

Radian Announcement eBulletin #2021-7 | December 3, 2021

Underwriting Guideline Updates

On November 30, 2021, the <u>Federal Housing Finance Agency</u> announced increases to the maximum conforming and high-cost loan amounts for 1- to 4-unit properties effective for loans acquired by Fannie Mae and Freddie Mac in 2022. Radian will align with these loan limit increases except as follows:

- For our published One Underwrite (AUS)® guidelines, Radian will increase the maximum loan amount for 3-unit properties to \$1,001,650 and 4-unit properties to \$1,244,850.
- For our published Manual Underwriting guidelines, Radian will increase the maximum loan amount for 3 and 4-unit properties to \$1,001,650.

Radian's system will be updated to reflect these changes for MI rate quotes and applications received on or after December 13, 2021. If you receive an ineligible response from our system due to the 2022 loan limit increase prior to this date, please contact <u>customercare@radian.com</u>.