

NATIONAL MI NON-AUS – GUIDELINE SUMMARY

			NON-AUS CONFORMING/JUMBO			NON-AUS AFFORDABLE		
Purpose	Occupancy	Property Type	LTV/CLTV	Credit Score	Loan Amt	LTV/CLTV	Credit Score	Loan Amt
Purchase, Rate/Term, Construction to Permanent	Primary	Single Family, Condo, Co-op, Manufactured Homes ⁴	Conforming Amt: 97%/97%	680	\$484,350 ²	97%/105%	680	\$484,350 ²
			95%/95%	660	\$726,525 ¹	95%/105%	640	\$484,350 ²
			Non-Jumbo Conforming Amt: 95%/95%	680	\$850,000 ³			
			90%/90%	660	\$650,000			
			90%/90%	680	\$850,000			
			90%/90%	720	\$1,250,000			
			85%/85%	720	\$1,500,000			
	2-unit		95%/95%	680	\$620,200 ²	95%/105%	680	\$620,200 ²
			85%/85%		\$930,300 ¹			
	3-4 units		90%/90%	720	\$749,650 ^{1,2}	90%/105%	720	\$749,650 ²
	Second Home	Single Family, Condo, Co-op, Manufactured Homes ⁴	Conforming Amt: 90%/90%	680	\$484,350			
			Non-Jumbo Conforming Amt: 90%/90%	700	\$650,000	NA	NA	NA
			90%/90%	720	\$850,000			
	Investment	Single Family, Condo, Co-op	85%/85%	720	\$484,350	NA	NA	NA
Cash-Out	Primary	Single Family, Condo, Co-op	85%/85%	680	\$484,350	NA	NA	NA

¹ Conforming High Balance up to FHFA high balance market maximum loan amounts only available in FHFA high balance markets – For 1-unit, \$726,525 denotes where FHFA High Balance maximums apply; for 2-unit, \$930,300 denotes where FHFA High Balance maximums apply; and for 3-4 units, FHFA High Balance maximums do not apply

² Maximum loan amounts for AK and HI are: Conforming – \$726,525 (1 unit), \$930,300 (2 units) and \$960,000 (3-4 units)

³ Maximum loan amount for AK and HI is: Non-Jumbo AUS – \$1,000,000 at 95% LTV

⁴ Manufactured Homes: Maximum LTV = 90%; Maximum loan amount = \$484,350

Please refer to National MI's Underwriting Guideline Manual and Master Policy for a complete description of policies and requirements.

Underwriting Guide

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Health Insurance Field Underwriting Guide J. Hesser Walraven, National Underwriter Company, 1964 *Insurance Redlining* Gregory D. Squires, 1997 Redlining refers to discrimination in the homeowners insurance market based on racial or ethnic characteristics of neighborhoods or individuals that are unrelated to risk This book brings new evidence to bear on the issues that have framed almost 30 years of debate over insurance redlining providing a framework for the development of public policy private industry practice and partnerships with community based organizations that can help make insurance available Contributors include academics community organizers private attorneys and staffs of government agencies and nonprofit organizations Contributors include Tom Baker and Karen McElrath Stephen Dane Robert Klein George Knight William Lynch Richard Ritter Jay Schultz D J Powers and Shanna Smith and Cathy Cloud **Credit Availability to Women in Utah** United States. Civil Rights Commission, 1975 **Credit Availability to Women in Utah** United States Commission on Civil Rights. Utah Advisory Committee, 1975 **Guide to U.S. Government Publications** John L. Andriot, 2010

Insurance Operations Bernard L. Webb, Connor M. Harrison, James J. Markham, 1992 Law Office Guide to Purchasing Legal Malpractice Insurance , 2005 **Community Reinvestment Act** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1988 **"Code of Massachusetts regulations, 1992"** ,1992 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020

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a break pressure tank which includes a tank structure a pipe arrangement defining a flow line leading through the tank structure from an inlet end connectable to a pipeline from reservoir and entering the tank structure near the top end thereof o an outlet end connectable to a pipeline leading to water supply points and leaving the tank

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construction the break pressure tank consists of the following 1000l 3cr12 stainless steel tank basket strainer with flush valve butterfly valve for isolation diaphragm operated level control valve inlet outlet and overflow pipe work operation the diaphragm valve in the bpt opens and closes as system demand fluctuates

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break pressure tank is a structure that is located between a water reservoir and supply point with the aim of reducing the pressure in the system to zero atmospheric pressure conventional break pressure tank is constructed of concrete in rectangular shape with the depth of the tank about 1 2m

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break pressure tanks which are usually made of concrete or ferrocement if break pressure tanks are used the hydraulic gradient starts again at the tank water level if suitably sized these tanks can be used within the system as storage tanks to meet peak demand reservoir storage tanks although a village s water needs are based upon a

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sep 28 2009 the velocity at the terminal point is 1 02m s the pressure is assumed to be 18bars at the outlet point the principle of the break pressure tank is not to dissipate this energy via exit losses but rather by discharging the water into a tank with a free surface

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research and insight break tank break tanks are implemented in boosting systems to supply the system if the mains supply becomes insufficient tanks are also implemented in series connected boosting systems a break tank is also used to ensure that a surge from the starting and stopping pumps doesn t affect the mains distribution

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may 2 2016 installation of break pressure tanks bpts at proper locations on such pipelines provides a good solution to control water hammer pressure in the pipeline in some cases the pipeline on the downstream side of the bpt may be in the form of an inverted siphon

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if you need to reduce the pressure in a water network you can either use a break pressure tank or a pressure reducing valve the following video demonstrates how to model and analyse a water network with a break pressure tank this video can also

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aug 17 2020 after planning and selecting the site now turn to construct the bpt mostly the bpt is constructed downstream it is generally constructed of stone masonry rcc ferro cement etc bpt is a rectangular tank structure having a base of 1000mm 1000mm and a height of 1200mm

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nov 14 2020 the water is lifted to break pressure tank by pumping main and thereafter it is conveyed to water treatment plant using gravity main the variable cost parameters of the transmission system such as cost of pipes pumps and energy are studied

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this invention relates to a break pressure tank a break pressure tank as herein envisaged is used in a downstream location with respect to a water reservoir particularly for reducing and

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