



National MI understands the unique needs of our portfolio lending partners.

**PORTFOLIO EDGE**, our comprehensive portfolio lending solution, provides more flexible financing options to help you seize significant portfolio opportunities, expand your outreach by offering various programs to your community, and qualify more borrowers through our suite of niche products.

#### Benefits of portfolio lending with National MI's **PORTFOLIO EDGE**:

- Compete more effectively with product and pricing, address underserved markets, and diversify your lending portfolio, all while reducing your risk and capital exposure.
- Improve your capital efficiencies and reduce your loss reserve for Current Expected Credit Losses (CECL) bank accounting standards and Basel III risk-based capital requirements through customized MI coverage levels.
- Selection of varying levels of mortgage insurance coverage based upon your institution's risk appetite, providing a differentiated solution from agency loan programs.

#### National MI's **PORTFOLIO EDGE** is available for:

- Purchase, Rate and Term Refinances, Owner-Occupied, Second Home and Investment Properties
- Construction to Permanent and Renovation Loan Programs
- Jumbo Loans to \$2,000,000
- Affordable Lending and Community First Responder Initiatives
- Medical Professional Loan Programs
- Fixed and Adjustable-Rate Loan Products

#### National MI's **PORTFOLIO EDGE** provides customized solutions:

- Tailored to portfolio lenders that extend beyond GSE limits and support a broad range of non-agency lending programs with expanded underwriting options to address your borrowers' unique needs.
- Regardless of your portfolio lending experience, we can guide you through various portfolio lending options and creative lending solutions.
- Dedicated underwriting and credit experts to address your unique needs.

#### Ready to put **PORTFOLIO EDGE** to work for you?

Let's get started. Our team of dedicated risk professionals can guide you through various lending options and solutions.



Contact your Sales Advisor today at [nationalmi.com/sales-advisor](https://nationalmi.com/sales-advisor) or view [nationalmi.com/portfolio-edge](https://nationalmi.com/portfolio-edge)

Please refer to [National MI's Underwriting Guidelines](#) and [Master Policy](#) for a complete description of policies and requirements at [nationalmi.com](https://nationalmi.com).