

## Approved Mortgage Insurers and Related Identifiers

### If Mortgage Insurance (MI) coverage is obtained

ULDD Enumerated Value	MI Code	Mortgage Insurer Name
Genworth	01	Genworth Mortgage Insurance Corporation
MGIC	06	Mortgage Guaranty Insurance Corporation
PMI	11	<p>PMI Mortgage Insurance Co., PMI Insurance Co., and PMI Mortgage Assurance Co. are no longer eligible insurers for loans delivered to Fannie Mae (<a href="#">Announcement SEL-2011-08</a>).</p> <p>Exception: Certain modified or refinanced balloons can be delivered if continuation of coverage is effected through modification of the existing mortgage insurance certificate.</p>
UGI	12	United Guaranty Residential Insurance Company and United Guaranty Mortgage Indemnity Company
RMIC	13	<p>Republic Mortgage Insurance Company and Republic Mortgage Insurance Company of North Carolina are no longer eligible insurers for loans delivered to Fannie Mae (Announcement SEL-2011-07).</p> <p>Exception: Certain modified or refinanced balloons can be delivered if continuation of coverage is effected through modification of the existing mortgage insurance certificate.</p>
MD Housing	14	<p>Maryland Housing Fund is no longer an eligible insurer for loans delivered to Fannie Mae (Lender Letter LL-2014-05).</p> <p>Exception: Certain modified or refinanced balloons can be delivered if continuation of coverage is effected through modification of the existing mortgage insurance certificate.</p>
Triad	24	<p>Triad Guaranty Insurance Corporation is no longer an eligible insurer for loans delivered to Fannie Mae (Announcement 08-15).</p> <p>Exception: Certain modified or refinanced balloons can be delivered if continuation of coverage is effected through modification of the existing mortgage insurance certificate.</p>



ULDD Enumerated Value	MI Code	Mortgage Insurer Name
CAHLIF	31	California Housing Loan Insurance Fund is no longer an eligible insurer for loans delivered to Fannie Mae (Lender Letter LL-2010-09).  Exception: Certain modified or refinanced balloons can be delivered if continuation of coverage is effected through modification of the existing mortgage insurance certificate.
Radian	33	Radian Guaranty Inc.
MIF	37	MassHousing Mortgage Insurance Fund
ArchMI	38	Arch Mortgage Insurance Company (formerly CMG Mortgage Insurance Company)
Essent	43	Essent Guaranty, Inc.
NMI	44	National Mortgage Insurance Corporation

## If Mortgage Insurance (MI) coverage is not required

ULDD Enumerated Value	MI Code	Mortgage Insurer Name
No MI Based On Original LTV	95	No MI required because the loan-to-value ratio, using delivery date UPB and origination date value, is 80% or less, or the LTV is higher than 80% but the loan is eligible for a no-MI Fannie Mae to Fannie Mae refinance.
MI Canceled Based On Current LTV	97	No MI required because the loan-to-value ratio, using delivery date UPB and value determined after origination, is 80% or less.  We are no longer allowing the use of MI Code 97 for lender channel/flow deliveries because some loans may still be inadvertently delivered with LTVs greater than 80% that do not meet our requirements, therefore MI Code 97 is now valid for negotiated (bulk) transactions only.