

## Approved Mortgage Insurers and Related Identifiers

### If mortgage insurance coverage is obtained

ULDD Enumerated Value	MI Code	Mortgage Insurer Name
Enact	01	Enact Mortgage Insurance Corporation (formerly Genworth Mortgage Insurance Corporation, <a href="#">Announcement SEL-2021-11</a> )
MGIC	06	Mortgage Guaranty Insurance Corporation
UGI	12	United Guaranty Residential Insurance Company
Radian	33	Radian Guaranty Inc.
MIF	37	MassHousing Mortgage Insurance Fund
ArchMI	38	Arch Mortgage Insurance Company
Essent	43	Essent Guaranty, Inc.
NMI	44	National Mortgage Insurance Corporation

### 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>

## Previously approved mortgage insurers (For historical reference only)

ULDD Enumerated Value	MI Code	Mortgage Insurer Name
PMI	11	PMI Mortgage Insurance Co., PMI Insurance Co., and PMI Mortgage Assurance Co.
RMIC	13	Republic Mortgage Insurance Company and Republic Mortgage Insurance Company of North Carolina
MD Housing	14	Maryland Housing Fund
Triad	24	Triad Guaranty Insurance Corporation
CAHLIF	31	California Housing Loan Insurance Fund