



Radian Guaranty Announcement eBulletin #2024-5 | December 4, 2024

Radian Guaranty Announces Underwriting Guideline Updates

On November 26, 2024, 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 2025. Radian will align with these loan limit value increases as indicated below:

Maximum Conforming Loan Amounts for One Underwrite (AUS) Guidelines				
Location	1 Unit	2 Units	3 Units	4 Units
Contiguous States & District of Columbia	\$806,500	\$1,032,650	\$1,248,150	\$1,551,250
High-Cost Areas	\$1,209,750	\$1,548,975		
Alaska, Hawaii, & Guam			\$1,872,225	\$2,326,875

Radian’s system will be updated to reflect these changes for MI rate quotes and applications received on or after December 9, 2024. If you receive an ineligible response from our system due to the 2025 conforming loan limit or high-cost area loan limit value increase prior to this date, please contact customercare@radian.com.

Unless specifically excluded from our guidelines, Radian is aligned with GSE guideline changes under our One Underwrite (AUS) guidelines concurrent with their announced effective dates. Please reference recent announcements from [Fannie Mae](#) and [Freddie Mac](#).

For additional information, please see Radian’s [Eligibility Matrices and Underwriting Guidelines](#).

Questions?

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

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