

## National MI Announcement: UW 2024-01

Date of Announcement: January 22, 2024

Effective Date of Changes: Immediately

National MI is pleased to announce updates to the TrueGuide® which include the following changes and clarifications.

### AUS Loans:

- **Automated Tools has been updated as follows:**
  - Fannie Mae Appraisal Waiver has been updated to reflect the name change to “Value Acceptance”.
  - Fannie Mae Income Calculator for self-employment income has been added as an approved income and asset tool.

### Non-AUS Loans:

- **Jumbo and Medical Professional Program loan limit increases:**

Property Type and Program	Loan Limit	Maximum LTV/CLTV
1-unit, Medical Professional Program	\$775,000	97%
1-unit, Medical Professional Program	\$1,150,000	95%
Manufactured Homes, Medical Professional Program	\$775,000	90%
Non-AUS Jumbo Loans	\$1,150,000	95%

- **Verbal Verification of Employment:** Updated to align with the GSEs’ requirements.

Underwriting Guidelines detailing these changes and clarifications will be posted to [nationalmi.com](https://nationalmi.com) in the near future.