NationalMI

Bulletins:

QUICK VIEW

National MI Announcement: UW 2026-05

Date of Announcement: September 10, 2026

Effective Date of Changes: Immediately

For AUS loans, National MI has temporarily increased the conforming loan amounts as follows:

Property Type	Conforming Loan Amounts	
	Contiguous States & District of Columbia	Alaska & Hawaii
1-unit	$845,000	$1,267,500
2-unit	$1,081,950	$1,622,925
3-unit	$1,307,800	$1,961,700
4-unit	$1,625,350	$2,438,025

- Other than the AUS being ineligible due to the increased conforming loan amount, the loan must comply with National MI's TrueGuide® AUS Conforming Loans or AUS Affordable Lending Eligibility Matrices.
- At this time, there is no change to National MI's TrueGuide® AUS Conforming High Balance Loans Eligibility Matrix requirements.
- Note that the temporary loan amount increases may exceed the permanent GSE updates to be announced during Q4 2026. Master Policy Holders must make their own determinations as to whether to originate loans to any temporary limits.

For submissions to National MI on or after 9/10/2026, National MI will insure AUS loans within the increased conforming loan amounts as follows:

- For **non-delegated** MI submissions, National MI's underwriting team is already applying the increased conforming loan amount limit.
- If you experience any issues with the following items, please contact our Solution Center (855.317.4664 or solutioncenter@nationalmi.com – with "Loan Limit Assistance" in the email subject line):
    - **Rate Quote** issues: National MI will provide the appropriate rate quote.
    - **Delegated** MI submissions: National MI will adjust our systems and issue the MI Commitment.

For submissions to National MI on or after the GSEs announce new conforming loan amount limits for 2027:

- National MI's loan amount limits will be aligned with the GSE's higher conforming limits (both standard and high balance) as of the date of the GSE's announcements. Such new limits (affecting the limits in the AUS Conforming, AUS Conforming High Balance, AUS Affordable Lending, Non-AUS Conforming, and Non-AUS Affordable matrices in the TrueGuide) will initially be supported in the same manner described above for the temporary increases, and later systematically (effective date to be published at a later date). National MI will publish a bulletin and issue an update to National MI's TrueGuide Eligibility Matrices incorporating the new GSE loan amount limits.

For complete details on our rates and guidelines please visit [nationalmi.com.](nationalmi.com)