

NATIONAL MI AUS – GUIDELINE SUMMARY

			AUS CONFORMING			AUS AFFORDABLE		
Purpose	Occupancy	Property Type	LTV/CLTV	Credit Score ²	Loan Amt	LTV/CLTV	Credit Score ²	Loan Amt
Purchase, Rate/Term, Construction to Permanent	Primary	Single Family, Condo, Co-op, Manufactured Homes ¹	97%/97% 95%/95%	620	\$484,350 ³ \$726,525 ⁴	97%/105% 95%/95%	620	\$484,350 ³ \$726,525 ⁴
		2-unit	90%/90% 85%/85%	620	\$620,200 ³ \$930,300 ⁴	95%/105% 85%/95%	620	\$620,200 ³ \$930,300 ⁴
		3-4 units	NA	NA	NA	95%/105%	700	\$749,650 ³
	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

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.

Freddie Mac Manual Underwriting Guidelines

J Rink



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The Role of Fannie Mae and Freddie Mac in the Financial Crisis United States. Congress. House. Committee on Oversight and Government Reform, 2009 **The Secret of Mortgage Lending Success** Mortgage Trainers of North

America, 2008-08 *Federal Register* , 2013-06 *FreddieMac Reports* , 1983 **Essentials of Mortgage Loan**

Origination Donna Welschmeyer, Ellen Barski, Stephen Mettling, Ryan Mettling, 2025-09-10 Performance Programs Company's **Essentials of Mortgage Loan Origination EMLO** contains the essential national content required for aspiring mortgage loan originators preparing to meet the standards of the 20 hour SAFE Act NMLS prelicense course This textbook is tailored to the needs of prelicense students entering the mortgage industry as licensed professionals This text is designed to Make it easy for students to learn and retain the material Prepare students for practical real world applications in mortgage origination Emphasize both practical skills and required theoretical knowledge EMLO is streamlined direct and to the point It includes multiple learning reinforcements and a student centered organization both within and across chapters Its examples explanations and exercises are grounded in the authors many years of experience in real estate and mortgage education Whether you are new to the industry or transitioning from a related field EMLO is built to guide you through the foundational knowledge and practices needed to pass your NMLS licensing exam and begin your career as a mortgage loan originator For students looking for a study guide to pass the NMLS SAFE MLO licensing exam we also publish Mortgage Loan Originator License Exam Prep **The Handbook of Mortgage-Backed Securities, 7th Edition** Frank J. Fabozzi, 2016-08-11 This edition of The Handbook of Mortgage Backed Securities the first revision following the subprime mortgage crisis is designed to provide not only the fundamentals of these securities and the investment characteristics that make them attractive to a broad range of investors but also extensive coverage on the state of the art strategies for capitalizing on the opportunities in this market The book is intended for both the individual investor and the professional manager The volume includes contributions from a wide range of experts most of whom have been actively involved in the evolution of the mortgage backed securities market **Mortgage Loan Originator License Exam Prep** Stephen Mettling, Ellen Barski, Ryan Mettling, Performance Programs Company's Mortgage Loan Originator License Exam Prep MOLEP is a 210 page modern learning tool designed to prepare mortgage loan originator candidates to pass the NMLS SAFE MLO licensing exam MOLEP is comprehensive in that it contains both key content review and testing practice The text review specifically follows the MLO National Test outline as promulgated by NMLS testing officials This outline sets the standard for content coverage test section weighting and essentially what is on the MLO test Consistent with the promulgated NMLS license examination outline the main sections of the exam prep cover Federal Mortgage Related Laws General Mortgage Knowledge Mortgage Loan Origination Activities Ethics Uniform State Content Following each major section is a chapter end quiz to test your mastery of the subject material This is further reinforced by explanations in the Answer Key to each chapter quiz Exam

candidates should also note that all content to our exam prep is tersely presented in bullet point lists We make every effort to present only the essential material that you need to learn the test outline subjects Finally our MOLEP challenges candidates to take and pass two 100 item practice tests covering the entire test outline Again each practice test comes with an answer key and explanation Between the practice quizzes and practice exams there are 420 total questions with rationales in MOLEP Taken as a whole if you learn the content in our exam prep resource we know you will pass the MLO license examination Testing officials went into great detail outlining what would be presented in the MLO license exam And we went to great lengths to explain all this content in our publication Following that the most we can do is wish you the best of success in taking and passing your exam So good luck

Underwater Chris Lauer, 2014-03-01 Just about every month housing values in the U S fall That in turn increases the number of people who owe more on their houses than they are worth either trapping them in homes they may no longer want or putting them in danger of financial catastrophe if they lose a job or are otherwise unable to meet the mortgage Underwater Options When Your Mortgage Is Upside Down offers valuable advice to homeowners on ways they can unload a house they no longer want save a home from foreclosure or undergo foreclosure and start anew The book offers smart advice from lawyers bankers real estate agents personal finance experts and homeowners who have seen the foreclosure process firsthand as well as those who have been able to save their homes through loan modifications and other creative methods Those faced with tough choices will find invaluable guidance to help them make well informed decisions while managing the emotional fallout each brings Many of the eleven million people in the U S now facing the underwater dilemma wonder Is staying put the only option What if I can't pay the monthly mortgage bill Can I save my home Underwater Options When Your Mortgage Is Upside Down outlines the options when foreclosure is a good idea how to best protect the equity you've built up the financial repercussions of going into foreclosure strategies for renegotiating a loan taking advantage of government programs designed to keep you happily housed and more Veteran financial journalist Chris Lauer provides the facts ideas and advice that can help any underwater homeowner especially those facing foreclosure make smart decisions for a better future

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