



Portfolio Playbook Product Matrix  
**Programs for Primary Residence**  
 Effective 11/18/21



Programs for Primary Residence										
Product	Code	Loan Purpose	Property Type	Units	Max. LTV/CLTV	Max. Loan Amount	Min. Credit Score	Max. Total DTI <sup>1</sup>	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 <sup>2</sup>	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%
Medical and Dental Pro (see WealthBuilder Pro™ below for 100% LTV options)	n/a	Purch, RT Refi, Const-Perm, Home Improvement	Detached	1	97/97	\$850,000	680	45%	2	3%
							\$550,000 <sup>2</sup>	660	45%	2
					95/95	\$1,000,000 <sup>3</sup>	740	43%	9	5%
						\$850,000	680	45%	2	3%
				90/90	\$1,500,000 <sup>3</sup>	720	43%	12	10%	
					\$1,000,000 <sup>3</sup>	680	45%	9	5%	
				85/85	\$2,000,000 <sup>3</sup>	740	43%	12	10%	
				2	95/95	\$850,000	680	45%	2	3%
Manufactured Homes	1	95/95	\$550,000	660	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 <sup>3</sup>	740	43%	9	5%
					90/90	\$1,500,000 <sup>3</sup>	720	43%	12	10%
						\$1,000,000 <sup>3</sup>	680	45%	9	5%
					85/85	\$2,000,000 <sup>3</sup>	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 <sup>2</sup>	660	45%	2
					95/95	\$1,000,000 <sup>3</sup>	740	43%	9	5%
						\$850,000	680	45%	2	3%
				90/90	\$1,500,000 <sup>3</sup>	720	43%	12	10%	
					\$1,000,000 <sup>3</sup>	680	45%	9	5%	
				85/85	\$2,000,000 <sup>3</sup>	740	43%	12	10%	
				2	95/95	\$850,000	680	45%	2	3%
Manufactured Homes <sup>4</sup>	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 <sup>2</sup>	660	45%	2	1%
					90/105	\$550,000 <sup>2</sup>	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%

<sup>1</sup> The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable  
<sup>2</sup> \$850,000 in Alaska and Hawaii  
<sup>3</sup> Loan amounts > \$850,000 require non-delegated underwriting and have a maximum 20 acres  
<sup>4</sup> 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 Product Matrix  
**Programs for Second Homes**  
 Effective 11/18/21



**Programs for Second Homes**

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

<sup>1</sup> The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable  
<sup>2</sup> \$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  
 - Changes throughout this matrix are indicated with purple type  
 - For product detail, see [mgic.com/playbook](http://mgic.com/playbook)