

Bulletins:

QUICK VIEW

National MI Announcement: UW 2026-06

Date of Announcement: September 14, 2026

Effective Date of Changes: Immediately

National MI is pleased to announce it is accepting VantageScore® 4.0 for both DU® Approve/Eligible and LPA® Accept/Eligible loans. The TrueGuide® has been updated to reflect the changes.

Loans using VantageScore® 4.0 (VS4) will be insurable provided the following requirements are met:

- The loan is DU® Approve/Eligible or LPA® Accept/Eligible and the applicable GSE requirements are satisfied
- The VS4 score minimums in National MI's TrueGuide® are met. Please refer to the following Eligibility Matrices for details:
 - Section 2.3.1 – AUS Conforming Loans
 - Section 2.3.2 – AUS Conforming High Balance Loans
 - Section 2.3.3 – AUS Affordable Lending

If you experience any issues, please contact our Solution Center (855.317.4664 or solutioncenter@nationalmi.com).

For complete details on our rates and guidelines please visit nationalmi.com. Note: While the TrueGuide® has been updated to reflect the above information, the associated contents of the website and the matrices therein will be updated to reflect the same changes at a later date.