



## Radian Announcement eBulletin #2022-2 | April 4, 2022

### Underwriting Guideline Updates and GSE Alignment

The following are highlights of updates to Radian's Underwriting Guidelines for all mortgage insurance (MI) applications submitted on or after April 4, 2022.

- One Underwrite (AUS) guidelines now permit multi-width manufactured housing properties, with an Approve or Accept/Eligible response, submitted under Fannie Mae HFA Preferred™ or Freddie Mac HFA Advantage® programs, up to a maximum 95% loan-to-value / 105% combined-loan-to-value.
- The Medical Professional program has been updated to include veterinarians as an eligible profession and now permits loan amounts up to a maximum of \$1,500,000.
- Loan amounts greater than FHFA limits have been updated to permit primary residences up to a maximum of \$2,000,000 and second homes up to a maximum of \$1,000,000.

For more information regarding all updates, please refer to Radian's updated eligibility matrices and underwriting guidelines, which are available on our [website](#).

### GSE Alignment

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

Fannie Mae	Freddie Mac
<b>Selling Guide Announcement</b> <b>(SEL-2022-02)</b> Issued March 2, 2022	<b>Selling Updates</b> <b>(Bulletin 2022-5)</b> Issued March 2, 2022

### Questions?

Radian Customer Care: 877.RADIAN1 (723.4261) | Contact your [Radian Account Manager](#)  
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*Thank you for your continued business as we strive to promote and preserve the American dream of homeownership.*