

# NATIONAL MI AUS – GUIDELINE SUMMARY

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

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

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

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

<sup>4</sup> 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**

## Am Best Underwriting Guide:

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collection of thoughtful essays by leading social scientists lawyers and academics These informed analyses reveal the  
complexities that make the debate so difficult to resolve Suing the Gun Industry masterfully reveals the many details  
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role of this litigation within two larger controversies one over government efforts to reduce gun violence and the other over  
the use of mass torts to regulate unpopular industries Readers will find Suing the Gun Industry a timely and accessible  
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