

Announcing alignment with 2026 Agency loan limits

AUS – MGIC Go!™ Loans

Effective immediately, we've adopted the Agencies' recently announced loan limits for 2026 for MGIC Go! loans. MGIC Go! is for loans with a valid Desktop Underwriter® (DU®) Approve or Loan Product Advisor® (LPA®) Accept response (see Section 2 of our Underwriting Guide).

Non-AUS – Standard Loans

The following is effective immediately (see Section 3 of our Underwriting Guide, as well as our Portfolio Playbook product descriptions):

- For all references to “FHFA high-cost max” and “FHFA baseline conforming limits,” the new 2026 Agency loan limits will apply
- All instances of \$806,500 change to \$832,750, and all instances of \$1,209,750 change to \$1,249,125
- 3.02.04a Puerto Rico – Primary Residence – 2-unit max. loan amounts change from \$850,000 to \$1,066,250

Timing of updates

We'll update our underwriting systems with the 2026 loan limits by mid-December. In the interim, loan amounts greater than the previous limits and up to the new limits will be eligible for MGIC mortgage insurance, whether they are submitted for delegated or non-delegated underwriting. Updates will be reflected in the next published version of our Underwriting Guide.

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

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