

# 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.

# Freddie Mac Manual Underwriting Guidelines

**Wenbin Ji**

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