



# Let's Start Building Business Together



Whether you choose to activate mortgage insurance (MI) coverage at closing or after construction is complete, National MI still offers competitive coverage.

#### Our One-Time Close Construction-to-Perm Program Offers:

- The option to activate your 12-month MI Commitment at loan closing so you can be covered during construction.
- Immediate MI coverage with NO additional (or updated) verifications when MI is activated within 120-days of MI Commitment date.
- Also available for Second Homes and Investment properties.\*

#### ACTIVATE AND RELAX

As long as your loan remains the same, your guidelines and pricing at the time of commitment will be honored. Below is a description of updated documents needed based on the number of days elapsed since MI Activation date.\*\*

##### Less than 120 days:

- Construction loan payment history, if applicable

##### More than 120 days:

- Construction loan payment history, if applicable
- Verbal verification of employment
- Recertification of value

\* Please refer to [National MI's Underwriting Guidelines](#) and [Master Policy](#) for a complete description of policies and requirements.

\*\* If loan submitted as AUS Eligible, the applicable GSE's requirements must be satisfied.



National MI  
TrueGuide®  
offers flexible  
underwriting  
guidelines and  
terms for One-  
Time Close  
Construction-to-  
Perm loans.



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