



At Radian, the safety of our employees and their families – as well as our customers, business partners, and communities – is our top priority. As we continue to monitor the COVID-19 (Coronavirus) situation, Radian is actively taking steps to protect the well-being of each of these groups and to ensure the continuity of our operations. Our business continuity and disaster preparedness plans are designed so that Radian may withstand events of this kind with minimal impact to our customers and business partners.

We want to assure you that we do not anticipate significant disruptions for our customers as a result of the Coronavirus pandemic, as our systems are engineered for high availability, our teams have the ability to work remotely, and we have redundancies across our offices should any particular location be impacted.

Additionally, Radian is following the U.S. Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO) recommendations on travel and infection prevention.

Below are the links to the CDC and WHO resources:

- WHO: [Coronavirus Disease](#)
- CDC: [Coronavirus Disease](#)

Following are Radian's current policies addressing [Business Alignment with Fannie Mae / Freddie Mac Guidelines](#), [Business Resilience](#), [Employee Wellness](#), [Office Visitors](#), and [Business Travel](#):

Business Alignment with Fannie Mae/Freddie Mac Guidelines

- In response to COVID-19, Fannie Mae and Freddie Mac have announced temporary origination and servicing guidelines. As lenders work to assist new and existing borrowers, Radian Guaranty is aligned with each of these policies which include temporary alternatives to traditional property appraisals and verbal verification of employment. Additional Fannie Mae and Freddie Mac policies for loans where borrowers are experiencing a COVID-19 related hardship include credit reporting requirements flexibility, forbearance plans, loan modifications, and suspensions of foreclosure and evictions.

Business Resilience

- With locations throughout the country, Radian has activated its business continuity program by transitioning to a work-from-home virtual workforce model with certain essential activities supported by limited staff in controlled office environments. This transition was made to responsibly ensure the safety of its employees related to the COVID-19 pandemic and to continue to serve customers across its strategic businesses.

Wellness

- Very limited staff are permitted on site, in accordance with local regulations.

- Social-distancing and hygiene measures, in keeping with guidance from the CDC, are utilized for those personnel while on-site.
- Employees who are sick are asked to stay home until they are fever-free without the use of fever-reducing medication for at least 24 hours.
- Employees are asked to self-screen and not come on-site if they have been to any countries with a [Travel Health Notice Level 2 or Level 3](#) in the last 14 days, or if they have been asked by any government agency or public health authority to self-quarantine.

Office Visitors

No visitors are permitted at Radian sites.

Business Travel

- Business travel is not currently permitted; any exceptions need to be approved by the Executive Committee.

We understand that the rapidly evolving situation is causing uncertainty and we are encouraging our employees, customers and community to put their health and well-being first so that we can continue to operate effectively and help prevent the spread of disease.