

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.

Am Best Underwriting Guide

Carrie Mauriello

Am Best Underwriting Guide:

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tort litigation against the gun industry with its practical weaknesses successes and goals provides the framework for this
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
contributing to the intractability of the gun debate New York Law Journal Second Amendment advocate or gun control
fanatic all Americans who care about freedom need to read Suing the Gun Industry Bob Barr Member of Congress 1995 2003
and Twenty First Century Liberties Chair for Freedom and Privacy American Conservative Union The source for anyone
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perspectives Suing the Gun Industry scrutinizes legal action against the gun industry Such a broad approach highlights the
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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Howard M Erichson Thomas O Farrish Shannon Frattaroli John Gastil Dan M Kahan Don B Kates Timothy D Lytton Julie
Samia Mair Richard A Nagareda Peter H Schuck Stephen D Sugarman Stephen Teret Wendy Wagner **Bowker's Law**
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