

Credit Policy Announcement

Enact Mortgage Insurance (Enact) Credit Policy Announcement
September 22, 2025 – Bulletin 2025-02

This Credit Policy Bulletin Addresses Increased Loan Amounts in Simply Underwrite[®] Guidelines.

Expanded Loan Amounts for Simply Underwrite Guidelines

Effective immediately, Enact will increase the allowable loan amounts in our **Simply Underwrite** Guidelines as indicated in the grid below. The expanded loan amounts apply to Primary, Second Homes and Investment occupancy types.

Units	Maximum Loan Amount	Alaska and Hawaii
1	\$819,000	\$1,229,000
2	\$1,049,000	\$1,573,000
3	\$1,268,000	\$1,902,000
4	\$1,576,000	\$2,363,000

- In conjunction with this change, DU[®] Approve/Ineligible or LPASM Accept/Ineligible findings will be temporarily permitted for our **Simply Underwrite** Guidelines provided the only reason for ineligibility is the loan amount.
 - Ineligibility due to any reason other than loan amount, does not meet **Simply Underwrite** Guidelines and must be underwritten to the applicable standard guidelines
- All other **Simply Underwrite** Guidelines apply

This change is for Simply Underwrite Guidelines only. These maximum loan amounts are temporary and will be adjusted as needed when the 2026 conforming loan limits are formally communicated by the GSEs.

Please distribute this information to your organization. For assistance, contact your Enact representative or the ActionCenter[®] at 800-444-5664. As always, we appreciate your business.

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