

# 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%<br>95%/95% | 620                       | \$484,350 <sup>3</sup><br>\$726,525 <sup>4</sup> | 97%/105%<br>95%/95% | 620                       | \$484,350 <sup>3</sup><br>\$726,525 <sup>4</sup> |
|  |             | 2-unit   | 90%/90%<br>85%/85% | 620                       | \$620,200 <sup>3</sup><br>\$930,300 <sup>4</sup> | 95%/105%<br>85%/95% | 620                       | \$620,200 <sup>3</sup><br>\$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

**Carrie Mauriello**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the author's name.

## **Am Best Underwriting Guide:**

*Catalog of Copyright Entries. Third Series* Library of Congress. Copyright Office, 1979      New Serial Titles ,1981 A union list of serials commencing publication after Dec 31 1949      Suing the Gun Industry Timothy Lytton, 2009-04-21 Mass 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 interested in a balanced analysis of the lawsuits against the gun industry David Hemenway Professor of Health Policy Director Harvard Injury Control Research Center Harvard School of Public Health Health Policy and Management Department author of Private Guns Public Health Highly readable comprehensive well balanced It contains everything you need to know and on all sides about the wave of lawsuits against U S gun manufacturers James B Jacobs Warren E Burger Professor of Law and author of Can Gun Control Work In Suing the Gun Industry Timothy Lytton has assembled some of the leading scholars and advocates both pro and con to analyze this fascinating effort to circumvent the well known political obstacles to more effective gun control This fine book offers a briefing on both the substance and the legal process of this wave of lawsuits together with a better understanding of the future prospects for this type of litigation vis vis other industries Philip J Cook Duke University An interesting collection generally representing the center of the gun control debate with considerable variation in focus objectivity and political realism Paul Blackman retired pro gun criminologist and advocate Gun litigation deserves a closer look amid the lessons learned from decades of legal action against the makers of asbestos Agent Orange silicone breast implants and tobacco products among others Suing the Gun Industry collects the diverse and often conflicting opinions of an outstanding cast of specialists in law public health public policy and criminology and distills them into a complete picture of the intricacies of gun litigation and its repercussions for gun control Using multiple 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 picture of these complex and controversial issues Contributors Tom Baker Donald Braman Brannon P Denning Tom Diaz 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 Books and Serials in Print** ,2000      *Best's Aggregates & Averages* ,2008      **Best's Insurance Reports** ,1998      **Net**

**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 **The Standard Periodical Directory**, 2001 *Best's Flitcraft Compend*, 1994 **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 *Ulrich's International Periodicals Directory* Carolyn Farquhar Ulrich, 2001 **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. *CPCU Journal* Society of Chartered Property and Casualty Underwriters, 1997 **Best's Safety Directory**, 1989 Includes OSHA summaries, OSHA self-inspection checklists, safety guidelines, buyer's guides, monthly safety training topics, safety technology series. **The Serials Directory**, 1994 *Risk Management Manual for the Public Transit Industry. Volume 3*, 1988 *Best's Insurance Reports, Property-casualty*, 2002 **Risk Management Manual for the Public Transit Industry**, 1988 **Data Sources**, 2000

## Reviewing **Am Best Underwriting Guide**: Unlocking the Spellbinding Force of Linguistics

In a fast-paced world fueled by information and interconnectivity, the spellbinding force of linguistics has acquired newfound prominence. Its capacity to evoke emotions, stimulate contemplation, and stimulate metamorphosis is truly astonishing. Within the pages of "**Am Best Underwriting Guide**," an enthralling opus penned by a very acclaimed wordsmith, readers attempt an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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