



# BORROWER-PAID M.I.

## Borrower-Paid Mortgage Insurance > 20 Year Term

LTV		760+	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	Coverage	Pricing						
	35%	0.55%	0.75%	0.95%	1.15%	1.40%	1.90%	2.05%
	25%	0.44%	0.63%	0.77%	0.93%	1.15%	1.52%	1.67%
95% to 90.01%	Coverage	Pricing						
	30%	0.41%	0.59%	0.73%	0.87%	1.08%	1.42%	1.50%
	25%	0.37%	0.52%	0.64%	0.75%	0.94%	1.21%	1.28%
90% to 85.01%	Coverage	Pricing						
	25%	0.30%	0.41%	0.50%	0.60%	0.73%	1.00%	1.05%
	12%	0.23%	0.30%	0.36%	0.41%	0.50%	0.65%	0.69%
≤ 85%	Coverage	Pricing						
	12%	0.19%	0.20%	0.23%	0.27%	0.32%	0.41%	0.43%
	6%	0.18%	0.19%	0.22%	0.26%	0.31%	0.40%	0.42%

## Borrower-Paid Mortgage Insurance ≤ 20 Year Term

LTV		760+	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	Coverage	Pricing						
	35%	0.37%	0.50%	0.65%	0.77%	0.97%	1.30%	1.45%
95% to 90.01%	Coverage	Pricing						
	25%	0.28%	0.38%	0.45%	0.54%	0.65%	0.80%	0.93%
90% to 85.01%	Coverage	Pricing						
	12%	0.19%	0.21%	0.25%	0.28%	0.33%	0.42%	0.47%
≤ 85%	Coverage	Pricing						
	6%	0.17%	0.18%	0.19%	0.20%	0.20%	0.22%	0.24%

## Borrower-Paid Mortgage Insurance - Adjustments

Adjustment Type	760+	740-759	720-739	700-719	680-699	660-679	640-659
Rate/ Term	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Term 25 year or less	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Loan Amounts > \$650,000	0.20%	0.22%	0.25%	0.30%	0.40%	0.50%	0.60%
Second Homes	0.12%	0.13%	0.14%	0.17%	0.20%	0.35%	0.40%
Investment	0.34%	0.38%	0.38%	N/A	N/A	N/A	N/A

# LENDER-PAID M.I.

## Pay Advantage > 20 Year Term

LTV		800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	<b>Coverage</b>	<b>Pricing</b>								
	35%	1.75%	2.00%	2.00%	2.75%	3.08%	3.85%	3.85%	6.84%	7.09%
	25%	1.75%	2.00%	2.00%	2.30%	2.45%	3.05%	3.05%	5.02%	5.20%
95% to 90.01%	<b>Coverage</b>	<b>Pricing</b>								
	30%	1.20%	1.40%	1.45%	1.75%	2.23%	2.70%	2.90%	4.93%	5.12%
	25%	1.20%	1.40%	1.45%	1.65%	2.06%	2.70%	2.90%	4.18%	4.35%
90% to 85.01%	<b>Coverage</b>	<b>Pricing</b>								
	25%	0.87%	0.91%	0.95%	1.16%	1.59%	1.84%	1.91%	3.28%	3.53%
≤ 85%	<b>Coverage</b>	<b>Pricing</b>								
	12%	0.40%	0.45%	0.50%	0.55%	0.90%	1.00%	1.03%	1.54%	1.73%

## Pay Advantage ≤ 20 Year Term

LTV		800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	<b>Coverage</b>	<b>Pricing</b>								
	35%	1.45%	1.90%	1.90%	2.65%	3.08%	3.85%	3.85%	6.84%	7.09%
95% to 90.01%	<b>Coverage</b>	<b>Pricing</b>								
	25%	1.05%	1.10%	1.10%	1.55%	2.06%	2.94%	2.94%	4.18%	4.35%
90% to 85.01%	<b>Coverage</b>	<b>Pricing</b>								
	12%	0.80%	0.80%	0.80%	1.00%	1.37%	1.54%	1.54%	1.81%	1.93%
≤ 85%	<b>Coverage</b>	<b>Pricing</b>								
	6%	0.35%	0.35%	0.35%	0.40%	1.05%	1.19%	1.19%	1.48%	1.52%

## Pay Advantage - Adjustments

Adjustment Type	≥ 740	720-739	700-719	680-699	660-679	640-679
Rate/Term	0.00%	0.00%	0.53%	0.53%	1.05%	1.05%
Second Home Only available for ≤ 90% LTV	0.30%	0.49%	0.70%	0.70%	1.23%	1.23%
Term 25-year or less	-0.18%	-0.18%	-0.28%	-0.28%	-0.39%	-0.39%
Investment	1.19%	1.33%	N/A	N/A	N/A	N/A



# SPLIT M.I.

LTV		720+		680-719	
		Upfront 0.5%	Upfront 1.00%	Upfront 0.5%	Upfront 1.00%
97% to 95.01%	Coverage	Pricing			
	35%	0.74%	0.61%	0.96%	0.83%
95% to 90.01%	Coverage	Pricing			
	30%	0.53%	0.40%	0.83%	0.67%
90% to 85.01%	Coverage	Pricing			
	25%	0.31%	0.18%	0.51%	0.39%
≤ 85%	Coverage	Pricing			
	12%	0.18%	0.05%	0.27%	0.14%

## Split M.I. - Adjustments

Adjustments	≥ 720	680-719
Rate/Term	0.00%	0.15%
Loan Amounts > 417,000	0.10%	0.25%
Second Homes	0.14%	0.20%



# ULTIMATE ADVANTAGE

## Ultimate Advantage & Ultimate Advantage Blue > 20 Year Term\*

LTV		≥ 760	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	Coverage	Pricing						
	35%	3.10%	3.11%	3.11%	3.91%	3.91%	n/a	n/a
95% to 90.01%	Coverage	Pricing						
	30%	1.75%	1.75%	2.36%	3.32%	3.32%	4.28%	4.43%
90% to 85.01%	Coverage	Pricing						
	25%	1.27%	1.29%	1.71%	2.18%	2.18%	2.68%	2.80%
≤ 85%	Coverage	Pricing						
	12%	0.70%	0.85%	1.00%	1.15%	1.33%	1.54%	1.62%

## Ultimate Advantage & Ultimate Advantage Blue ≤ 20 Year Term\*

LTV		≥ 760	740-759	720-739	700-719	680-699	660-679	640-659
97% to 95.01%	Coverage	Pricing						
	35%	3.10%	3.11%	3.11%	3.91%	3.91%	n/a	n/a
95% to 90.01%	Coverage	Pricing						
	25%	1.55%	1.55%	2.18%	2.97%	2.97%	3.86%	3.99%
90% to 85.01%	Coverage	Pricing						
	12%	0.95%	1.04%	1.36%	1.55%	1.55%	1.83%	1.91%
≤ 85%	Coverage	Pricing						
	6%	0.60%	0.65%	0.70%	0.75%	0.85%	1.10%	1.15%

## Ultimate Advantage & Ultimate Advantage Blue - Adjustments

Adjustments	≥ 760	740-759	720-739	700-719	680-699	660-679	640-659
Term 25 year or less	-0.19%	-0.19%	-0.19%	-0.30%	-0.30%	-0.41%	-0.41%
Rate & Term Refinance	0.00%	0.00%	0.00%	0.53%	0.53%	1.05%	1.05%
Loan Amounts > \$417,000	0.40%	0.40%	0.93%	1.48%	1.48%	2.22%	2.22%
Second Homes	0.25%	0.25%	0.49%	0.70%	0.70%	1.23%	1.23%

\*Ultimate Advantage: Not Available for any Broker Loan. Correspondent n/a > 2.50% due to QM.

\*Ultimate Advantage Blue: Broker - Only for Purchase Using Seller Concessions to pay the UFMIP, Correspondent Not Available for MIP >2.50% due to QM.

Non-Refundable Only