

## National MI Announcement: UW 2022-05

Date of Announcement: September 12, 2022

Effective Date of Changes: September 7, 2022

**For AUS loans, National MI has temporarily increased the conforming loan amounts as follows:**

Property Type	Conforming Loan Amounts	
	Contiguous States & District of Columbia	Alaska & Hawaii
<b>1-unit</b>	\$715,000	\$1,073,000
<b>2-unit</b>	\$916,000	\$1,374,000
<b>3-4 unit</b>	\$1,107,000	\$1,661,000

- Other than the AUS being ineligible due to the increased conforming loan amount, the loan must comply with National MI’s TrueGuide® AUS Conforming Loans or AUS Affordable Lending Eligibility Matrices.
- At this time, there is no change to National MI’s TrueGuide® AUS Conforming High Balance Loans Eligibility Matrix requirements.

**For submissions to National MI on or after 9/7/2022, National MI will insure AUS loans within the increased conforming loan amounts as follows:**

- For **non-delegated** MI submissions, National MI’s underwriting team is already applying the increased conforming loan amount limit.
- If you experience any issues with the following items, please contact our Solution Center (855.317.4664 or [solutioncenter@nationalmi.com](mailto: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.

Once the GSEs publish the 2023 loan amount limits, National MI will publish a Bulletin and issue an update to National MI’s TrueGuide® Eligibility Matrices that will be posted to [nationalmi.com](http://nationalmi.com) on or before January 1, 2023.

For complete details on our rates and guidelines please visit [nationalmi.com](http://nationalmi.com).