

# Lender-Paid Mortgage Insurance

Effective Date: June 4, 2018<sup>1</sup>

LPMI

## Primary Residence, Purchase, Greater than 25 years, Non-Refundable

Single <sup>2</sup>		Fixed Level payments for the first 5 years								Non-Fixed Actual or potential payment changes during the first 5 years							
LTV	Coverage	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	2.30%	3.32%	4.23%	5.05%	6.27%	8.42%	9.13%	10.00%	2.87%	4.14%	5.29%	6.31%	7.84%	10.52%	11.41%	12.50%
	25%	1.79%	2.55%	3.21%	3.77%	4.69%	6.27%	6.89%	7.60%	2.23%	3.19%	4.02%	4.72%	5.87%	7.84%	8.61%	9.50%
	18%	1.43%	1.99%	2.45%	2.91%	3.57%	4.69%	5.15%	5.71%	1.79%	2.49%	3.06%	3.63%	4.47%	5.87%	6.44%	7.14%
95% to 90.01%	30%	1.89%	2.65%	3.32%	3.93%	4.85%	6.43%	6.99%	7.75%	2.36%	3.32%	4.14%	4.91%	6.06%	8.04%	8.73%	9.69%
	25%	1.63%	2.30%	2.86%	3.37%	4.18%	5.51%	6.02%	6.63%	2.04%	2.87%	3.57%	4.21%	5.23%	6.89%	7.53%	8.29%
	16%	1.22%	1.68%	2.04%	2.40%	2.91%	3.77%	4.08%	4.59%	1.53%	2.10%	2.55%	3.00%	3.63%	4.72%	5.10%	5.74%
90% to 85.01%	25%	1.43%	2.04%	2.50%	3.01%	3.67%	5.05%	5.36%	5.87%	1.79%	2.55%	3.12%	3.76%	4.59%	6.31%	6.69%	7.33%
	12%	0.97%	1.22%	1.48%	1.73%	2.04%	2.70%	2.91%	3.16%	1.21%	1.53%	1.85%	2.17%	2.55%	3.38%	3.63%	3.96%
85% and under	12%	0.71%	0.87%	1.02%	1.17%	1.38%	1.84%	2.04%	2.19%	0.90%	1.08%	1.28%	1.47%	1.72%	2.30%	2.55%	2.74%
	6%	0.61%	0.66%	0.71%	0.77%	0.87%	1.12%	1.17%	1.28%	0.77%	0.83%	0.90%	0.96%	1.08%	1.41%	1.47%	1.59%

Adjustments	Single							
	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance	+ .50%	+ .50%	+ .70%	N/A	N/A	N/A	N/A	N/A
Investment Property	+ 1.19%	+ 1.19%	+ 1.33%	+ 1.75%	+ 1.75%	N/A	N/A	N/A
Manufactured Housing	+ .50%	+ .50%	+ .70%	+ 1.00%	+ 1.00%	+ 1.30%	+ 1.30%	+ 1.30%
Rate & Term Refinance	.00%	.00%	.00%	+ .53%	+ .53%	+ 1.05%	+ 1.05%	+ 1.05%
Relocation	- .10%	- .10%	- .14%	- .25%	- .25%	- .35%	- .35%	- .35%
Second Home	+ .25%	+ .25%	+ .49%	+ .70%	+ .70%	+ 1.23%	+ 1.23%	+ 1.23%
3- to 4-Unit Property	+ 1.19%	+ 1.19%	+ 1.33%	+ 1.75%	N/A	N/A	N/A	N/A
25 Years and Under	- .18%	- .18%	- .18%	- .28%	- .28%	- .39%	- .39%	- .39%
> 45% DTI	95.01%-97% LTV	+ .38%	+ .62%	+ .76%	+ 1.06%	+ 1.24%	+ 1.42%	+ 1.60%
	90.01%-95% LTV	+ .35%	+ .44%	+ .57%	+ .72%	+ 1.00%	+ 1.12%	+ 1.27%
	85.01%-90% LTV	+ .28%	+ .39%	+ .50%	+ .62%	+ .75%	+ .89%	+ 1.01%
	85% LTV and under	+ .11%	+ .17%	+ .22%	+ .30%	+ .38%	+ .42%	+ .44%
≥ 2 Borrowers	95.01%-97% LTV	- .18%	- .20%	- .20%	- .20%	- .21%	- .22%	- .23%
	90.01%-95% LTV	- .14%	- .14%	- .14%	- .16%	- .16%	- .17%	- .19%
	85.01%-90% LTV	- .10%	- .10%	- .10%	- .10%	- .11%	- .11%	- .12%
	85% LTV and under	- .03%	- .03%	- .03%	- .03%	- .04%	- .04%	- .04%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Single rate = .55%

Rates are subject to additional information located at [Rate Card Notes](#)

Rates may also be located at [MI Rate Finder](#)



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