

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

- ✓ Industry leading rescission relief available on every loan we insure.
- ✓ 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.
- ✓ Protection from subjectivity with appraisal overstatement issues.
- ✓ Limits on the initiation of investigations vs investigation practices.
- ✓ A fair and sensible approach to servicing.
- ✓ Sensible Servicing:
 - Consideration of “life events” such as job loss, divorce, or death in our treatment of delinquencies.
 - Built to pay claims
 - Delivering mortgage insurance, not arguments.



Industry-Leading Innovation:

- Over 130K loans have already achieved early rescission relief through National MI’s SafeGuard® protection.
- 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.
- Positioned to support new GSE Rescission Relief Principles that improve clarity and enable earlier rescission relief.

Our pledge to you reflects the confidence we have in our business approach.

CLAUDIA J. MERKLE
Chief Executive Officer

PATRICK MATHIS
Chief Operating Officer

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.