



Radian Announcement
eBulletin #2021-6 | November 1, 2021

Underwriting Guideline, Agency Alignment and Rate Card Updates

Updates to Radian’s Underwriting Guidelines

The following are highlights of updates to Radian’s Underwriting Guidelines for all mortgage insurance (MI) applications submitted on or after November 15, 2021.

- Two to four-unit properties submitted under Freddie Mac’s Home Possible® program will now be eligible up to a maximum 95% loan-to-value / 105% combined-loan-to-value, under our One Underwrite (AUS) underwriting guidelines. A minimum 700 credit score with loan amount overlays for three to four-unit properties apply.
- One Underwrite (AUS) and Manual underwriting guidelines will be updated to include eligibility for loans submitted through the Fannie Mae HFA Preferred™ and Freddie Mac HFA Advantage® programs.

For more information regarding all updates, please refer to Radian’s updated eligibility matrices and underwriting guidelines, which will be available on our website on November 15, 2021.

GSE Alignment

Radian supports the GSEs’ expansion of their RefiNow™ and Refi PossibleSM programs updated in Fannie Mae’s [Lender Letter 2021-10](#) and Freddie Mac’s [Bulletin 2021-33](#). As a reminder, Radian requires that Radian is the MI provider on the loan being refinanced.

Unless specifically excluded from our guidelines, Radian is aligned with GSE guideline changes under One Underwrite (AUS) program concurrent with their announced effective dates. Recent GSE announcements are listed below:

Fannie Mae	Freddie Mac
Temporary Requirements for Condo and Co-op Projects LL-2021-14 (issued 10/13/2021)	Selling Updates Bulletin 2021-29 (issued 9/1/2021)
Expanding Refinance Eligibility with RefiNow™ LL-2021-10 (updated 10/20/2021)	Selling Updates Bulletin 2021-31 (issued 10/6/2021)
	Enhancements to Freddie Mac Refi PossibleSM Bulletin 2021-33 (issued 10/20/2021)

Radian Announces Updates to Rate Cards

Visit our [website](#) to view updated rate cards, including state exclusions for [standard](#) and [credit union](#) rates. The updates are effective for all MI applications submitted on or after November 1, 2021, subject to state regulatory approval. Should you have any questions, please contact your [Radian Account Manager](#) for more information.

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.