

# Portfolio Lending Solutions

**Portfolio Edge** is our comprehensive portfolio lending solution that provides more flexible financing options to help you seize significant portfolio opportunities, expand your outreach by offering various programs to your community, and qualify more borrowers through our suite of niche products.

## Significant Benefits:

- 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%

## Available Products:

- Loan Amounts up to \$2,000,000 at 85% LTV
- Loan Amounts up to \$1,250,000 at 95% LTV
- Purchase, Rate and Term Refinances, Owner-Occupied, Second Homes and Investment Properties
- Construction-to-Permanent and Renovation Loan Programs
- Affordable Lending and Community First Responder Initiatives
- Medical Professional Programs
- Fixed and Adjustable-Rate Loan Products



National MI understands the **unique needs** of our portfolio lending partners.

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

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



Portfolio Edge Product Eligibility			
Occupancy	Maximum LTV/CLTV	Loan Amount	Minimum FICO®
Primary Residence <sup>1</sup>	97%	\$832,750	620 <sup>3</sup>
	95%	\$1,250,000 <sup>2</sup>	680 <sup>3</sup>
		\$900,000	660 <sup>3</sup>
	90%	\$1,225,000	680 <sup>3</sup>
		\$1,500,000	720 <sup>3</sup>
		\$1,775,000	720 <sup>3</sup>
	85%	\$2,000,000	740 <sup>3</sup>
Second Home <sup>1</sup>		\$832,750	680 <sup>3</sup>
		\$850,000	700 <sup>3</sup>
	\$1,050,000	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.

FICO is a registered trademark of Fair Isaac Corporation.

### 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.



Ready to put Portfolio Edge to work for you?

Let's get started! Our team of dedicated risk professionals can guide you through various lending options and solutions.



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



Visit [nationalmi.com/portfolio-edge](https://nationalmi.com/portfolio-edge) to learn more

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