

Important Announcement

As a result of the performance and recent changes in the industry, United Guaranty has found it necessary to make the following changes for mortgage insurance applications received on or after **September 17, 2007**:

- Loans with **LTVs greater than 85%** with **credit scores less than 575** are ineligible for United Guaranty mortgage insurance, regardless of the DU[®] or LP[®] recommendation.
- All ARMs with LTVs greater than 95% with credit scores **less than 620** with a first rate adjustment of less than 5 years are ineligible for mortgage insurance (for example, Pay Option ARMs, 1/1 ARMs, and 3/1 ARMs).
- We will temporarily suspend insuring all loans with **LTVs of 97.01% and greater** with DU recommendations of Expanded Approval Level II and III, and DU Refer with Caution.

If you have questions about these changes, please contact your United Guaranty representative. As always, we appreciate our continued partnership, and we look forward to working with you.