 Domicile Status Comments:
Reference Organization: Not Applicable Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 11/27/2007
State Status Changed: 11/27/2007 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company (the Companies) are monoline mortgage guaranty insurance companies, which provide coverage to financial institutions, not individuals, if a borrower defaults on a first lien residential mortgage loan. This filing involves the Companies' standard primary mortgage guaranty insurance.

This is a filing of miscellaneous forms as required. Three new application forms are being filed and the prior versions of the forms are being withdrawn. Also attached is an explanation of the changes made to the forms since the last filing.

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Company and Contact

Filing Contact Information

Janet Franklin, jfrankli@ugcorp.com
 P O Box 20597 (336) 333-0267 [Phone]
 Greensboro , NC 27420 (336) 217-5590[FAX]

Filing Company Information

United Guaranty Mortgage Indemnity Company CoCode: 26999 State of Domicile: North Carolina
 230 N Elm St Group Code: 12 Company Type: Mortgage Guaranty
 P O Box 20597
 Greensboro, NC 27420 Group Name: State ID Number:
 (800) 334-8966 ext. [Phone] FEIN Number: 42-0994960

United Guaranty Residential Insurance CoCode: 15873 State of Domicile: North Carolina
 Company Group Code: 12 Company Type: Mortgage Guaranty
 230 N. Elm Street Group Name: State ID Number:
 Greensboro, NC 27401 FEIN Number: 42-0885398
 (336) 333-0267 ext. [Phone] -----

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: Arkansas fee is \$50 per filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Guaranty Residential Insurance Company	\$50.00	11/21/2007	16766486
United Guaranty Mortgage Indemnity Company	\$0.00	11/21/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/27/2007	11/27/2007

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Disposition

Disposition Date: 11/27/2007
Effective Date (New): 11/27/2007
Effective Date (Renewal): 11/27/2007
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: RESD-125366918 State: Arkansas

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Company Tracking Number:

TOI: 06.0 Mortgage Guaranty Sub-TOI: 06.0000 MG Sub-TOI Combinations

Product Name: Miscellaneous Forms 2007

Project Name/Number: /21-31 21-41 Misc 2007

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Cover Letter	Approved	Yes
Form	Application for Mortgage Guaranty Insuarnce	Approved	Yes
Form	Application for Mortgage Guaranty Insurance (sticker)	Approved	Yes
Form	Contract Services Submission Form	Approved	Yes

SERFF Tracking Number: RESD-125366918 State: Arkansas

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Product Name: Miscellaneous Forms 2007

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Application for Mortgage Guaranty Insurance	UGU2114	06/06	Application/ Replaced Binder/Enrollment	Replaced Form #:0.00 UGU2050 01/05 Previous Filing #:		UGU2114 Application.pdf
Approved	Application for Mortgage Guaranty Insurance (sticker)	UGU2115	06/06	Application/ Replaced Binder/Enrollment	Replaced Form #:0.00 UGU2051 01/05 Previous Filing #:		UGU2115 Application Sticker.pdf
Approved	Contract Services Submission Form	UGU2116	06/06	Application/ Replaced Binder/Enrollment	Replaced Form #:0.00 UGU2052 01/05 Previous Filing #:		UGU2116 Contract Services Submission Form.pdf

Third-Party Origination _____

Name

Address

Borrower First-Time Buyer Self-Employed Monthly Income \$ _____ Other Monthly Obligations \$ _____ **Credit Score** _____

Transfer codes from page 2.

Last Name

First Name

Middle Initial

Social Security Number

Date of Birth

Ethnicity _____

Gender _____

Race _____

Address

Street

City

State

ZIP

Co-Borrower First-Time Buyer Self-Employed Monthly Income \$ _____ Other Monthly Obligations \$ _____ **Credit Score** _____

Transfer codes from page 2.

Last Name

First Name

Middle Initial

Social Security Number

Date of Birth

Ethnicity _____

Gender _____

Race _____

Address

Street

City

State

ZIP

Coverage _____ % Monthly PostPay Monthly **or** Annual: ReadIRates Extended-Level Renewals: Decl. Level FinanceAbles: Ltd. Refund Split-Prem: First-Year Prem _____ LenderSelect: Singles Basic/Monthly Other _____

Affordable Housing: Non-Traditional Credit AUS Doc Waiver** Documentation Type: Stated Income Stated Assets
 Refinance: _____ Purpose Portfolio Retention Streamlined Stated Income/Assets No Ratio
 Relocation Borrower Advantage* Other _____ No Income/No Assets No Doc
 A-minus Interest-Only: _____ Months RateXchange*: Financed Points \$ _____
Payment Advantage*: Interest-Only: _____ Months Financed Points \$ _____

Base Loan Amount \$ _____ Purchase Price \$ _____ Appraised Value \$ _____
(before financed MI)

Initial Payment Rate _____ % Premium Financed \$ _____ Monthly P&I \$ _____ Monthly Hazard Insurance \$ _____

Monthly Taxes \$ _____ Monthly Dues/Assessments \$ _____ Seller Contribution \$ _____

Property Information

Street Address

City, State, ZIP

County

Occupancy: Primary Residence Second Home Investment **AVM:** Yes No
Property Type: Detached Housing (# of Units _____) Attached Housing Co-op Condo: Project Name _____
 Existing Under Construction Manufactured Housing (Mobile Home) (single-wide ineligible)

Loan Terms Note Rate _____ % **Buydown** 3-2-1 2-1 1-0 Total Buydown Period _____ Months Other: _____

Fixed-Rate Fixed-Payment Amortization Term _____ Months Balloon Term _____ Months

Adjustable-Rate Negative Amortization: No Potential Scheduled

Scheduled Payment Changes (GEM, GPM, etc.)

Please Describe _____

First Payment Adjustment _____ Months Adjusts Every _____ Months

Percent Per Payment Adjustment _____ % Total Number of Adjustments _____

Complete if ARM:

Index Name _____

Margin _____ %

First Rate Adjustment _____ Months

Adjust Every _____ Months

Caps: Periodic _____ % Lifetime _____ %

DU Fannie Mae Desktop Underwriter: Approve Refer EA Level _____ Refer w/ Caution Eligible Ineligible

LP Freddie Mac Loan Prospector: Accept A-minus Eligible Caution Eligible Ineligible

Other AUS Recommendations: _____

Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto, is subject to criminal and civil liability for penalties under state and/ or federal law. (Does not apply in Oregon; a fraudulent insurance act is a crime in Kentucky.)

Date

RAP Underwriter Signature

Please Print or Type Name

Telephone Number

Commitment Number

Documents required for UG+3 submission:

COPIES OF

1. Lender's Loan Application (Fannie Mae 1003/Freddie Mac 65).
2. Current Credit Report.
3. Current Appraisal Form.

Documents required for STANDARD submission:

COPIES OF

1. Lender's Loan Application (Fannie Mae 1003/Freddie Mac 65).
2. Current Credit Report.
3. Employment Verification or, if self-employed, Income Substantiation.
4. Current Appraisal Form including photos.
5. Contract of sale.
6. Verification of Deposit.
7. Housing Payment History (if applicable).

Attach additional documentation describing any special circumstances pertinent to this application.

	Code	Description
Ethnicity:	H/L	Hispanic or Latino
	NH/L	Not Hispanic or Latino
Race:	AI/AN	American Indian or Alaska Native
	B/AA	Black or African American
	NH/OPI	Native Hawaiian or Other Pacific Islander
	A	Asian
	W	White
Gender:	F	Female
	M	Male

Note: These two codes are an option for either of the three categories above:

NP	None provided by applicant
NA	Not applicable

For RAP, UG+3, or Standard, place sticker at bottom of 1008/1077, and fax completed transmittal to United Guaranty. To order more stickers: Call our Applications Center: 800/673-3730.



United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company

Third-Party Origination: _____
Name _____ City/State/ZIP _____

Borrower Current Address: _____
 RAP **UG+3** **Standard** Credit Score: Borrower _____ Co-Borrower _____ Self-Employed Borrower

Base Loan Amount \$ _____ Premium Financed \$ _____ Seller Contribution \$ _____
(before financed MI)

Buydown: 3-2-1 2-1 1-0 Other _____ Balloon Term _____ Months

Coverage _____% Monthly PostPay Monthly or Annual: ReadIRates Extended-Level Other _____

Renewals: Decl. Lvl. FinanceAbles: Ltd. Ref. Split-Prem: First-yr Prem. _____ LenderSelect: Singles Basic/Monthly

Relocation Portfolio Retention Streamlined Refinance Borrower Advantage*

A-minus Affordable Housing: Non-Traditional Credit Other _____

Payment Advantage*: Interest-Only: _____ Months Financed Points \$ _____ RateXchange*: Financed Points \$ _____

AUS Doc Waiver** Doc Type: Stated Income Stated Assets SISA No Ratio No Doc NINA

DU Fannie Mae Desktop Underwriter: Approve Refer Refer w/ Caution Eligible Ineligible EA Level _____

LP Freddie Mac Loan Prospector: Accept Caution A-minus Eligible Eligible Ineligible

Other AUS Recommendations: _____ AVM: Yes No

Manufactured Housing (Mobile Home) (single-wide ineligible) County: _____

Complete if ARM: Index Name _____ Adjust Every _____ Months
Margin _____% Caps: Periodic _____% Lifetime
First Rate Adjustment _____ Months Neg Am: No Potential Scheduled

Date of Birth _____ Bwr _____ Co-Bwr _____
Transfer codes from bottom of page.
Ethnicity _____
Gender _____
Race _____

Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, is subject to criminal and civil liability penalties under state and/or federal law. (Does not apply in Oregon; a fraudulent insurance act is a crime in Kentucky.)

UGU 2115 06/06
UGR 744.2 06/06

Authorized Signature _____ Print Name _____ Date _____ Phone # _____ FAX # _____
Ethnicity: H/L Hispanic or Latino NH/L Not Hispanic or Latino Gender: F Female M Male For use with any category: NP None Provided NA Not Applicable
Race: A/AN American Indian or Alaskan Native B/AA Black or African American NH/OPI Native Hawaiian or Other Pacific Islander A Asian W White
United Guaranty's Borrower Advantage, ReadIRates, PostPay, FinanceAbles, LenderSelect, RAP, UG+3, Payment Advantage, and RateXchange are marks of American Int. Group, Inc. Desktop Underwriter is a registered mark of Fannie Mae. Loan Prospector is a registered mark of Freddie Mac. Negative Amortization is unavailable in New York. *Offered by United Guaranty Mortgage Indemnity Company - Not available in all states. **AUS is not requiring documentation to support income and/or assets stated on the loan application.

For RAP, UG+3, or Standard, place sticker at bottom of 1008/1077, and fax completed transmittal to United Guaranty. To order more stickers: Call our Applications Center: 800/673-3730.



United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company

Third-Party Origination: _____
Name _____ City/State/ZIP _____

Borrower Current Address: _____
 RAP **UG+3** **Standard** Credit Score: Borrower _____ Co-Borrower _____ Self-Employed Borrower

Base Loan Amount \$ _____ Premium Financed \$ _____ Seller Contribution \$ _____
(before financed MI)

Buydown: 3-2-1 2-1 1-0 Other _____ Balloon Term _____ Months

Coverage _____% Monthly PostPay Monthly or Annual: ReadIRates Extended-Level Other _____

Renewals: Decl. Lvl. FinanceAbles: Ltd. Ref. Split-Prem: First-yr Prem. _____ LenderSelect: Singles Basic/Monthly

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Payment Advantage*: Interest-Only: _____ Months Financed Points \$ _____ RateXchange*: Financed Points \$ _____

AUS Doc Waiver** Doc Type: Stated Income Stated Assets SISA No Ratio No Doc NINA

DU Fannie Mae Desktop Underwriter: Approve Refer Refer w/ Caution Eligible Ineligible EA Level _____

LP Freddie Mac Loan Prospector: Accept Caution A-minus Eligible Eligible Ineligible

Other AUS Recommendations: _____ AVM: Yes No

Manufactured Housing (Mobile Home) (single-wide ineligible) County: _____

Complete if ARM: Index Name _____ Adjust Every _____ Months
Margin _____% Caps: Periodic _____% Lifetime
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Date of Birth _____ Bwr _____ Co-Bwr _____
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UGU 2115 06/06
UGR 744.2 06/06

Authorized Signature _____ Print Name _____ Date _____ Phone # _____ FAX # _____
Ethnicity: H/L Hispanic or Latino NH/L Not Hispanic or Latino Gender: F Female M Male For use with any category: NP None Provided NA Not Applicable
Race: A/AN American Indian or Alaskan Native B/AA Black or African American NH/OPI Native Hawaiian or Other Pacific Islander A Asian W White
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Company Tracking Number:

TOI: 06.0 Mortgage Guaranty

Sub-TOI: 06.0000 MG Sub-TOI Combinations

Product Name: Miscellaneous Forms 2007

Project Name/Number: /21-31 21-41 Misc 2007

Rate Information

Rate data does NOT apply to filing.

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...

Company Tracking Number:

TOI: 06.0 Mortgage Guaranty

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Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	11/27/2007
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Comments:

Attachment:

2007 uniform transmittal.pdf

Satisfied -Name:	Cover Letter	Review Status:	Approved	11/27/2007
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Comments:

Attachment:

ar cover letter.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #

5. Company Tracking Number	
-----------------------------------	--

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail

7. Signature of authorized filer	
8. Please print name of authorized filer	

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	
10. Sub-Type of Insurance (Sub-TOI)	
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: <input style="width: 100px;" type="text"/> Renewal: <input style="width: 100px;" type="text"/>
15. Reference Filing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	
17. Reference Organization # & Title	
18. Company's Date of Filing	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #:
Amount:

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

PC TD-1 pg 2 of 2

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

PC FFS-1

Law Department

230 North Elm Street
27401-2402
P.O. Box 20597
Greensboro, NC 27420-0597
Telephone: 336-373-0232
Nationwide: 800-334-8966
Facsimile: 336-217-5590

Janet Franklin
Law Department Project
Administrator
Direct Dial Number: 336-333-0267
email: jfrankli@ugcorp.com

November 21, 2007

Submitted through the System for Electronic Rate and Form Filings (SERFF)

Arkansas Department of Insurance
1200 West Third St
Little Rock AR 72201-1904

Re: **United Guaranty Residential Insurance Company**
NAIC # 15873 NAIC Group # 012 FEIN 42-0885398
United Guaranty Mortgage Indemnity Company
NAIC # 26999 NAIC Group # 012 FEIN 42-0994960
Insurance Line: Mortgage Guaranty Annual Statement Line: 06
Submission Identification: Independent
Type of Submission: Form Filing
Form Filing: Miscellaneous Forms see attached list
Withdrawal of Forms: see attached list
Proposed effective date: earliest possible
Our File #: 21-31 21-41 Misc 2007

Dear Sir or Madam:

These forms are to be used for Commitments effective such date as approved in your state.

United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company (the Companies) are monoline mortgage guaranty insurance companies, which provide coverage to financial institutions, not individuals, if a borrower defaults on a first lien residential mortgage loan. This filing involves the Companies standard primary mortgage guaranty insurance.

This is a filing of miscellaneous forms as required. Three new application forms are being filed and the prior versions of the forms are being withdrawn. Also enclosed is an explanation of the changes made to the forms since the last filing.

If you have any questions about the filing, please do not hesitate to contact me.

Thank you for your assistance.

Yours truly,



Janet Franklin

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

MISCELLANEOUS 2007 FORMS FILING

FORM BEING WITHDRAWN	TITLE OF FORM	FORM BEING FILED
UGU2050 01/05	Application for Mortgage Guaranty Insurance	UGU2114 06/06
UGU2051 01/05	Application for Mortgage Guaranty Insurance (Sticker)	UGU2115 06/06
UGU2052 01/05	Contract Services Submission Form	UGU2116 06/06

RETAINED FORMS

	TITLE OF FORM	
	Termination of Insurance	UGU0190 01/89
	Certificate Change Endorsement	UGU0189 08/91
	Commitment and Certificate	UGC0757 12/95

**COMPARISON OF OLD FORMS AND NEW FORMS FOR
MISCELLANEOUS 2007 FORM FILING**

OLD FORM	NEW FORM	REVISIONS
UGU2050 01/05	UGU2114 06/06	<ul style="list-style-type: none"> • Added a “monthly postpay” option under coverage • Removed “Standard” option under coverage • Added “First Year Premium” option under coverage • Added “Other” option under coverage • Added “Other” as an alternate to “Relocation & Borrower Advantage” options • Removed “Other” as an alternate to A-minus & Interest-only options • Removed “Quality Financeables” as a registered mark of United Guaranty • Added “Payment Advantage” as a registered mark of United Guaranty • Updated the corporate name to reflect American International Group, Inc.
UGU2051 01/05	UGU2115 06/06	<ul style="list-style-type: none"> • Added a “Monthly Postpay” option under coverage • Added “Other” as an option under coverage • Updated corporate name to American Int. Group
UGU2052 01/05	UGU2116 06/06	<ul style="list-style-type: none"> • Added “Monthly Postpay” option • Removed “Lender Paid” option • Added “No, Potential, and Scheduled” options for Negative Amortization • Removed “Flex 97 and Flex 100” • Removed “Alt 97” option • Removed “Freddie Mac 100” • Renamed Freddie Mac Affordable products to Freddie Mac Home Possible • Removed Passport United from guidelines, located at the bottom of form • Included “Payment Advantage” • Updated name to American International Group, Inc. • Added “My Community” as a new trademark of Fannie Mae • Added “Home Possible” as a new trademark of Freddie Mac
		<ul style="list-style-type: none"> •