

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

We increased our maximum loan amounts for loans that meet MGIC Go! guidelines, effective for MI applications received on or after Sept. 18, 2024.

Expanded loan amount limits are as follows:

Units	Maximum Loan Amount	Alaska and Hawaii
1	\$802,650	\$1,203,975
2	\$1,027,750	\$1,541,625
3	\$1,242,250	\$1,863,375
4	\$1,543,900	\$2,315,850

Loans with loan amounts that exceed the current conforming loan amount limits established by the GSEs must receive a valid Desktop Underwriter® (DU®) Approve or Loan Product Advisor® (LPASM) Accept response and be ineligible for loan amount only. All other MGIC Go! guidelines continue to apply (see Section 2 of our Underwriting Guide).

These maximum loan amounts are temporary; we will adjust them to align with 2025 conforming loan amount limits once they are formally set and announced by the Federal Housing Finance Agency (FHFA).

During this interim 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 Customer Service, customer_service@mgic.com or 1-800-424-6442
- See our Underwriting Guide, mgic.com/guides

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