

Credit Policy Announcement

Enact Mortgage Insurance (Enact) Credit Policy Announcement
May 24, 2021 – Bulletin 2021-02

This Credit Policy Bulletin provides Enact's response to Fannie Mae's RefiNow™ and Freddie Mac's Refi PossibleSM programs

Enact will support the GSEs' recently announced new refinance offerings aimed at assisting low-income Borrowers. All loans meeting the RefiNow or Refi Possible program requirements will be eligible for our mortgage insurance. Loans submitted under these programs will be considered new refinance transactions.

Links to GSE Communications and Resources:

[Fannie Mae Lender Letter 2021-10](#)

[Freddie Mac Bulletin - 2021-17](#)

These changes will be reflected in the next published update of our *Underwriting Guidelines*.

Reminder: Enact continues to align with the GSEs' temporary guidance related to COVID-19 and any future extensions unless otherwise communicated.

Note: Lenders are responsible to ensure each loan is in compliance to its investor's guidelines.

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.