

Amended Valid Credit Score Requirements

Effective Immediately

AIG United Guaranty recently established requirements for a credit score to be considered valid. The intent of the requirements is to ensure that the credit score is based on sufficient and accurate credit information. While recent activity is preferable, a credit score based on years of robust and satisfactory history without recent activity may also be acceptable. Given this, AIG United Guaranty's valid credit score requirements are being amended to omit the requirements that the three trade lines be open and active in the last 12 months.

Effective immediately, AIG United Guaranty's valid credit score requirements are amended as follows:

For a credit score to be considered valid, the score must be generated from a minimum of three traditional trade lines evaluated for at least 12 months, regardless of a DU[®] or LP[®] recommendation. The information provided on the credit report must be accurate.

Credit scores not meeting the above requirements are considered invalid. Borrowers with an invalid credit score are considered "non-traditional credit borrowers" and are subject to all requirements for non-traditional credit loans.

New Status Change Summary for Declining Markets List

AIG United Guaranty now offers a list of CBSAs that have experienced a change in declining markets status (for example, from "Declining" to "Severely Declining"). This new Declining Markets Status Change list will be included in all future updates to the AIG United Guaranty Declining Markets lists.

AIG United Guaranty's new status change list is posted on www.ugcorp.com.

Please refer to AIG United Guaranty's Underwriting Guidelines and Eligibility Criteria guide at www.ugcorp.com for complete credit guidelines and eligibility criteria.

If you have questions regarding these changes, please contact your local AIG United Guaranty sales representative or regional underwriting manager.