Radian Guaranty Announcement

eBulletin #2026-3 | September 21, 2026

radian
mortgage insurance

Radian Announces Loan Limit and Underwriting Guideline Updates

The following are highlights of the updates to Radian's maximum loan limits and Eligibility Matrices & Underwriting Guidelines for Mortgage Insurance (MI) applications submitted on or after September 21, 2026.

Conforming Loan Limits

The maximum conforming loan limits for our One Underwrite (AUS) guidelines have been increased as indicated below. At this time, there are no changes to Radian's high-cost area loan limits.

Maximum Conforming Loan Limits for One Underwrite (AUS) Guidelines				
Location	1 Unit	2 Units	3 Units	4 Units
Contiguous States & District of Columbia	$850,000	$1,088,350	$1,315,500	$1,634,950
Alaska, Hawaii, & Guam	$1,275,000	$1,632,500	$1,973,250	$2,452,400

If you have any questions regarding the conforming loan limit changes, please contact customercare@radian.com.

One Underwrite (AUS)

- Loans for 1-unit single-width manufactured housing primary residences are now eligible.

Medical Professional Program and Loan Amounts > FHFA Maximum Limits

- The maximum loan-to-value ratio for 2-unit primary residences has been increased to 95%, and the minimum credit score has been reduced to 700.

GSE Alignment

Unless specifically excluded from our guidelines, Radian is aligned with GSE guideline changes, including the announced expansion of VantageScore® 4.0 to all lenders, under our One Underwrite (AUS) guidelines concurrent with the GSE announced effective dates. To use VantageScore 4.0, lenders must include the credit score model in their loan submission data; otherwise, the loan will be considered as using Classic FICO®. Only one credit score model may be used for all borrowers on a loan.

Please reference recent announcements from Fannie Mae and Freddie Mac.

Questions?

Radian Customer Care: 877.RADIAN1 (723.4261) | Contact your **Radian Account Manager**
Visit our website to view all **Radian Updates & Alerts** and **Eligibility Matrices and Underwriting Guidelines**.

Thank you for your continued business as we strive to promote and preserve the American dream of homeownership.

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