



Radian Announcement

eBulletin #2021-4 | September 7, 2021

Radian Updates

New Radian Mailing Addresses Effective Today

Effective today, September 7, 2021, Radian’s corporate headquarters and mortgage insurance premium payment mailbox will be relocating to the following addresses:

Radian Headquarters	Mortgage Insurance Payments	
	Regular Mail Delivery	Overnight Delivery
550 East Swedesford Road Suite 350 Wayne, PA 19087	Radian Guaranty Inc. P.O. Box 713225 Philadelphia, PA 19171-3225	Lockbox Services 0823225 Radian Guaranty Inc. MAC Y1372-045 401 Market Street Philadelphia, PA 19106

Please update your records to the new Wayne, PA address for any instance where you previously used Radian’s 1500 Market Street address. Be sure to also update your records for addresses listed above for MI premium payments. Radian’s other office locations, phone numbers and email addresses remain unchanged. Below are additional details about the address changes:

- Endorsements to Radian Master Policies**
 Radian Guaranty’s 2020 Master Policy (RAF700 3/20), 2014 Master Policy (RAF483 12/13) and Legacy Master Policy (RAF1040 4/06) have been endorsed to include the new address. The Address Change Endorsements (RAF720 9/21, RAF721 9/21, and RAF722 9/21) reflecting this update – which have been submitted to Fannie Mae and Freddie Mac for their Approved Mortgage Insurance Forms list – automatically apply to your institution’s previously issued Master Policy. You can find the Address Change Endorsements and updated Servicing Guides reflecting the new location on Radian’s [website](#).
- Mortgage Insurance Payments**
 Your next invoice will include the new address for payments. For regular payments made by standard mail, please be sure to use the P.O. Box listed above. When sending a payment via overnight delivery, please be sure to use the Lockbox Services address.

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.



Radian Announces Alignment with Fannie Mae DU® Version 11.0 Updates

Fannie Mae announced updates to [Desktop Underwriter \(DU\) version 11.0](#), effective September 18th, which includes the inclusion of the positive rent payment history in the DU risk assessment and changes to the credit score eligibility. Radian aligns with the positive rent payment history change effective immediately and aligns with the credit score eligibility effective November 1, 2021, subject to the following:

- Loans must receive an Approve/Eligible response and meet our One Underwrite (AUS) guideline eligibility. All other existing Radian overlays will continue to apply.
- Radian's definition of the representative credit score, described in our [Underwriting Guidelines](#), remains unchanged.
- Premium rates, subject to state regulatory approval, will continue to be based on the representative credit score.

Radian Supports Customers Impacted by Hurricane Ida

Radian is committed to working with our customers to support mortgage relief options for homeowners who have been impacted by Hurricane Ida, recognizing that this is a very difficult time for those coping with this catastrophic event.

As a reminder, Radian aligns with all GSE disaster assistance programs to support the servicing community in the implementation of streamlined and effective loss mitigation programs.

- [Fannie Mae Press Release – August 30, 2021](#)
- [Freddie Mac News Release – August 30, 2021](#)

Extension of Rescission Relief Eligibility for Loans in COVID-19 Forbearance Plans

Radian is extending our temporary Rescission Relief policy through December 31, 2021, for loans that enter a COVID-19 forbearance plan. When evaluating payments for the purpose of validating rescission relief, missed payments during forbearance are not counted towards or against the payment history test, and payments that were due during the forbearance plan, are excluded from consideration if the forbearance plan resulted in the Loan being brought current through a reinstatement, repayment plan, deferment, or loan modification.

Radian's Eligibility Matrices, Underwriting Guidelines, Interim Servicing Guidance, and COVID-19 FAQs, will be updated and available on our website on September 18, 2021.

If you have questions about these changes, please contact your [Radian Account Manager](#). Thank you for your continued partnership as we strive to promote and preserve the American dream of homeownership.

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