

Radian Announcement eBulletin #2018-1

January 30, 2018

Radian Announces Upcoming Underwriting Requirements for Loans with DTIs Exceeding 45%

Radian's Risk Management group is actively monitoring commitments with debt-to-income (DTI) ratios exceeding 45%, specifically when combined with additional layers of credit risk. In response, the following changes are effective for MI applications received on, or after, March 19, 2018.

Single Premium MI Applications

Radian will no longer insure Single Premium MI applications with the following characteristics:

- A DTI exceeding 45% and a FICO score below 700 or
- A DTI exceeding 45% and an LTV exceeding 95%

These changes only apply to single premium loans, including applications with an Automated Underwriting System (AUS) response of Approve or Accept, Eligible or Ineligible. Radian will continue to insure all other applications that meet our published guidelines.

Monthly Premium MI Applications

Monthly Premium MI applications are not impacted by the above stated changes. We will continue to monitor these applications and assess any need for further changes.

Updated [Underwriting Guidelines](#) will be available on or before March 19, 2018.

Questions?

Radian Customer Care: 877.RADIAN1 (723.4261) | **Contact your [Radian Account Manager](#).**
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Thank you for your continued partnership as we strive to promote and preserve the American dream of homeownership.