



Affordable/HFA Lending Guidelines

Qualify More Homebuyers with Expanded Affordable Lending Guidelines:

With National MI TrueGuide's Affordable Lending programs, our goals are shared – to help more people realize the dream of responsibly owning their own home – sooner and more affordably.

- Designed for First Time Homebuyers and Low Down Payment Purchases
- 100% Gift Funds Allowed
- No DTI Overlay
- Minimum Credit Scores as Low as 620
- Pair with Down Payment Assistance (DPA) up to 105% CLTV with 2ND lien
- Reduced Mortgage Insurance Requirements = Lower Monthly Payments

NATIONAL MI AUS AFFORDABLE LENDING GUIDELINES						
OCCUPANCY	LOAN PURPOSE	PROPERTY TYPE	LOAN AMOUNT	MAXIMUM LTV/CLTV	MINIMUM CREDIT SCORE	MAXIMUM DTI
Primary Residence	Purchase or Rate/Term Refinance	Single Family, Condo, Co-op, Manufactured Homes	\$424,100	97/105%	620	Per AUS Approval
			\$636,150	95/95%		
		2-Unit	\$543,000	95/105%	620	
			\$814,500	85/95%		
3-4 Units	\$636,150	95/105%	700			

For loan amounts in AK and HI, please refer to Guidelines.

Now it's easier to keep your loans on track. AUS guidelines apply to:

- DU[®] Approve/Eligible (Fannie Mae HomeReady[®])
- Loan Product AdvisorSM Accept/Eligible (Freddie Mac Home Possible[®])

Guidelines are also available for your non-AUS affordable programs.

For more information, contact your Sales Advisor at nationalmi.com/sales-advisor.

DU[®] is a registered trademark of Fannie Mae. HomeReady[®] is a registered trademark of Fannie Mae.

Loan Product AdvisorSM is a service mark of Freddie Mac. Home Possible[®] is a registered trademark of Freddie Mac.

* Please refer to [National MI's Underwriting Guideline manual](#) and [Master Policy](#) for a complete description of policies and requirements.