



Portfolio Playbook Product Matrix  
**Programs for Primary Residence**  
 Effective 1/24/24



Programs for Primary Residence										
Product	Code	Loan Purpose	Property Type	Units	Max. LTV/CLTV	Max. Loan Amount <sup>4</sup>	Min. Credit Score	Max. Total DTI <sup>1</sup>	Min. Reserves (Number of Months' PITI)	Min. Borrower Contribution
Playbook Pro™	n/a	Purch, RT Refi	Det, Att, Condo, Co-Op	1	97/97	FHFA high-cost max <sup>2</sup>	660	45%	2	3%
					90/90	FHFA high-cost max <sup>2</sup>	Nontraditional	45%	2	3%
			Manufactured Homes	1	95/95	FHFA baseline conforming limit <sup>3</sup>	660	45%	2	3%
					2	95/95	FHFA high-cost max <sup>2</sup>	680	45%	2
Detached	3-4	90	FHFA baseline conforming limit <sup>3</sup>	720	45%	6	5%			
		97/97	FHFA high-cost max <sup>2</sup>	660	45%	2	3%			
Medical and Dental Pro (see WealthBuilderPro™ below for 100% LTV options)	n/a	Purch, RT Refi	Det, Att, Condo, Co-Op	1	95/95	\$1,149,825	680	45%	6	5%
					90/90	\$1,650,000	720	43%	12	10%
					85/85	\$2,150,000	740	43%	12	10%
					2	95/95	FHFA high-cost max <sup>2</sup>	680	45%	2
			Manufactured Homes	1	95	\$1,149,825	680	45%	6	5%
					95/95	FHFA baseline conforming limit <sup>3</sup>	660	45%	2	3%
			Detached	3-4	90	FHFA baseline conforming limit <sup>3</sup>	720	45%	6	5%
					97/97	FHFA high-cost max <sup>2</sup>	660	45%	2	3%
WealthBuilder Pro (Max. 20-yr term)	2386	Purch, Const-Perm, Home Improvement	Det, Att, Condo	1	100/105	\$1,149,825	700	43%	2	> \$1,000 or 1%
					\$766,550	680	43%	2	> \$1,000 or 1%	
Super Jumbo Pro™	n/a	Purch, RT Refi	Det, Att, Condo, Co-Op	1	95/95	\$1,149,825	680	45%	6	5%
					90/90	\$1,650,000	720	43%	12	10%
					85/85	\$2,150,000	740	43%	12	10%
					2	95	\$1,149,825	680	45%	6
One-Close Construction Pro™ and Renovation Pro	n/a	Const-Perm (One-Close Construction Pro only), Home Improvement (Renovation Pro only)	Det and Att, Condo for Renovation Pro only	1	97/97	FHFA high-cost max <sup>2</sup>	660	45%	2	3%
					95/95	\$1,149,825	680	45%	6	5%
					90/90	\$1,650,000	720	43%	12	10%
					85/85	\$2,150,000	740	43%	12	10%
			Manufactured Homes <sup>5</sup>	1	95/95	FHFA high-cost max <sup>2</sup>	680	45%	2	3%
					2	95	\$1,149,825	680	45%	6
			Detached	3-4 <sup>6</sup>	90	FHFA baseline conforming limit <sup>3</sup>	720	45%	6	5%
					97/105	FHFA high-cost max <sup>2</sup>	660	45%	2	1%
Community Pro™	4881	Purch, RT Refi	Det, Att, Condo, Co-Op	1	90/105	FHFA high-cost max <sup>2</sup>	Nontraditional	45%	2	1%
					95/95	FHFA baseline conforming limit <sup>3</sup>	660	45%	2	1%
			Manufactured Homes	1	95/105	FHFA high-cost max <sup>2</sup>	680	45%	2	3%
					3-4	90	FHFA baseline conforming limit <sup>3</sup>	720	45%	6

<sup>1</sup> The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable.  
<sup>2</sup> Maximum must not exceed the FHFA published conforming loan limit for the specific county of the subject property.  
<sup>3</sup> Up to FHFA published baseline limit, including AK and HI, regardless of FHFA county loan limit for the subject property.  
<sup>4</sup> Loan amounts > \$1,149,825 require non-delegated underwriting and have a maximum 20 acres.  
<sup>5</sup> Manufactured homes are not allowed under Renovation Pro.  
<sup>6</sup> 3-4 unit properties are not allowed under One-Close Construction Pro.

Notes:  
 - All files must be manually underwritten to Eligibility Criteria and Underwriting Requirements set forth in the applicable Product Description  
 - Except for WealthBuilder Pro, detail listed above represents MGIC Standard Underwriting Requirements  
 - Changes throughout this matrix are indicated with purple type  
 - For product detail, see [mgic.com/playbook](https://mgic.com/playbook)



Portfolio Playbook Product Matrix  
**Programs for Second Homes**  
 Effective 1/24/24



Programs for Second Homes										
Product	Code	Loan Purpose	Property Type	Units	Max. LTV/CLTV	Max.Loan Amount	Min. Credit Score	Max. Total DTI <sup>1</sup>	Min. Reserves (Number of Months' PITI)	Min. Borrower Contribution
Second Home	n/a	Purch, RT Refi, Const-Perm, Home Improvement	Det, Att, Condo, Co-Op	1	90/90	FHFA high-cost max <sup>2</sup>	700	45%	2	5%
		Purch, RT Refi, Const-Perm	Manufactured Homes	1	90/90	FHFA baseline conforming limit <sup>3</sup>	700	45%	2	5%

<sup>1</sup> The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable.

<sup>2</sup> Maximum must not exceed the FHFA published conforming loan limit for the specific county of the specific property.

<sup>3</sup> Up to FHFA published baseline limit, including AK and HI, regardless of FHFA county loan limit for the subject property.

Notes:

- All files must be manually underwritten to Eligibility Criteria and Underwriting Requirements set forth in the applicable Product Description
- Changes throughout this matrix are indicated with purple type
- For product detail, see [mgic.com/playbook](https://mgic.com/playbook)