

# Think Outside the Box

WITH NATIONAL MI'S



## Portfolio Lending Solutions

Don't let GSE limits or capital constraints stop you from offering more options to your borrowers.

Put National MI's **PORTFOLIO EDGE** to work and take the clear path to closing more loans.

### Gain Significant Benefits with **PORTFOLIO EDGE**

- Compete more effectively with product and pricing
- Address underserved markets
- Diversify and protect your loan portfolio
- Reduce risk and required loss reserves
- Manage capital requirements and improve efficiencies
- Choose your desired level of risk (custom coverage example):

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

\*≤90% LTV reduces your Capital Reserve Requirement

(See back for **PORTFOLIO EDGE** Product Eligibility)

## Available Products

- Loan Amounts up to \$2,000,000 at 85% LTV
- Loan Amounts up to \$1,225,000 at 95% LTV
- Purchase, Rate/Term Refinances, and Construction to Permanent
- Second Homes
- Fixed-Rate and Adjustable-Rate Mortgage Products
- Medical Professional and First Responder Programs

## More Reasons to Choose PORTFOLIO EDGE

- **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.
- **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<sup>®</sup>**  
Consideration of delinquencies involving borrower hardships triggered by "life events," such as job loss, divorce or death.



PORTFOLIO EDGE PRODUCT ELIGIBILITY			
OCCUPANCY	MAXIMUM LTV/CLTV	LOAN AMOUNT	MINIMUM FICO <sup>®</sup>
Primary Residence <sup>1</sup>	97%	\$806,500	620 <sup>3</sup>
	95%	\$1,225,000 <sup>2</sup>	680 <sup>3</sup>
	90%	\$900,000	660 <sup>3</sup>
		\$1,225,000 \$1,500,000	680 <sup>3</sup> 720 <sup>3</sup>
Second Home <sup>1</sup>	90%	\$1,775,000 \$2,000,000	720 <sup>3</sup> 740 <sup>3</sup>
		\$806,500 \$850,000 \$1,050,000	680 <sup>3</sup> 700 <sup>3</sup> 720 <sup>3</sup>

<sup>1</sup> Maximum 45% DTI. MI premium must be included in DTI for underwriting eligibility purposes and may be excluded from DTI for pricing purposes.

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

<sup>3</sup> 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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Please refer to [National MI's Underwriting Guidelines](#) and [Master Policy](#) for a complete description of policies and requirements.



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