



## **Radian Guaranty Announcement eBulletin #2025-1 | April 14, 2025**

### **Radian Guaranty Announces Underwriting Guidelines and Master Policy Endorsement Updates**

#### **Radian's Eligibility Matrices and Underwriting Guidelines**

The following are highlights of the updates to Radian's Eligibility Matrices and Underwriting Guidelines for Mortgage Insurance (MI) Applications submitted on or after April 14, 2025.

#### **Medical Professional Program & Loan Amounts > FHFA Maximum Limits**

- The maximum loan amounts for 1-unit primary residences up to 97% loan-to-value have increased.
- The minimum FICO for 1-unit primary residences up to 85% loan-to-value has decreased.
- The maximum loan amount for 2-unit primary residences up to 90% loan-to-value has increased.

#### **Medical Professional Program**

- The minimum borrower contribution for loan amounts ≤ \$1,000,000 has been reduced to 3%.

#### **Loan Amounts > FHFA Maximum Limits**

- The maximum loan amount and debt-to-income for 1-unit second homes up to 90% loan-to-value have increased.

#### **Radian's 2020 Master Policy (RAF700 3/20) Endorsements**

- A new 2020 Master Policy Signatory Change Endorsement (RAF723 1/25) has been added to reflect Elizabeth Diffley as Secretary.
- The Illinois Master Policy Endorsement (RAF712 2/25) has been updated with a new address for the Illinois Department of Insurance Consumer Division.

These endorsements automatically apply to your previously issued Master Policy and have been approved by Fannie Mae and Freddie Mac. Please see our [website](#) for copies of these endorsements.

### **Questions?**

Radian Customer Care: 877.RADIAN1 (723.4261) | Contact your [Radian Account Manager](#)  
[Visit our website](#) to view all [Radian eBulletins](#) 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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