

# LET'S START BUILDING Business Together

National MI TrueGuide® offers flexible underwriting guidelines and terms for One-Time Close Construction-to-Perm loans.

Whether you choose to activate MI coverage at closing or after construction is complete, National MI still offers competitive coverage.

## Our One-Time Close Construction-to-Perm program offers:

- The option to activate your 12-Month MI Commitment at loan closing so you can be covered during construction
- Immediate MI coverage with NO additional (or updated) verifications when MI is activated within 120-days of MI Commitment date
- Guidelines which are the same as the standard purchase guidelines. Also available for Second Homes and Investment properties.\*



Contact your Sales Advisor today at [nationalmi.com/sales-advisor](https://nationalmi.com/sales-advisor) or view [nationalmi.com/underwriting-resources](https://nationalmi.com/underwriting-resources)

## Activate and Relax

As long as your loan remains the same, your guidelines and pricing at the time of commitment will be honored. Once activated, below is a description of documents needed based on number of days since commitment:\*\*

- **LESS THAN 120 DAYS FROM MI COMMITMENT DATE**
  - Construction Loan Payment History, if applicable
- **MORE THAN 120 DAYS FROM MI COMMITMENT DATE**
  - Construction Loan Payment History, if applicable
  - Verbal verification of employment
  - Recertification of value

\* Please refer to [National MI's Underwriting Guideline Manual](#) and [Master Policy](#) for a complete description of policies and requirements at [nationalmi.com](https://nationalmi.com)

\*\* If loan submitted as AUS Eligible, the applicable GSE's requirements must be satisfied.

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