

Expand Your Horizon with National MI's Jumbo Options

Don't let GSE limits stop you from offering your borrowers more options. Put National MI's jumbo lending options to work and take the clear path to quickly closing more loans.

Have Bigger Needs?

Jumbo lending is a significant opportunity to grow loan volume. In addition to insuring GSE high balance loans > 80% LTV, National MI can help you seize significant portfolio opportunities:

- Loan amounts up to \$2,000,000 in all markets at 85% LTV
- Loan amounts up to \$1,225,000 at 95% LTV in all markets
- Jumbo ARM loans
- Purchase or Rate/Term Refinance or Construction-to-Permanent
- Second Homes eligible

More Reasons to Choose National MI

- **Financial Strength and Capacity**
National MI is financially strong, unfettered by a legacy book of business and brings needed capacity to the industry.
- **Sensible Servicing®**
Consideration of delinquencies involving borrower hardships triggered by "life events," such as job loss, divorce or death.

NATIONAL MI'S NON AUS JUMBO GUIDELINES¹

LOAN PURPOSE	MAXIMUM LTV/CLTV	LOAN AMOUNT	MINIMUM FICO®
Primary Residence	95%	\$1,225,000 ²	680 ³
	90%	\$900,000	660 ³
		\$1,225,000	680 ³
		\$1,500,000	720 ³
	85%	\$1,775,000	720 ³
Second Home	85%	\$2,000,000	740 ³
Second Home	90%	\$850,000	700 ³
		\$1,050,000	720 ³

¹ Maximum 45% DTI, please refer to [National MI's Underwriting Guidelines](#) and [Master Policy](#) for a complete description of policies and requirements. MI premium must be included in DTI for underwriting eligibility purposes and may be excluded from DTI for pricing purposes.

² Maximum Loan Amount for AK and HI is \$1,350,000 (at 95% LTV).

³ Representative FICO using middle/lower method is required for underwriting and pricing purposes.

Note: Property type is Single Family, Condo or Co-op.



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