

# NATIONAL MI AUS – GUIDELINE SUMMARY

			AUS CONFORMING			AUS AFFORDABLE		
Purpose	Occupancy	Property Type	LTV/CLTV	Credit Score <sup>2</sup>	Loan Amt	LTV/CLTV	Credit Score <sup>2</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>3</sup> \$726,525 <sup>4</sup>	97%/105% 95%/95%	620	\$484,350 <sup>3</sup> \$726,525 <sup>4</sup>
		2-unit	90%/90% 85%/85%	620	\$620,200 <sup>3</sup> \$930,300 <sup>4</sup>	95%/105% 85%/95%	620	\$620,200 <sup>3</sup> \$930,300 <sup>4</sup>
		3-4 units	NA	NA	NA	95%/105%	700	\$749,650 <sup>3</sup>
	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

<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® score required if DTI > 45% for loans not using Rate GPS™ (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

**CO Houle**



## **Am Best Underwriting Guide:**

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**Worth** Carrie Mauriello, 2009-11-03 First Published in 2001 Carrie Mauriello invites readers to take maximum advantage of the Internet's plethora of financial resources with *Net Worth Second Edition*. This book helps to make the electronic superhighway a personal partner in building wealth. This edition includes discussions and Web resources that examine financial planning as well as investment tools to aid readers in identifying the most promising strategies. This book reveals that the Internet is a robust, powerful, and profitable resource. This volume is a must-have for the shrewd investor and financial partner. Helps the reader calculate net worth. Gives basics of capital accumulation. Discusses a wide variety of investment tools including stocks, bonds, mutual funds, options, IPOs, and futures. Explains the fundamentals of life, health, disability, property, and liability insurance. Covers debt financing, taxes, education funding, retirement planning, home buying, and estate planning. *Net Worth Second Edition* will also introduce readers to websites, books, magazines, on-line services, and more. The book comprises a primer on personal financial management and an exhaustive collection of finance-related tools, links, and resources available on the Internet. *Best's Key Rating Guide*, 2006 *Best's Flitcraft Compend*, 1994 **The Standard Periodical Directory**, 2001 **Catalogue of Title-entries of Books and Other Articles Entered in the Office of the Librarian of Congress, at Washington, Under the Copyright Law ... Wherein the Copyright Has Been Completed by the Deposit of Two Copies in the Office** Library of Congress, Copyright Office, 1979 Gale Directory of Databases, 2007 This is a guide to computer-readable databases available online in CD-ROM format or in other magnetic formats. Details include database descriptions, costs, and whom to contact for purchase. The material is indexed alphabetically and by subject, vendor, and producer. **Ulrich's International Periodicals Directory** Carolyn Farquhar Ulrich, 2001 **CPCU Journal** Society of Chartered Property and Casualty Underwriters, 1997 *The Serials Directory*, 1994 **Risk Management Manual for the Public Transit Industry. Volume 3**, 1988 **Best's Safety Directory**, 1989 Includes OSHA summaries, OSHA self-inspection checklists, safety guidelines, buyer's guides, monthly safety training topics, safety technology series. **Best's Insurance Reports, Property-casualty**, 2002 **Risk Management Manual for the Public Transit Industry**, 1988 *Data Sources*, 2000

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