

Announcing updates to Underwriting Guidelines

We updated our Underwriting Guide, including Portfolio Playbook™. Highlights of the changes are below. The revised Guide is effective today, June 25, 2026, and is now available on mgic.com.

Non-AUS – Standard Loans

- **Monthly Debt Obligation (3.12.03):** We specified that debt related to other real estate owned that's part of a Buy Now Sell Later program must be included as a monthly debt obligation
- **Underwriting Summaries (3.02), Manufactured Home (3.13.08):** We added multi-level and 2-4 unit properties to the list of ineligible manufactured home types
- **Appraisal Guidelines (3.14.02):** We updated appraisal documentation requirements to affirm acceptance of Uniform Appraisal Dataset (UAD) 3.6 formats

For more information:

- Contact your MGIC representative, mgic.com/contact
- Contact MGIC Customer Service, customer_service@mgic.com or 1-800-424-6442
- See our Underwriting Guide, mgic.com/guides
- Visit [Portfolio Playbook](#) to learn more about our suite of mortgage solutions to help you expand your reach and protect your portfolio