

## National MI Announcement: UW 2018-04

Date of Announcement: December 5, 2018

Effective Date of Changes: November 27, 2018

### National MI is pleased to announce its immediate support of the 2019 FHFA Conforming Loan Limits Increase:

For AUS and Non-AUS loans, National MI's higher loan amount limits for GSE eligible loans are as follows:

Property Type	Conforming Loan Amount	High Balance Loan Amount <sup>1</sup>	Alaska & Hawaii <sup>2</sup>
<b>1-unit</b>	\$484,350	\$726,525	\$726,525
<b>2-unit</b>	\$620,200	\$930,300	\$930,300
<b>3-4 unit</b>	\$749,650	Not Applicable	\$960,000

<sup>1</sup> Available only for loan amounts eligible according to Fannie Mae high balance or Freddie Mac super conforming limits. Refer to the county specific loan limits to determine the maximum amount for a specific area.

<sup>2</sup> For 2019, the GSEs have not established different high balance/super conforming amounts for Alaska & Hawaii.

Refer to the Eligibility Matrices in the National MI TrueGuide® Underwriting Guidelines for additional details.

National MI's **Rate Finder** pricing system will be updated on 12/8/2018 and our **AXIS** MI ordering system will be updated on 12/22/2018.

Between now and the dates noted above, National MI will insure eligible loans within the higher loan amount limits as follows:

- For **non-delegated** MI submissions, National MI's underwriting team is already applying the new higher loan amount limits.
- For the following items, please contact our Solution Center (855.317.4664 or [solutioncenter@nationalmi.com](mailto:solutioncenter@nationalmi.com) – with "2019 Loan Limit Assistance" in the email subject line) to help with your higher loan amount submissions and questions:
  - **Delegated** MI submissions: National MI will adjust our systems and issue the MI Commitment.
  - **Rate Quote** issues: National MI will provide the appropriate rate quote.

An update to National MI's TrueGuide® Underwriting Guidelines explaining these changes will be posted to [nationalmi.com](http://nationalmi.com) on or before January 1, 2019.

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