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National MI Joins Forces With Cultural Outreach Solutions to Reach Millennial Home **Buyers**

Private Mortgage Insurer Offers Its Lender Customers Training on Attracting Millennial Home Buyers

EMERYVILLE, CA -- (Marketwired) -- 06/15/16 -- National Mortgage Insurance Corporation (National MI), a subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), has partnered with Cultural Outreach Solutions, LLC (COS) to help its employees and customers target and connect with the Millennial generation.

Millennials currently account for one in three home purchases, and this rate is expected to increase in the coming years. By some estimates, Millennials will spend up to \$2 trillion in real estate purchases over the next five years.

"Millennials have unique home buying preferences that must be understood in order to capture their business," said Jim Pippin, director of product development with National MI. "We have partnered with Cultural Outreach Solutions to help lenders improve their understanding of the Millennial mindset and to grow their businesses with this up-and-coming generation of homebuyers."

Cultural Outreach Solutions was founded by Kristin Messerli, who is herself a Millennial. COS and National MI develop content and informational sessions that illustrate what Millennials expect from the home purchase process, and how mortgage professionals can build trust and collaborate effectively with this home-buying generation. Messerli also provides suggested social media posts that lenders can use.

The informational sessions and webinars also help lenders gain a better understanding of how to more effectively recruit Millennials for employment.

"National MI has an amazing company culture, as well as great relationships with its clients," Messerli said. "My team brings relevant data and strategies to improve lenders' production with Millennials. I believe that together we've had an impact on the way mortgage lenders work with this younger segment of home buyers and have helped lenders increase overall production."

About National MI

National Mortgage Insurance Corporation (National MI), a subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), is a U.S.-based, private mortgage insurance company enabling low down payment borrowers to realize home ownership while protecting lenders and investors against losses related to a borrower's default. To learn more, please visit www.nationalmi.com.

About Cultural Outreach Solutions

Cultural Outreach Solutions (COS) is a company founded on the ability to connect people of all cultures for the benefit of each. COS was formed in 2013 to help the housing finance industry provide better solutions to reach multicultural and millennial buyer segments. Through solutions including assessments, training, digital strategy, and strategic partnerships, COS arms lenders and realtors with critical tools to drive homeownership growth in all channels. COS has created the training model that connects businesses with the cultural understanding necessary to achieve growth in the new millennium. To learn more, visit www.CulturalOutreach.net.

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