

MGIC announces a change to its maximum insured loan amount.

**Underwriting Changes EFFECTIVE – MI Applications Received on or after April 6, 2009**

<p><b>Maximum Loan Amount 1 Unit Properties</b></p>	<ul style="list-style-type: none"> <li>• \$417,000 or</li> <li>• Up to the Fannie Mae and Freddie Mac conforming loan limits in areas where the maximum exceeds \$417,000. <a href="#">List</a> of counties where limit exceeds \$417,000</li> <li>• Guidelines for loans greater than \$417,000 remain unchanged:             <ul style="list-style-type: none"> <li>○ Non-Restricted Markets – Maximum LTV 90% / Minimum FICO 700</li> <li>○ Restricted Markets – Maximum LTV 85% / Minimum FICO 700</li> <li>○ Restricted States – Maximum LTV 85% / Minimum FICO 720</li> </ul> </li> <li>• Also unchanged, are the premium rate adjustments for loans greater than \$417,000:             <ul style="list-style-type: none"> <li>○ Monthlies/ZOMPI, Splits and Annuals – +.25%</li> <li>○ Singles – + 1.25%</li> </ul> </li> </ul>
<p><b>Maximum Loan Amount 2 Unit Properties</b></p>	<ul style="list-style-type: none"> <li>• Remains unchanged at \$533,850</li> </ul>