



AIG United Guaranty Product Enhancement

January 28, 2008

Rental Advantagesm & Maple Leaf Advantagesm Guideline Enhancements

To better serve the needs of lenders and mortgage professionals, AIG United Guaranty is pleased to announce the following guideline enhancements affecting the Rental Advantagesm and Maple Leaf Advantagesm products.

RENTAL ADVANTAGE sm Update Effective January 28, 2008	
Existing Loan-to-Value Guidelines	New Loan-to-Value Guidelines*
Purchase: Max. 90% LTV for 1-4 units	Purchase: 95% LTV for 1-2 units

*Please review the complete Rental Advantage product sheet for additional credit score and premium criteria.

MAPLE LEAF ADVANTAGE sm Update Effective January 28, 2008	
Existing Credit Requirements and Loan-to-Value Criteria	New Credit Requirements and Loan to-Value Criteria*
95.01–97% LTV: <ul style="list-style-type: none"> Foreign relocation employees only. Satisfactory Canadian credit bureau with a minimum of 2 current trades and/or satisfactory international credit report. 	95.01%–97% LTV: <ul style="list-style-type: none"> Loan-to-value criteria now applies to all applicants Three forms of alternative credit confirmation accepted.
90.01%–95% LTV: Satisfactory Canadian credit bureau with a minimum of 2 current trades and/or satisfactory international credit report.	90.01%–95% LTV: <ul style="list-style-type: none"> Two forms of alternative credit confirmation accepted.

*Please review the complete Maple Leaf Advantage product sheet for additional required information.

These changes become effective on **Monday, January 28, 2008**. To review the complete and updated Rental Advantage and Maple Leaf Advantage product sheets, please visit our website at www.aigug.ca.

For questions regarding these products, please contact your local account executive or speak directly with an underwriter at our National Underwriting Centre.

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