

MGIC announces a change to its maximum insured loan amount.

Underwriting Changes EFFECTIVE – MI Applications Received on or after April 6, 2009

<p>Maximum Loan Amount 1 Unit Properties</p>	<ul style="list-style-type: none"> • \$417,000 or • Up to the Fannie Mae and Freddie Mac conforming loan limits in areas where the maximum exceeds \$417,000. List of counties where limit exceeds \$417,000 • Guidelines for loans greater than \$417,000 remain unchanged: <ul style="list-style-type: none"> ○ Non-Restricted Markets – Maximum LTV 90% / Minimum FICO 700 ○ Restricted Markets – Maximum LTV 85% / Minimum FICO 700 ○ Restricted States – Maximum LTV 85% / Minimum FICO 720 • Also unchanged, are the premium rate adjustments for loans greater than \$417,000: <ul style="list-style-type: none"> ○ Monthlies/ZOMPI, Splits and Annuals – +.25% ○ Singles – + 1.25%
<p>Maximum Loan Amount 2 Unit Properties</p>	<ul style="list-style-type: none"> • Remains unchanged at \$533,850