

National MI Announcement: UW 2024-03

Date of Announcement: September 17, 2024

Effective Date of Changes: September 16, 2024

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	\$802,650	\$1,203,975
2-unit	\$1,027,750	\$1,541,625
3-unit	\$1,242,250	\$1,863,375
4-unit	\$1,543,900	\$2,315,850

- 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.

For submissions to National MI on or after 9/16/2024, 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.

Once the GSEs publish the 2025 loan amount limits, National MI will publish a Bulletin and issue an update to National MI’s TrueGuide® Eligibility Matrices that will be posted to nationalmi.com.

For complete details on our rates and guidelines please visit nationalmi.com.