

# Jumbo Lending Options

Expand your outreach and close more loans with National MI's jumbo lending options.

## Flexible Solutions for Non-Agency Lending Programs

Jumbo lending is a significant opportunity to grow loan volume. In addition to insuring GSE high balance loans > 80% LTV, National MI can help you seize significant lending opportunities:

- Loan amounts up to \$2,000,000 at 85% LTV in all markets
- Loan amounts up to \$1,250,000 at 95% LTV in all markets
- Jumbo ARM loans
- Purchase or rate/term refinance or construction-to-permanent
- Second Homes eligible

National MI's Non-AUS Jumbo Guidelines <sup>1</sup>			
Loan Purpose	Max LTV/CLTV	Loan Amount	Min FICO <sup>®</sup>
Primary Residence	95%	\$1,250,000 <sup>2</sup>	680 <sup>3</sup>
	90%	\$900,000	660 <sup>3</sup>
		\$1,500,000	720 <sup>3</sup>
	85%	\$1,775,000	720 <sup>3</sup>
Second Home	90%	85%	740 <sup>3</sup>
		\$850,000	700 <sup>3</sup>
		\$1,050,000	720 <sup>3</sup>

## More Reasons to Choose National MI:

### Financial Strength & Capacity

- Driven by a disciplined underwriting approach and sustained portfolio performance, we serve as a capable and reliable partner in the industry.

### Sensible Servicing<sup>®</sup>

- Consideration of delinquencies involving borrower hardships triggered by "life events," such as job loss, divorce, or death.



Don't let GSE limits stop you from offering your borrowers more options.



Visit [nationalmi.com/portfolio-lending](https://nationalmi.com/portfolio-lending) for more information



Contact your Sales Advisor today at [nationalmi.com/sales-advisor](https://nationalmi.com/sales-advisor)

<sup>1</sup> Maximum 45% DTI, please refer to National MI's Underwriting Guidelines and Master Policy for a complete description of policies and requirements. 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.