Improve your Portfolio Lending Efficiency

NationalMI

Use **National MI** mortgage insurance to improve capital efficiencies and qualify more borrowers.

You can protect your portfolio and increase capital efficiencies at the same time with mortgage insurance (MI) from National MI. So how does it work?

- Holding high LTV loans (greater than 90%) in your portfolio requires reserving at least 8% in capital for each loan, while loans ≤ 90% LTV only require 4%*
- Using mortgage insurance at lower coverages, you can reduce your reserves from 8% to 4% at minimal cost, allowing you to make more competitive offers to more borrowers

Capital Efficiency Example

- $200,000 loan / 97% LTV / No MI Coverage = Reserve Requirement of 8% x $200K = $16,000
- $200,000 loan / 97% LTV / 8% MI Coverage = Reserve Requirement of 4% x $200K = $8,000
- With MI, $8,000 capital released for other purposes

Lower coverages mean just enough MI for capital relief.

While you may be comfortable with the risk of the loans you hold in your portfolio, you can benefit from the capital efficiencies that MI offers.

By reducing the amount of the coverage, you can gain these capital efficiencies at a minimal cost.

NATIONAL MI LOWER COVERAGE EXAMPLES:

LTV	COVERAGE	EXPOSURE
97%	8%	89.24%
95%	6%	89.30%

* ≤90% LTV reduces your Capital Reserve Requirement

We have lower coverages available today on all National MI payment plans.

Contact your Sales Advisor today at nationalmi.com/sales-advisor or view nationalmi.com/portfolio-lending.

* Source: OCC Bulletin 2018-20

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