



Portfolio Playbook Product Matrix  
**Programs for Primary Residence**  
 Effective 12/2/22



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	\$1,089,300	680	45%	2	3%
						\$726,200 <sup>2</sup>	660	45%	2	3%
					95/95	\$1,089,300	680	45%	2	3%
					90/90	\$1,089,300	Nontraditional	45%	2	3%
			Manufactured Homes	1	95/95	\$726,200 <sup>3</sup>	660	45%	2	3%
			Detached	2	95/95	\$1,089,300	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	Det, Att, Condo, Co-Op	1	97/97	\$1,089,300	680	45%	2	3%
						\$726,200 <sup>2</sup>	660	45%	2	3%
					95/95	\$1,150,000 <sup>4</sup>	740	43%	9	5%
						\$1,089,300	680	45%	2	3%
					90/90	\$1,650,000 <sup>4</sup>	720	43%	12	10%
						\$1,150,000 <sup>4</sup>	680	45%	9	5%
			85/85	\$2,150,000 <sup>4</sup>	740	43%	12	10%		
Manufactured Homes	1	95/95	\$1,089,300	680	45%	2	3%			
WealthBuilder Pro (Max. 20-yr term)	2386	Purch, Const-Perm, Home Improvement	Det, Att, Condo	1	100/105	\$1,089,300 \$726,200	700 680	43% 43%	2 2	> \$1,000 or 1% > \$1,000 or 1%
Super Jumbo Pro™	n/a	Purch, RT Refi	Det, Att, Condo, Co-Op	1	95/95	\$1,150,000 <sup>4</sup>	740	43%	9	5%
						\$1,650,000 <sup>4</sup>	720	43%	12	10%
					90/90	\$1,150,000 <sup>4</sup>	680	45%	9	5%
						\$2,150,000 <sup>4</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)	Det and Att, Condo for Renovation Pro only	1	97/97	\$1,089,300	680	45%	2	3%
						\$726,200 <sup>2</sup>	660	45%	2	3%
					95/95	\$1,150,000 <sup>4</sup>	740	43%	9	5%
						\$1,089,300	680	45%	2	3%
					90/90	\$1,650,000 <sup>4</sup>	720	43%	12	10%
						\$1,150,000 <sup>4</sup>	680	45%	9	5%
			85/85	\$2,150,000 <sup>4</sup>	740	43%	12	10%		
Manufactured Homes <sup>4</sup>	1	95/95	\$1,089,300	680	45%	2	3%			
Community Pro™	4881	Purch, RT Refi	Det, Att, Condo, Co-Op	1	97/105	\$726,200 <sup>2</sup>	660	45%	2	1%
					90/105	\$1,089,300 <sup>2</sup>	Nontraditional	45%	2	1%
			Manufactured Homes	1	95/95	\$726,200 <sup>3</sup>	660	45%	2	1%
			Detached	2	95/105	\$1,089,300	680	45%	2	3%

<sup>1</sup> The maximum ratio is 41% for a nonfixed-rate/payment < 5 years, when applicable.

<sup>2</sup> FHFA high cost: Up to the county-specific loan limit as specified by FHFA for designated high-cost areas.

<sup>3</sup> Up to the loan limit specified by FHFA for AK and HI.

<sup>4</sup> Loan amounts > \$1,089,300 require non-delegated underwriting and have a maximum 20 acres.

<sup>5</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 12/2/22



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	\$1,089,300	720	45%	6	5%
						\$726,200 <sup>2</sup>	700	45%	2	5%
		Purch, RT Refi	Manufactured Homes	1	90/90	\$726,200 <sup>3</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> FHFA high cost: Up to the county-specific loan limit as specified by FHFA for designated high-cost areas.  
<sup>3</sup> Up to the loan limit specified by FHFA for AK and HI.

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)