

# FANNIE MAE **LTV INCREASE** ON 2-4 UNIT PRIMARY RESIDENCES!

Effective with DU release on November 18, 2023\*, Fannie Mae will **increase the allowable LTV for 2–4-unit properties to 95%** for primary residence purchases and limited cash-out refinances. This LTV increase is for conforming loan limits only.\*\*

MI Company Name	Allowing 2-4 Units to 95%	Product Restrictions
National MI	Y	HomeReady only
Arch MI	Y	Must have approve eligible findings no product restrictions
Enact	Y	No product restrictions
Essent	2 Units Only	All products 2-unit properties only

\*These loans will be accepted now if they close 11/18/23 or later

\*\*Not allowable for high balance



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