

National MI Announcement: UW 2023-05

Date of Announcement: November 30, 2023

Effective Date of Changes: November 30, 2023

National MI is pleased to announce its immediate support of the higher GSE Conforming and High Balance/Super Conforming loan amount limits:

For AUS and Non-AUS loans, National MI’s higher loan amount limits for GSE eligible loans are as follows:

Property Type	Conforming Loan Amounts		High Balance Loan Amounts *
	Contiguous States & District of Columbia	Alaska & Hawaii	Contiguous States & District of Columbia
1-unit	\$766,550	\$1,149,825	\$1,149,825
2-unit	\$981,500	\$1,472,250	\$1,472,250
3-unit	\$1,186,350	\$1,779,525	Not Applicable
4-unit	\$1,474,400	\$2,211,600	Not Applicable

(*) Notes:

- Available only for loan amounts eligible according to Fannie Mae high balance or Freddie Mac super conforming limits. Refer to the respective GSE’s county specific loan limits to determine the maximum amount for a specific area.
- For 2024, the GSEs have not established different high balance/super conforming loan amounts for Alaska & Hawaii.

Effective 11/30/2023, National MI will insure eligible loans within the higher loan amount limits as follows:

- **Submissions to National MI on or after 12/11/2023:** National MI’s **Rate Quote** pricing system and our **AXIS** MI ordering system will be updated by **12/11/2023**.
- **Submissions to National MI prior to 12/11/2023:**
 - For **non-delegated** MI submissions, National MI’s underwriting team is already applying the new higher loan amount limits.
 - If you experience any issues with the following items, please contact our Solution Center (855.317.4664 or solutioncenter@nationalmi.com – with “Loan Limit Assistance” in the email subject line):
 - **Rate Quote** issues: National MI will provide the appropriate rate quote.
 - **Delegated** MI submissions: National MI will adjust our systems and issue the MI Commitment.

This Bulletin 2023-05 hereby supersedes the temporarily increased AUS conforming loan amounts that were effective October 5, 2023, as outlined in National MI’s [Bulletin 2023-03](#)



BULLETINS: Quick View

An update to the Eligibility Matrices in National MI's TrueGuide® Underwriting Guidelines explaining these changes will be posted to nationalmi.com on or before January 2, 2024.

For complete details on our rates and guidelines please visit nationalmi.com.