

## National MI Announcement: UW 2025-05

Date of Announcement: October 2, 2025

Effective Date of Changes: Immediately (unless otherwise noted)

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**National MI is pleased to announce updates to the TrueGuide® reflecting the following revisions and clarifications.**

### TrueGuide®

#### **AUS and Non-AUS Loans**

- **Simplified presentation of requirements for Accessory Dwelling Units in alignment with GSE eligibility:**
  - **Manufactured Homes** (Section 2.2.14)
  - **Ineligible Sources of Income** (Section 3.5.1.34)
  - **Factory-Built and Manufactured Housing** (Section 3.6.1.7)
  - **Accessory Unit** (Section 3.6.1.9)
  - **Ineligible Property Types** (Section 3.6.2)

#### **AUS Loans**

- **AUS Conforming Loans** (Section 2.3.1)
  - Removed DTI overlay for 3-4 unit properties and defer to applicable GSE requirements.

### **GSE's Uniform Appraisal Dataset (UAD) 3.6 and Appraisal Forms Redesign**

The GSE's transition has begun with a limited production on 9/8/2025 and will conclude with the retirement of UAD 2.6 and the existing forms on 5/3/2027. National MI defers to the GSE's on appraisal review requirements and will accept the new forms. Please see the GSE announcements for further details.

For complete details on guidelines please visit [nationalmi.com](https://nationalmi.com).