

NATIONAL MI NON-AUS – GUIDELINE SUMMARY

			NON-AUS CONFORMING/JUMBO			NON-AUS AFFORDABLE		
Purpose	Occupancy	Property Type	LTV/CLTV	Credit Score	Loan Amt	LTV/CLTV	Credit Score	Loan Amt
Purchase, Rate/Term, Construction to Permanent	Primary	Single Family, Condo, Co-op, Manufactured Homes ⁴	Conforming Amt: 97%/97%	680	\$484,350 ²	97%/105%	680	\$484,350 ²
			95%/95%	660	\$726,525 ¹	95%/105%	640	\$484,350 ²
			Non-Jumbo Conforming Amt:					
			95%/95%	680	\$850,000 ³			
			90%/90%	660	\$650,000			
			90%/90%	680	\$850,000			
			90%/90%	720	\$1,250,000			
			85%/85%	720	\$1,500,000			
		2-unit	95%/95%	680	\$620,200 ²	95%/105%	680	\$620,200 ²
		3-4 units	85%/85%		\$930,300 ¹			
		3-4 units	90%/90%	720	\$749,650 ^{1,2}	90%/105%	720	\$749,650 ²
		Second Home	Conforming Amt: 90%/90%	680	\$484,350			
			Non-Jumbo Conforming Amt:					
			90%/90%	700	\$650,000	NA	NA	NA
			90%/90%	720	\$850,000			
		Investment						
			85%/85%	720	\$484,350	NA	NA	NA
Cash-Out	Primary	Single Family, Condo, Co-op	85%/85%	680	\$484,350	NA	NA	NA

¹ Conforming High Balance up to FHFA high balance market maximum loan amounts only available in FHFA high balance markets – For 1-unit, \$726,525 denotes where FHFA High Balance maximums apply; for 2-unit, \$930,300 denotes where FHFA High Balance maximums apply; and for 3-4 units, FHFA High Balance maximums do not apply

² Maximum loan amounts for AK and HI are: Conforming – \$726,525 (1 unit), \$930,300 (2 units) and \$960,000 (3-4 units)

³ Maximum loan amount for AK and HI is: Non-Jumbo AUS – \$1,000,000 at 95% LTV

⁴ Manufactured Homes: Maximum LTV = 90%; Maximum loan amount = \$484,350

Please refer to National MI's Underwriting Guideline Manual and Master Policy for a complete description of policies and requirements.

National Underwriter 95 Handbook Michigan

Mike Jess



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