



## Radian Announcement eBulletin #2022-5 | December 5, 2022

### Radian Guaranty Inc. Announces Underwriting Guideline Updates

On November 29, 2022, the [Federal Housing Finance Agency](#) announced increases to the conforming and high-cost area loan limit values for 1- to 4-unit properties effective for conventional loans acquired by Fannie Mae and Freddie Mac in 2023. Radian will align with these loan limit value increases as indicated below:

Conforming Loan Limit	1 Unit	2 Units	3 Units	4 Units
Baseline Conforming	\$726,200	\$929,850	\$1,123,900	\$1,396,800
High-Cost Areas	\$1,089,300	\$1,394,775		
Alaska & Hawaii			\$1,685,850	\$2,095,200

Radian's system will be updated to reflect these changes for MI rate quotes and applications received on or after December 19, 2022. If you receive an ineligible response from our system due to the 2023 conforming loan limit or high-cost area loan limit value increase prior to this date, please contact [customercare@radian.com](mailto:customercare@radian.com).

### GSE Announcements

Unless specifically excluded pursuant to any of Radian's guidelines or announcements, Radian's One Underwrite (AUS) guidelines are aligned with GSE Selling Guide updates concurrent with their announced effective dates. Please refer to announcements from [Fannie Mae](#) and [Freddie Mac](#).

For additional information, please see Radian's updated [Eligibility Matrices and Underwriting Guidelines](#), which will be posted to our website on December 19, 2022.

### Questions?

Radian Customer Care: 877.RADIAN1 (723.4261) | Contact your [Radian Account Manager](#)  
[Visit our website](#) to view all [Radian eBulletins](#).

*Thank you for your continued business as we strive to promote and preserve the American dream of homeownership.*

Radian Guaranty Inc. | 550 East Swedesford Road, Suite 350 | Wayne, PA 19087 | 800.523.1988 | 215.231.1000