Purpose	Occupancy	Property Type	AUS CONFORMING			AUS AFFORDABLE		
			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° \$726,525°
		2-unit	90%/90% 85%/85%	620	\$620,200 ¹ \$930,300 ⁴	95%/105% 85%/95%	620	\$620,200° \$930,300°
		3-4 units	NA	NA	NA	95%/105%	700	\$749,6503
	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.

Please refer to National MI's Underwriting Guideline Manual and Master Policy for a complete description of policies and requirements.

[!] Minimum 700 FICO* score required if DTI > 45% for Loans not using Rate GPS** (National MI's granular pricing system)

Maximum Ioan amounts for AK and HI are \$726,525 (1 unit), \$930,300 (2 units), and \$960,000 (3-4 units)

[&]quot; Available only for loan amounts eligible according to Fannie Mae high balance or Freddle Mac super conforming limits

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A Loxley

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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 **Essentials of Mortgage Loan** Federal Register ,2013-06 FreddieMac Reports ,1983 America, 2008-08 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 The Handbook of Mortgage-Backed Securities, 7th Edition Frank J. Fabozzi, 2016-08-11 This License Exam Prep 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 Mortgage Loan Originator License Exam Prep Stephen Mettling, Ellen Barski, Ryan backed securities market 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 guiz to test your mastery of the subject material This is further reinforced by explanations in the Answer Key to each chapter guiz Exam

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