



Radian Announcement eBulletin #2024-1 | August 5, 2024

Radian Guaranty Inc. Announces Eligibility Matrices and Underwriting Guideline Updates

The following are highlights of updates to Radian's Eligibility Matrices and Underwriting Guidelines for Mortgage Insurance (MI) Applications submitted on or after August 5, 2024.

One Underwrite (AUS)

- Fannie Mae Approve/Eligible loans with Collateral Underwriter® scores ≤ 2.5 may qualify for property value rescission relief as further specified in our Underwriting Guidelines.

Affordable Housing

- Cooperative share loans are permitted up to a maximum 97% loan-to-value / 105% combined-loan-to-value.
- Community Reinvestment Act (CRA) portfolio programs are eligible.

For more information regarding all updates, please refer to our updated Eligibility Matrices and Underwriting Guidelines, which are available on our [website](#).

GSE Announcements

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](#).

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.

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