

National MI is dedicated to restoring confidence to the mortgage insurance industry. Above all else, we want you to know exactly what you can expect from us. Our goal is to demonstrate the benefits of doing business in a more straightforward, honest and transparent way. Our unique business model helps to achieve this goal.

Our Pledge to You

- ✓ Rescission relief after 12 months on every loan that we insure for you.
- ✓ Day 1 underwriting protection, including the appraisal.
- ✓ A second set of eyes checking a borrower's ability to repay on every loan that we insure for you.
- ✓ A fair and sensible approach to servicing.
- ✓ Sensible Servicing:
 - Investigation relief provided as long as no delinquencies occur, during the 12 months.
 - Consider "life events" such as job loss, divorce or death.
 - Built to pay claims – in weeks not months.
 - Delivering mortgage insurance, not arguments.



Industry-Leading Innovation:

- Rescission relief after 12 months through National MI SafeGuard® protection, and ongoing introduction of beneficial MI solutions to your organization.
- ATR Confident, "a second set of eyes" to check every insured loan for the borrower's ability to repay.
- Innovative underwriting approach that can assist with managing your loan quality.

OUR PLEDGE TO YOU REFLECTS THE CONFIDENCE WE HAVE IN OUR BUSINESS APPROACH.



PATRICK MATHIS
EVP, Chief Risk Officer



CLAUDIA J. MERKLE
Chief Operating Officer

Contact your Sales Advisor to get your copy of National MI's Business Intent letter with the details of Our Pledge to You.

As of May 5, 2014, National MI received state regulatory approvals for the Limitation on Rescission, Claim Denial and Certificate Cancellation Endorsement in 48 states and the District of Columbia. For a full description of terms and requirements, please refer to National MI's master policy at nationalmi.com/master-policy.

National MI is not a creditor subject to the Dodd-Frank Ability-To-Repay (ATR) determination requirements, and National MI's underwriting review is not intended to satisfy the lender's independent responsibility for complying with regulatory or investor requirements. National MI relies on the Insured's loan documentation and National MI does not perform re-verifications.