

NATIONAL MI AUS – GUIDELINE SUMMARY

			AUS CONFORMING			AUS AFFORDABLE		
Purpose	Occupancy	Property Type	LTV/CLTV	Credit Score ³	Loan Amt	LTV/CLTV	Credit Score ³	Loan Amt
Purchase, Rate/Term, Construction to Permanent	Primary	Single Family, Condo, Co-op, Manufactured Homes ¹	97%/97% 95%/95%	620	\$484,350 ² \$726,525 ⁴	97%/105% 95%/95%	620	\$484,350 ² \$726,525 ⁴
		2-unit	90%/90% 85%/85%	620	\$620,200 ² \$930,300 ⁴	95%/105% 85%/95%	620	\$620,200 ² \$930,300 ⁴
		3-4 units	NA	NA	NA	95%/105%	700	\$749,650 ²
	Second Home	Single Family, Condo, Co-op, Manufactured Homes	90%/90%	620	\$726,525	NA	NA	NA
		Single Family, Condo, Co-op	85%/85%	680	\$726,525	NA	NA	NA
Cash-Out	Primary	Single Family, Condo, Co-op	85%/85%	620	\$484,350	NA	NA	NA

¹ Manufactured Homes: If >95% LTV, then limited to MH Advantage & must be submitted to National MI for non-delegated UW review

² Minimum 700 FICO[®] score required if DTI > 45% for loans not using Rate GPS[™] (National MI's granular pricing system)

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

⁴ Available only for loan amounts eligible according to Fannie Mae high balance or Freddie Mac super conforming limits

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

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SJ Ball

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complexities that make the debate so difficult to resolve Suing the Gun Industry masterfully reveals the many details
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