

National MI Announcement: UW 2026-01

Date of Announcement: January 30, 2026

Effective Date of Changes: Immediately (unless otherwise noted)

National MI is pleased to announce updates to the TrueGuide® reflecting the following changes and clarifications:

Eligibility for 2-Unit Manufactured Housing on AUS Affordable Loans:

- Expanded eligibility for loans originated in accordance with Section 2.3.3 (AUS Affordable Lending) to include 2-Unit manufactured home properties originated in accordance with GSE requirements. Please refer to the following Eligibility Matrices for details:
 - Section 2.3.3 – AUS Affordable Lending

Occupancy Guideline Revisions:

- Revised guidelines to require that for primary residence loans, borrowers must occupy the property as their primary residence within 60 days of closing and occupancy must continue for one year. The following sections have been updated:
 - Section 2.2.8 – Occupancy
 - Section 3.3.2 – Occupancy Underwriting Requirements

New Summary of Overlays to GSE Requirements:

- A new section (2.2.1) has been added to the guide to improve understanding of National MI's underwriting guideline overlays applicable to GSE Approve/Accept Eligible loans and to direct readers to where they can find additional details.

For complete details on guidelines please visit nationalmi.com.