Underwriting Bulletin

MGIC

#04-2026 Sept. 21, 2026

Announcing revised increases to loan amount limits for MGIC Go! loans

We have increased the maximum loan amounts for loans that meet MGIC Go!™ guidelines, **effective immediately**. These updated limits supersede those published in MGIC Bulletin #02-2026, effective Sept. 11, 2026.

Expanded loan limits are as follows:

Units	Maximum Loan Amount	Alaska and Hawaii
1	$850,000	$1,275,000
2	$1,088,350	$1,632,500
3	$1,315,500	$1,973,250
4	$1,634,950	$2,452,400

Loans exceeding the current GSE-established conforming loan limits must receive a valid Desktop Underwriter® (DU®) Approve or Loan Product Advisor® (LPA®) Accept response and also be ineligible for loan amount only. All other MGIC Go! guidelines continue to apply (see Section 2 of our Underwriting Guide).

We will adjust these temporary amounts to align with the Federal Housing Finance Agency (FHFA) announced 2027 conforming limits.

During this temporary period, loan amounts greater than the current GSE limits and up to the new limits will be eligible for mortgage insurance, whether they are submitted for delegated or non-delegated underwriting.

Refer to our Underwriting Guide for all other underwriting requirements.

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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