

### Announcing updates to underwriting guidelines

We're updating our Underwriting Guide; see highlights of those changes below. All changes are effective for mortgage insurance applications we receive on or after April 8, 2021.

- **Activating Mortgage Insurance** (UWG 1.11) – We're changing the address for premium payments sent via check. See [News #02-2021](#) for more detail
- **MGIC Go! Loans Introduction** (UWG 2.01) – We're matching language on Agency AUS appraisal waivers to the guidance found in our [Rescission Relief Guide](#)
- **Non-US Citizen (Permanent or Non-Permanent Resident Alien)** (UWG 3.04.05) – We're adding guidance that Deferred Action for Childhood Arrivals (DACA) recipients are eligible borrowers
- **Ineligible Asset Types** (UWG 3.10.05) – We're adding Health Savings Accounts (HSA) as an ineligible asset type
- **Adverse Credit Events and Payment History** (UWG 3.11.05) – We're adding guidance that a Chapter 11 Bankruptcy must have been discharged or dismissed at least 4 years prior to loan application

All [temporary guidance related to COVID-19](#) remains in effect. Our updated Underwriting Guide will be posted on [mgic.com](#) on or before April 8.

#### For more information

- Contact your MGIC representative, [mgic.com/contact](#)
- Contact Customer Service, [customer\\_service@mgic.com](mailto:customer_service@mgic.com) or 1-800-424-6442
- See our Underwriting Guide, [mgic.com/guides](#)
- Review all MGIC COVID-19 updates, [mgic.com/coronavirus](#)