

National MI Announcement: UW 2020-09

Date of Announcement: December 30, 2020

Effective Date of Changes: January 1, 2021 (unless otherwise noted)

National MI is pleased to announce an update to the TrueGuide[®] which includes the following changes and clarifications:

- **Change for Non-AUS/Manually Underwritten Loans:**
 - For wedding gift funds, expanded the allowable time frame for the wedding gift funds to be on deposit in the borrower's account from 60-days out to 90-days from the date of the wedding or marriage license date.
- **In addition, the TrueGuide[®] update includes:**
 - Changes that were effective 11/24/2020 (higher Conforming and High Balance / Super Conforming loan amount limits) and communicated in [Bulletin 2020-08](#) on December 3, 2020. Loan amount limits for Jumbo and Medical Professionals Program have also been increased (refer to the applicable eligibility matrix in the updated National MI's TrueGuide[®] for additional details); and
 - Minor clarifications regarding manufactured homes and accessory units.

An update to National MI's TrueGuide[®] Underwriting Guidelines explaining these changes and clarifications will be posted to nationalmi.com on or before January 1, 2021.

For complete details on our rates and guidelines please visit nationalmi.com.