



## Radian Announcement eBulletin #2019-6 | September 16, 2019

### Radian Announces Updates to Underwriting Guidelines and Submissions

#### Underwriting Guidelines:

The following are highlights of clarifications and updates to our September 23, 2019 Underwriting Guidelines.

- As previously announced, Freddie Mac's CHOICEHome<sup>SM</sup> and CHOICERenovation<sup>SM</sup> will be added as Radian supported programs.
- Chapter 12 bankruptcy will be added as a significant derogatory credit event.
- In response to lender inquiries, Radian will include a Pricing and Eligibility section. This informational section will explain how the exclusion of the mortgage insurance premium, in the debt-to-income ratio, is calculated for pricing purposes. It will also explain how pricing is applied when one or more borrowers do not have traditional credit.

#### Submissions:

- Over the next several months, we will be aligning all our businesses under a unified One Radian brand. As part of this transition, a few Radian inboxes have changed.
  - The emails ([intake@radian.biz](mailto:intake@radian.biz) and [cuw@radian.biz](mailto:cuw@radian.biz)) for submitting conditions and documentation for MI only and Contract Underwriting have changed. Please update your records and begin submitting conditions and documentation for MI only and Contract Underwriting to [intake@radian.com](mailto:intake@radian.com) and [cuw@radian.com](mailto:cuw@radian.com)
    - *Note: Do not submit conditions and documentation for MI only and Contract Underwriting to both emails, it will duplicate your document uploads and delay the review of loan files.*

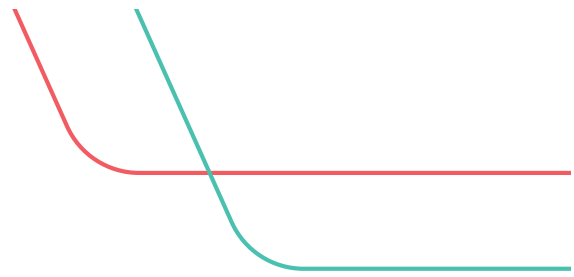
#### Questions?

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.*

1500 Market Street Philadelphia, Pennsylvania 19102-2148

800.523.1988 | 215.231.1000



- Radian's Service Center helps you maximize the benefits of your underwriting relationship. Contact them at 800.926.1621 or email at the new inbox [customer.help@radian.com](mailto:customer.help@radian.com)
- Radian's Customer Care team is your dedicated resource for answering questions and finding solutions. Contact them at 877.723.4261 or email at the new inbox [customercare@radian.com](mailto:customercare@radian.com)

## 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.*

1500 Market Street Philadelphia, Pennsylvania 19102-2148

800.523.1988 | 215.231.1000