



Portfolio Playbook Product Matrix
Programs for Primary Residence
 Effective 7/21/21



Programs for Primary Residence										
Product	Code	Loan Purpose	Property Type	Units	Max. LTV/CLTV	Max. Loan Amount	Min. Credit Score	Max. Total DTI ¹	Min. Reserves (Number of Months' PITI)	Min. Borrower Contribution
Playbook Pro™	n/a	Purch, RT Refi	Det, Att, Condo, Co-Op	1	97/97	\$850,000	680	45%	2	3%
						\$550,000 ²	660	45%	2	3%
					95/95	\$850,000	680	45%	2	3%
					90/90	\$850,000	Nontraditional	45%	2	3%
			Manufactured Homes	1	95/95	\$550,000	660	45%	2	3%
			Detached	2	95/95	\$850,000	680	45%	2	3%
WealthBuilder Pro™ (Max. 20-yr term)	2386	Purch, Const-Perm, Home Improvement	Det, Att, Condo	1	100/105	\$850,000	700	43%	2	> \$1,000 or 1%
						\$550,000	680	43%	2	> \$1,000 or 1%
Super Jumbo Pro™	n/a	Purch, RT Refi	Det, Att, Condo, Co-Op	1	95/95	\$1,000,000 ³	740	43%	9	5%
					90/90	\$1,500,000 ³	720	43%	12	10%
						\$1,000,000 ³	680	45%	9	5%
					85/85	\$2,000,000 ³	740	43%	12	10%
One-Close Construction Pro™ and Renovation Pro	n/a	Const-Perm (One-Close Construction Pro only), Home Improvement (Renovation Pro only)	Detached	1	97/97	\$850,000	680	45%	2	3%
						\$550,000 ²	660	45%	2	3%
					95/95	\$1,000,000 ³	740	43%	9	5%
						\$850,000	680	45%	2	3%
					90/90	\$1,500,000 ³	720	43%	12	10%
						\$1,000,000 ³	680	45%	9	5%
					85/85	\$2,000,000 ³	740	43%	12	10%
			2	95/95	\$850,000	680	45%	2	3%	
	Manufactured Homes ⁴	1	95/95	\$550,000	660	45%	2	3%		
Community Pro™	4881	Purch, RT Refi	Det, Att, Condo, Co-Op	1	97/105	\$550,000 ²	660	45%	2	1%
					90/105	\$550,000 ²	Nontraditional	45%	2	1%
			Manufactured Homes	1	95/95	\$550,000	660	45%	2	1%
			Detached	2	95/105	\$850,000	680	45%	2	3%

¹ The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable
² \$850,000 in Alaska and Hawaii
³ Loan amounts > \$850,000 require non-delegated underwriting and have a maximum 20 acres
⁴ Manufactured Homes are not allowed under Renovation 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

Portfolio Playbook™, Playbook Pro™, WealthBuilder Pro™, Super Jumbo Pro™, One-Close Construction Pro™ and Community Pro™ are MGIC trademarks.



Portfolio Playbook Product Matrix
Programs for Second Homes
 Effective 7/21/21



Programs for Second Homes

Product	Code	Loan Purpose	Property Type	Units	Max. LTV/CLTV	Max. Loan Amount	Min. Credit Score	Max. Total DTI ¹	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	\$850,000	720	45%	6	5%
						\$550,000 ²	700	45%	2	5%
		Purch, RT Refi	Manufactured Homes	1	90/90	\$550,000 ²	700	45%	2	5%

¹ The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable
² \$850,000 in Alaska and Hawaii

- Notes:
- All files must be manually underwritten to Eligibility Criteria and Underwriting Requirements set forth in the applicable Product Description
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 - For product detail, see mgic.com/playbook