

NATIONAL MI AUS – GUIDELINE SUMMARY

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

Am Best Underwriting Guide

Karin Nielsen-Saines



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Table of Contents Am Best Underwriting Guide

1. Understanding the eBook Am Best Underwriting Guide
 - The Rise of Digital Reading Am Best Underwriting Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Am Best Underwriting Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Am Best Underwriting Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Am Best Underwriting Guide
 - Personalized Recommendations
 - Am Best Underwriting Guide User Reviews and Ratings
 - Am Best Underwriting Guide and Bestseller Lists
5. Accessing Am Best Underwriting Guide Free and Paid eBooks

- Am Best Underwriting Guide Public Domain eBooks
- Am Best Underwriting Guide eBook Subscription Services
- Am Best Underwriting Guide Budget-Friendly Options
- 6. Navigating Am Best Underwriting Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Am Best Underwriting Guide Compatibility with Devices
 - Am Best Underwriting Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Am Best Underwriting Guide
 - Highlighting and Note-Taking Am Best Underwriting Guide
 - Interactive Elements Am Best Underwriting Guide
- 8. Staying Engaged with Am Best Underwriting Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Am Best Underwriting Guide
- 9. Balancing eBooks and Physical Books Am Best Underwriting Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Am Best Underwriting Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Am Best Underwriting Guide
 - Setting Reading Goals Am Best Underwriting Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Am Best Underwriting Guide
 - Fact-Checking eBook Content of Am Best Underwriting Guide
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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