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Radian Announces Updates to Underwriting Guidelines

The following are highlights of updates or clarifications to our One Underwrite eligibility and guidelines for all MI applications received on or after June 10, 2019.

Update to the Single Premium, >45% DTI Overlay:

Loans with a debt-to-income ratio exceeding 45% and a credit score < 700 or an LTV > 95% are eligible for Radian mortgage insurance if submitted under Radian's RADAR® Rates Single Premium Borrower-Paid pricing option.

Eligibility Clarification:

- Fannie Mae's MH Advantage™ permitted up to 97% / 105% maximum LTV/CLTV
- Standard Manufactured Housing permitted up to 95% / 95% maximum LTV/CLTV
- Rural High-Needs Appraisal Waivers permitted up to 90% / 90% maximum LTV/CLTV

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 partnership as we strive to promote and preserve the American dream of homeownership.