

# Expand your reach.

Our Portfolio Playbook mortgage product solutions allow you to stretch beyond GSE limits and offer more flexible financing options to a broader spectrum of borrowers.

# Protect your portfolio.

If your portfolio is home to residential mortgages, especially those with LTVs exceeding 80%, you may be vulnerable when it comes to credit risk, higher capital requirements and higher loss reserve allowances.

Portfolio Playbook products can help you reduce your exposure to credit risk, optimize your capital and reduce your loss reserve allowance.



**For more information about Portfolio Playbook products,** contact your MGIC representative, [mgic.com/contact](https://mgic.com/contact).

The MGIC logo, consisting of the letters "MGIC" in a bold, white, sans-serif font, set against a dark blue background. The logo is positioned in the bottom right corner of the page, within a decorative footer area that features a grid of geometric shapes in yellow, dark blue, and light blue.

# Your Portfolio Playbook suite of products



## Playbook Pro™

Develop your loan portfolio on a secure foundation with MI.

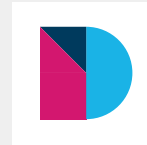
- LTVs up to 97%
- Loan amounts up to \$1,209,750
- Answers the majority of your owner-occupied, primary residence financing needs
- Expands your capabilities for providing lending solutions to a broad spectrum of borrowers — from first-time to move-up buyers
- Allows you to determine your own coverage levels
- Offers flexible financing options beyond the 30-year, fixed-rate mortgage



## Super Jumbo Pro™

Provide more financial options to higher-income, well-qualified borrowers.

- Loan amounts up to \$2,150,000
- LTVs up to 95%
- Peace of mind that your high-LTV, high-balance portfolio is insured



## Medical and Dental Pro

Make a house call for doctors and dentists.

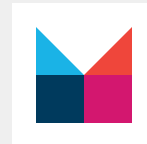
- Loan amounts up to \$2,150,000
- LTVs up to 97% (see WealthBuilder Pro™ for 100% LTV options)
- Flexibility to exclude deferred student loan debt



## One-Close Construction Pro™

Help borrowers save time and money with long-term financing opportunities for building their dream home.

- A construction phase up to 18 months
- Financing borrower-paid premiums: up to 18 months of monthly premiums, a single premium or the up-front portion of a split premium
- Loan amounts to \$2,150,000



## Community Pro™

Customize your community lending offerings with this fresh alternative to the GSEs' 3% down and the FHA's 3.5% down programs:

- Differentiate yourself in the eyes of real estate agents
- Set your own rules: household income limits; geographic target areas, regardless of income; first-time homebuyer status; counseling requirements; and MI coverage
- Finance down payment and closing cost assistance up to 105% CLTV
- Satisfy community lending goals and expectations



## WealthBuilder Pro™

Boost 100% LTV borrowers' equity fast.

- Features a combination of a shorter amortization term and an optional permanent buydown
- Is perfect for borrowers with greater capacity to repay
- Puts first-time homebuyers on a path to more rapid savings through paid-in home equity
- Allows 100% LTV loans with a term up to 20 years, enabling borrowers to repurpose proceeds from the down payment to further buy down the rate, enhancing the loan's wealth-creating power
- Differentiates you in the market by offering a prudent, 100%-financing program



## Renovation Pro

Help borrowers purchase and renovate with one loan and one close.

- Loan amounts up to \$2,150,000
- LTV up to 97%
- May include expenses such as architectural and engineering fees, permit fees and contingency reserve
- Helps both first-time homebuyers purchasing a house to renovate and homeowners looking to refinance and renovate an existing home



## Second Home

Go beyond Agency loan limits with MGIC Second Home Underwriting Requirements.

We insure second homes with a maximum loan amount up to \$1,209,750 on both attached and detached, as well as condos and co-ops.