

Expand Your Horizon with National MI TrueGuide[®]

Don't let GSE limits stop you from offering more options to your borrowers. Put National MI TrueGuide[®] to work and take the clear path to quickly closing more loans.

Have Bigger Needs?

Jumbo lending is a significant opportunity to grow loan volume. In addition to insuring GSE high balance loans > 80% LTV, National MI can help you seize significant portfolio opportunities:

- Loan amounts up to \$2,000,000 in all markets at 85% LTV
- Loan amounts up to \$1,050,000 at 95% LTV in all markets
- Jumbo ARM loans
- Purchase or Rate/Term Refinance or Construction-to-Permanent
- Second Homes eligible

More Reasons to Choose National MI

- **Financial Strength and Capacity**
National MI is financially strong, unfettered by a legacy book of business and brings needed capacity to the industry.
- **Sensible Servicing[®]**
Consideration of delinquencies involving borrower hardships triggered by "life events," such as job loss, divorce or death.

NATIONAL MI'S NON AUS JUMBO GUIDELINES ¹			
LOAN PURPOSE	MAXIMUM LTV/CLTV	LOAN AMOUNT	MINIMUM FICO [®]
Primary Residence	95%	\$1,050,000 ²	680 ³
	90%	\$850,000	660 ³
		\$1,050,000	680 ³
		\$1,500,000	720 ³
85%	\$1,775,000	720 ³	
	\$2,000,000	740 ³	
Second Home	90%	\$850,000	700 ³
		\$1,050,000	720 ³

¹ Maximum 45% DTI, please refer to [National MI's Underwriting Guideline Manual](#) and [Master Policy](#) for a complete description of policies and requirements. MI premium must be included in DTI for underwriting eligibility purposes and may be excluded from DTI for pricing purposes.

² Maximum Loan Amount for AK and HI is \$1,350,000 (at 95% LTV).

³ Representative FICO using middle/lower method is required for underwriting and pricing purposes.

Note: Property type is Single Family, Condo or Co-op.



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