

Approved Mortgage Insurers and Related Identifiers

If mortgage insurance coverage is obtained

ULDD Enumerated Value	MI Code	Mortgage Insurer Name
ArchMI	38	Arch Mortgage Insurance Company
Enact	01	Enact Mortgage Insurance Corporation
Essent	43	Essent Guaranty, Inc.
MGIC	06	Mortgage Guaranty Insurance Corporation
MIF	37	MassHousing Mortgage Insurance Fund
NMI	44	National Mortgage Insurance Corporation
Radian	33	Radian Guaranty Inc.
UGI	12	United Guaranty Residential Insurance Company

If mortgage insurance 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	<p>No MI required because the loan-to-value ratio, using delivery date UPB and value determined after origination, is 80% or less.</p> <p>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.</p>