

SplitEdge® Borrower-Paid Mortgage Insurance

Effective Date: June 4, 2018¹

BPMI

Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront ^{2,3,4} .25%		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%	0.54%	0.66%	0.83%	0.95%	1.17%	1.50%	1.61%	1.82%	0.68%	0.83%	1.05%	1.20%	1.47%	1.89%	2.02%	2.29%
	25%	0.42%	0.54%	0.66%	0.75%	0.94%	1.19%	1.27%	1.46%	0.53%	0.68%	0.83%	0.95%	1.19%	1.50%	1.60%	1.84%
	18%	0.35%	0.47%	0.57%	0.64%	0.81%	1.01%	1.13%	1.23%	0.44%	0.60%	0.72%	0.81%	1.02%	1.27%	1.42%	1.55%
95% to 90.01%	30%	0.33%	0.48%	0.62%	0.74%	0.92%	1.24%	1.29%	1.38%	0.43%	0.62%	0.78%	0.93%	1.16%	1.56%	1.62%	1.74%
	25%	0.29%	0.43%	0.55%	0.64%	0.83%	1.07%	1.15%	1.21%	0.38%	0.55%	0.69%	0.81%	1.05%	1.35%	1.45%	1.52%
	16%	0.25%	0.35%	0.44%	0.54%	0.68%	0.91%	1.00%	1.09%	0.33%	0.45%	0.56%	0.68%	0.86%	1.15%	1.26%	1.37%
90% to 85.01%	25%	0.22%	0.32%	0.41%	0.50%	0.60%	0.85%	0.86%	0.89%	0.29%	0.42%	0.52%	0.64%	0.76%	1.08%	1.09%	1.13%
	12%	0.16%	0.21%	0.27%	0.34%	0.41%	0.57%	0.60%	0.68%	0.22%	0.28%	0.35%	0.44%	0.52%	0.73%	0.76%	0.87%
85% and under	12%	0.13%	0.14%	0.17%	0.19%	0.22%	0.32%	0.34%	0.39%	0.17%	0.19%	0.23%	0.25%	0.29%	0.42%	0.44%	0.50%
	6%	0.11%	0.13%	0.16%	0.18%	0.21%	0.31%	0.33%	0.37%	0.15%	0.18%	0.21%	0.24%	0.28%	0.40%	0.43%	0.47%

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} .25%		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%	0.33%	0.46%	0.61%	0.73%	0.94%	1.27%	1.45%	1.66%	0.43%	0.59%	0.78%	0.93%	1.20%	1.61%	1.82%	2.09%
	25%	0.28%	0.38%	0.45%	0.56%	0.71%	0.94%	1.10%	1.26%	0.36%	0.49%	0.58%	0.72%	0.91%	1.20%	1.39%	1.59%
	18%	0.21%	0.28%	0.35%	0.45%	0.56%	0.72%	0.85%	0.99%	0.28%	0.37%	0.46%	0.58%	0.72%	0.92%	1.07%	1.25%
95% to 90.01%	30%	0.24%	0.35%	0.44%	0.54%	0.69%	0.87%	1.01%	1.20%	0.32%	0.46%	0.57%	0.70%	0.88%	1.11%	1.28%	1.51%
	25%	0.22%	0.31%	0.38%	0.48%	0.59%	0.75%	0.90%	1.07%	0.29%	0.41%	0.50%	0.62%	0.76%	0.96%	1.14%	1.35%
	16%	0.15%	0.21%	0.26%	0.33%	0.42%	0.54%	0.66%	0.77%	0.21%	0.28%	0.35%	0.43%	0.55%	0.70%	0.84%	0.98%
90% to 85.01%	25%	0.15%	0.22%	0.28%	0.35%	0.42%	0.57%	0.66%	0.81%	0.22%	0.29%	0.37%	0.46%	0.55%	0.74%	0.84%	1.03%
	12%	0.09%	0.12%	0.16%	0.19%	0.24%	0.33%	0.40%	0.48%	0.14%	0.17%	0.22%	0.26%	0.32%	0.44%	0.52%	0.62%
85% and under	12%	0.05%	0.08%	0.12%	0.13%	0.15%	0.21%	0.24%	0.31%	0.10%	0.12%	0.18%	0.19%	0.22%	0.29%	0.32%	0.41%
	6%	N/A	0.05%	0.09%	0.10%	0.10%	0.12%	0.15%	0.18%	0.06%	0.09%	0.14%	0.15%	0.15%	0.18%	0.21%	0.25%

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	N/A	N/A	N/A	N/A
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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

² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

⁴ Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

⁵ Adjustments apply to the monthly portion of the premium only.

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



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Upfront ^{2,3,4} .50%		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%	0.49%	0.62%	0.79%	0.91%	1.13%	1.46%	1.57%	1.79%	0.64%	0.79%	1.01%	1.16%	1.43%	1.85%	1.99%	2.25%
	25%	0.37%	0.50%	0.62%	0.71%	0.90%	1.15%	1.23%	1.43%	0.49%	0.64%	0.79%	0.91%	1.15%	1.46%	1.56%	1.80%
	18%	0.30%	0.43%	0.53%	0.60%	0.77%	0.97%	1.09%	1.20%	0.40%	0.55%	0.68%	0.77%	0.98%	1.24%	1.39%	1.51%
95% to 90.01%	30%	0.29%	0.44%	0.57%	0.69%	0.88%	1.20%	1.25%	1.34%	0.38%	0.57%	0.74%	0.89%	1.12%	1.52%	1.58%	1.70%
	25%	0.25%	0.39%	0.50%	0.59%	0.79%	1.03%	1.11%	1.17%	0.33%	0.51%	0.65%	0.76%	1.00%	1.30%	1.41%	1.48%
	16%	0.21%	0.31%	0.39%	0.49%	0.64%	0.87%	0.96%	1.05%	0.28%	0.41%	0.51%	0.64%	0.82%	1.10%	1.22%	1.33%
90% to 85.01%	25%	0.17%	0.27%	0.35%	0.45%	0.55%	0.80%	0.81%	0.85%	0.24%	0.36%	0.47%	0.58%	0.71%	1.03%	1.04%	1.08%
	12%	0.11%	0.16%	0.21%	0.29%	0.36%	0.52%	0.55%	0.64%	0.16%	0.23%	0.29%	0.38%	0.47%	0.68%	0.72%	0.82%
85% and under	12%	0.06%	0.08%	0.11%	0.13%	0.16%	0.26%	0.29%	0.33%	0.11%	0.13%	0.17%	0.19%	0.23%	0.36%	0.39%	0.44%
	6%	N/A	0.07%	0.10%	0.12%	0.15%	0.25%	0.28%	0.31%	0.08%	0.11%	0.15%	0.18%	0.22%	0.35%	0.38%	0.42%

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} .50%		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%	0.25%	0.39%	0.54%	0.66%	0.88%	1.21%	1.38%	1.60%	0.35%	0.52%	0.71%	0.86%	1.13%	1.54%	1.76%	2.03%
	25%	0.20%	0.31%	0.38%	0.49%	0.65%	0.88%	1.03%	1.20%	0.29%	0.42%	0.51%	0.65%	0.84%	1.13%	1.32%	1.53%
	18%	0.13%	0.21%	0.28%	0.38%	0.50%	0.66%	0.78%	0.93%	0.20%	0.29%	0.39%	0.51%	0.65%	0.86%	1.01%	1.19%
95% to 90.01%	30%	0.16%	0.27%	0.36%	0.46%	0.61%	0.80%	0.93%	1.12%	0.24%	0.38%	0.49%	0.62%	0.81%	1.03%	1.20%	1.44%
	25%	0.14%	0.23%	0.30%	0.40%	0.51%	0.68%	0.82%	0.99%	0.21%	0.33%	0.42%	0.54%	0.68%	0.88%	1.06%	1.28%
	16%	0.07%	0.13%	0.18%	0.25%	0.34%	0.47%	0.58%	0.69%	0.12%	0.20%	0.27%	0.35%	0.47%	0.62%	0.76%	0.90%
90% to 85.01%	25%	0.06%	0.12%	0.19%	0.26%	0.33%	0.49%	0.57%	0.73%	0.12%	0.20%	0.28%	0.37%	0.46%	0.65%	0.76%	0.95%
	12%	N/A	N/A	0.07%	0.10%	0.15%	0.25%	0.31%	0.40%	N/A	0.07%	0.13%	0.17%	0.24%	0.35%	0.43%	0.54%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	0.10%	0.13%	0.21%	N/A	N/A	0.06%	0.07%	0.11%	0.18%	0.22%	0.31%
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.08%	N/A	N/A	N/A	N/A	N/A	0.07%	0.11%	0.15%

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	N/A	N/A	N/A	N/A
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

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BPMI

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Upfront ^{2,3,4} .75%		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%	0.45%	0.57%	0.75%	0.87%	1.09%	1.42%	1.54%	1.75%	0.60%	0.75%	0.96%	1.12%	1.39%	1.81%	1.95%	2.22%
	25%	0.33%	0.45%	0.58%	0.67%	0.86%	1.11%	1.20%	1.39%	0.45%	0.60%	0.75%	0.87%	1.11%	1.42%	1.52%	1.77%
	18%	0.26%	0.38%	0.49%	0.56%	0.73%	0.93%	1.06%	1.16%	0.36%	0.51%	0.64%	0.73%	0.94%	1.20%	1.35%	1.48%
95% to 90.01%	30%	0.24%	0.39%	0.53%	0.65%	0.83%	1.16%	1.21%	1.30%	0.34%	0.53%	0.69%	0.85%	1.07%	1.48%	1.54%	1.66%
	25%	0.20%	0.34%	0.46%	0.55%	0.74%	0.99%	1.07%	1.13%	0.29%	0.46%	0.60%	0.72%	0.96%	1.26%	1.37%	1.45%
	16%	0.16%	0.26%	0.35%	0.45%	0.59%	0.83%	0.92%	1.01%	0.24%	0.36%	0.47%	0.60%	0.77%	1.06%	1.18%	1.30%
90% to 85.01%	25%	0.11%	0.21%	0.30%	0.39%	0.50%	0.75%	0.76%	0.80%	0.18%	0.31%	0.42%	0.53%	0.66%	0.98%	0.99%	1.03%
	12%	0.05%	0.10%	0.16%	0.23%	0.31%	0.47%	0.50%	0.59%	0.10%	0.17%	0.24%	0.33%	0.42%	0.63%	0.67%	0.77%
85% and under	12%	N/A	N/A	0.05%	0.07%	0.10%	0.20%	0.23%	0.28%	0.05%	0.06%	0.11%	0.13%	0.17%	0.30%	0.33%	0.39%
	6%	N/A	N/A	N/A	0.06%	0.09%	0.19%	0.22%	0.26%	N/A	0.05%	0.09%	0.12%	0.16%	0.29%	0.32%	0.37%

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} .75%		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%	0.18%	0.32%	0.47%	0.59%	0.81%	1.14%	1.32%	1.53%	0.28%	0.45%	0.64%	0.79%	1.06%	1.48%	1.69%	1.96%
	25%	0.13%	0.24%	0.31%	0.42%	0.58%	0.81%	0.97%	1.13%	0.22%	0.35%	0.44%	0.58%	0.77%	1.06%	1.26%	1.46%
	18%	0.06%	0.14%	0.21%	0.31%	0.43%	0.59%	0.72%	0.86%	0.13%	0.22%	0.32%	0.44%	0.59%	0.79%	0.94%	1.13%
95% to 90.01%	30%	0.08%	0.19%	0.28%	0.38%	0.54%	0.72%	0.86%	1.05%	0.16%	0.29%	0.41%	0.54%	0.73%	0.96%	1.13%	1.37%
	25%	0.06%	0.15%	0.22%	0.32%	0.44%	0.60%	0.75%	0.92%	0.13%	0.24%	0.34%	0.46%	0.60%	0.81%	0.99%	1.20%
	16%	N/A	0.05%	0.10%	0.17%	0.27%	0.39%	0.51%	0.62%	N/A	0.12%	0.19%	0.28%	0.39%	0.54%	0.69%	0.83%
90% to 85.01%	25%	N/A	N/A	0.10%	0.17%	0.25%	0.40%	0.49%	0.64%	N/A	0.10%	0.19%	0.28%	0.37%	0.57%	0.67%	0.87%
	12%	N/A	N/A	N/A	N/A	0.07%	0.16%	0.23%	0.31%	N/A	N/A	N/A	0.08%	0.15%	0.27%	0.35%	0.45%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.11%	N/A	N/A	N/A	N/A	N/A	0.07%	0.12%	0.22%
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	N/A	N/A	N/A	N/A
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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

² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

⁴ Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

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SplitEdge® Borrower-Paid Mortgage Insurance

Effective Date: June 4, 2018¹

BPMI

Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront ^{2,3,4} 1.00%		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%	0.41%	0.53%	0.71%	0.83%	1.05%	1.39%	1.50%	1.71%	0.55%	0.71%	0.92%	1.08%	1.35%	1.77%	1.91%	2.18%
	25%	0.29%	0.41%	0.54%	0.63%	0.82%	1.08%	1.16%	1.35%	0.40%	0.56%	0.71%	0.83%	1.07%	1.38%	1.49%	1.73%
	18%	0.22%	0.34%	0.45%	0.52%	0.69%	0.90%	1.02%	1.12%	0.32%	0.47%	0.60%	0.69%	0.90%	1.16%	1.31%	1.44%
95% to 90.01%	30%	0.19%	0.35%	0.48%	0.61%	0.79%	1.11%	1.17%	1.26%	0.29%	0.48%	0.65%	0.80%	1.03%	1.43%	1.50%	1.62%
	25%	0.15%	0.30%	0.41%	0.51%	0.70%	0.94%	1.03%	1.09%	0.24%	0.42%	0.56%	0.68%	0.92%	1.22%	1.33%	1.41%
	16%	0.11%	0.22%	0.30%	0.41%	0.55%	0.78%	0.88%	0.97%	0.19%	0.32%	0.42%	0.55%	0.73%	1.02%	1.14%	1.26%
90% to 85.01%	25%	0.05%	0.16%	0.25%	0.34%	0.45%	0.70%	0.72%	0.75%	0.12%	0.25%	0.36%	0.48%	0.61%	0.93%	0.94%	0.99%
	12%	N/A	0.05%	0.11%	0.18%	0.26%	0.42%	0.46%	0.54%	0.05%	0.12%	0.19%	0.28%	0.37%	0.58%	0.62%	0.72%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	0.15%	0.18%	0.23%	N/A	N/A	0.05%	0.07%	0.11%	0.24%	0.28%	0.34%
	6%	N/A	N/A	N/A	N/A	N/A	0.14%	0.17%	0.21%	N/A	N/A	N/A	0.06%	0.10%	0.23%	0.27%	0.31%

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} 1.00%		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%	0.11%	0.24%	0.40%	0.53%	0.74%	1.08%	1.25%	1.47%	0.21%	0.38%	0.57%	0.73%	0.99%	1.41%	1.63%	1.90%
	25%	0.06%	0.16%	0.24%	0.36%	0.51%	0.75%	0.90%	1.07%	0.15%	0.28%	0.37%	0.51%	0.71%	1.00%	1.19%	1.40%
	18%	N/A	0.06%	0.14%	0.25%	0.36%	0.53%	0.65%	0.80%	0.06%	0.15%	0.25%	0.38%	0.52%	0.72%	0.88%	1.06%
95% to 90.01%	30%	N/A	0.11%	0.20%	0.30%	0.46%	0.64%	0.78%	0.97%	0.07%	0.21%	0.33%	0.46%	0.65%	0.88%	1.05%	1.29%
	25%	N/A	0.07%	0.14%	0.24%	0.36%	0.52%	0.67%	0.84%	0.05%	0.16%	0.26%	0.38%	0.53%	0.73%	0.91%	1.13%
	16%	N/A	N/A	N/A	0.09%	0.19%	0.31%	0.43%	0.54%	N/A	N/A	0.11%	0.20%	0.31%	0.47%	0.61%	0.75%
90% to 85.01%	25%	N/A	N/A	N/A	0.08%	0.16%	0.32%	0.40%	0.56%	N/A	N/A	0.10%	0.19%	0.29%	0.48%	0.59%	0.78%
	12%	N/A	N/A	N/A	N/A	N/A	0.08%	0.14%	0.23%	N/A	N/A	N/A	N/A	0.06%	0.18%	0.26%	0.37%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.12%
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	N/A	N/A	N/A	N/A
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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

² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

⁴ Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

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Effective Date: June 4, 2018¹

BPMI

Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront ^{2,3,4} 1.25%		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%	0.37%	0.49%	0.66%	0.79%	1.01%	1.35%	1.46%	1.68%	0.51%	0.67%	0.88%	1.04%	1.32%	1.73%	1.87%	2.14%
	25%	0.25%	0.37%	0.49%	0.59%	0.78%	1.04%	1.12%	1.32%	0.36%	0.52%	0.67%	0.79%	1.03%	1.34%	1.45%	1.69%
	18%	0.18%	0.30%	0.40%	0.48%	0.65%	0.86%	0.98%	1.09%	0.27%	0.43%	0.56%	0.65%	0.87%	1.12%	1.27%	1.41%
95% to 90.01%	30%	0.15%	0.30%	0.44%	0.56%	0.75%	1.07%	1.13%	1.23%	0.24%	0.43%	0.60%	0.76%	0.99%	1.39%	1.47%	1.58%
	25%	0.11%	0.25%	0.37%	0.46%	0.66%	0.90%	0.99%	1.06%	0.19%	0.37%	0.52%	0.63%	0.88%	1.18%	1.29%	1.37%
	16%	0.07%	0.17%	0.26%	0.36%	0.51%	0.74%	0.84%	0.94%	0.14%	0.27%	0.38%	0.51%	0.69%	0.98%	1.10%	1.22%
90% to 85.01%	25%	N/A	0.10%	0.19%	0.29%	0.40%	0.65%	0.67%	0.70%	0.07%	0.20%	0.31%	0.43%	0.56%	0.88%	0.89%	0.94%
	12%	N/A	N/A	0.05%	0.13%	0.21%	0.37%	0.41%	0.49%	N/A	0.06%	0.13%	0.23%	0.32%	0.53%	0.57%	0.68%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	0.09%	0.12%	0.17%	N/A	N/A	N/A	N/A	0.05%	0.18%	0.22%	0.28%
	6%	N/A	N/A	N/A	N/A	N/A	0.08%	0.11%	0.15%	N/A	N/A	N/A	N/A	0.17%	0.21%	0.26%	

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} 1.25%		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%	N/A	0.17%	0.33%	0.46%	0.67%	1.01%	1.19%	1.41%	0.14%	0.31%	0.50%	0.66%	0.93%	1.35%	1.56%	1.84%
	25%	N/A	0.09%	0.17%	0.29%	0.44%	0.68%	0.84%	1.01%	0.07%	0.21%	0.30%	0.44%	0.64%	0.93%	1.13%	1.34%
	18%	N/A	N/A	0.07%	0.18%	0.29%	0.46%	0.59%	0.74%	N/A	0.08%	0.18%	0.31%	0.45%	0.66%	0.81%	1.00%
95% to 90.01%	30%	N/A	N/A	0.12%	0.23%	0.38%	0.56%	0.71%	0.90%	N/A	0.13%	0.25%	0.38%	0.57%	0.80%	0.98%	1.22%
	25%	N/A	N/A	0.06%	0.17%	0.28%	0.44%	0.60%	0.77%	N/A	0.08%	0.18%	0.31%	0.45%	0.65%	0.84%	1.05%
	16%	N/A	N/A	N/A	N/A	0.11%	0.23%	0.36%	0.47%	N/A	N/A	N/A	0.12%	0.23%	0.39%	0.54%	0.68%
90% to 85.01%	25%	N/A	N/A	N/A	N/A	0.07%	0.23%	0.32%	0.48%	N/A	N/A	N/A	0.10%	0.20%	0.40%	0.50%	0.70%
	12%	N/A	N/A	N/A	N/A	N/A	N/A	0.06%	0.15%	N/A	N/A	N/A	N/A	0.10%	0.18%	0.29%	
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	N/A	N/A	N/A	N/A
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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

² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

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BPMI

Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront ^{2,3,4} 1.50%		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%	0.32%	0.45%	0.62%	0.75%	0.97%	1.31%	1.42%	1.64%	0.47%	0.62%	0.84%	1.00%	1.28%	1.69%	1.83%	2.11%
	25%	0.20%	0.33%	0.45%	0.55%	0.74%	1.00%	1.08%	1.28%	0.32%	0.47%	0.63%	0.75%	0.99%	1.31%	1.41%	1.66%
	18%	0.13%	0.26%	0.36%	0.44%	0.61%	0.82%	0.94%	1.05%	0.23%	0.39%	0.52%	0.61%	0.83%	1.08%	1.23%	1.37%
95% to 90.01%	30%	0.10%	0.26%	0.39%	0.52%	0.71%	1.03%	1.09%	1.19%	0.20%	0.39%	0.56%	0.72%	0.95%	1.35%	1.43%	1.54%
	25%	0.06%	0.21%	0.32%	0.42%	0.62%	0.86%	0.95%	1.02%	0.15%	0.33%	0.47%	0.59%	0.83%	1.14%	1.25%	1.33%
	16%	N/A	0.13%	0.21%	0.32%	0.47%	0.70%	0.80%	0.90%	0.10%	0.23%	0.33%	0.47%	0.65%	0.94%	1.06%	1.18%
90% to 85.01%	25%	N/A	0.05%	0.14%	0.24%	0.35%	0.60%	0.62%	0.66%	N/A	0.14%	0.26%	0.38%	0.51%	0.83%	0.85%	0.89%
	12%	N/A	N/A	N/A	0.08%	0.16%	0.32%	0.36%	0.45%	N/A	N/A	0.08%	0.18%	0.27%	0.48%	0.52%	0.63%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	0.07%	0.12%	N/A	N/A	N/A	N/A	N/A	0.12%	0.17%	0.23%
	6%	N/A	N/A	N/A	N/A	N/A	N/A	0.06%	0.10%	N/A	N/A	N/A	N/A	N/A	0.11%	0.16%	0.21%

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} 1.50%		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%	N/A	0.10%	0.26%	0.39%	0.61%	0.94%	1.12%	1.35%	0.06%	0.23%	0.43%	0.59%	0.86%	1.28%	1.50%	1.78%
	25%	N/A	N/A	0.10%	0.22%	0.38%	0.61%	0.77%	0.95%	N/A	0.13%	0.23%	0.38%	0.57%	0.87%	1.06%	1.28%
	18%	N/A	N/A	N/A	0.11%	0.23%	0.39%	0.52%	0.68%	N/A	N/A	0.11%	0.24%	0.38%	0.59%	0.75%	0.94%
95% to 90.01%	30%	N/A	N/A	N/A	0.15%	0.30%	0.49%	0.63%	0.83%	N/A	0.05%	0.17%	0.30%	0.49%	0.72%	0.90%	1.14%
	25%	N/A	N/A	N/A	0.09%	0.20%	0.37%	0.52%	0.70%	N/A	N/A	0.10%	0.23%	0.37%	0.57%	0.77%	0.98%
	16%	N/A	N/A	N/A	N/A	N/A	0.16%	0.28%	0.40%	N/A	N/A	N/A	N/A	0.16%	0.31%	0.47%	0.61%
90% to 85.01%	25%	N/A	N/A	N/A	N/A	N/A	0.15%	0.23%	0.40%	N/A	N/A	N/A	N/A	0.11%	0.31%	0.42%	0.62%
	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07%	N/A	N/A	N/A	N/A	N/A	N/A	0.09%	0.21%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	N/A	N/A	N/A	N/A
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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

² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

⁴ Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

⁵ Adjustments apply to the monthly portion of the premium only.

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SplitEdge® Borrower-Paid Mortgage Insurance

Effective Date: June 4, 2018¹

BPMI

Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront ^{2,3,4} 1.75%		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%	0.28%	0.41%	0.58%	0.71%	0.93%	1.27%	1.38%	1.61%	0.42%	0.58%	0.80%	0.96%	1.24%	1.65%	1.80%	2.07%
	25%	0.16%	0.29%	0.41%	0.51%	0.70%	0.96%	1.04%	1.25%	0.27%	0.43%	0.59%	0.71%	0.95%	1.27%	1.37%	1.62%
	18%	0.09%	0.22%	0.32%	0.40%	0.57%	0.78%	0.90%	1.02%	0.19%	0.34%	0.48%	0.57%	0.79%	1.04%	1.20%	1.33%
95% to 90.01%	30%	0.05%	0.21%	0.35%	0.48%	0.66%	0.99%	1.05%	1.15%	0.15%	0.34%	0.52%	0.67%	0.90%	1.31%	1.39%	1.50%
	25%	N/A	0.16%	0.28%	0.38%	0.57%	0.82%	0.91%	0.98%	0.10%	0.28%	0.43%	0.55%	0.79%	1.10%	1.21%	1.29%
	16%	N/A	0.08%	0.17%	0.28%	0.42%	0.66%	0.76%	0.86%	0.05%	0.18%	0.29%	0.42%	0.60%	0.90%	1.02%	1.14%
90% to 85.01%	25%	N/A	N/A	0.09%	0.19%	0.29%	0.55%	0.57%	0.61%	N/A	0.09%	0.20%	0.32%	0.46%	0.78%	0.80%	0.84%
	12%	N/A	N/A	N/A	N/A	0.10%	0.27%	0.31%	0.40%	N/A	N/A	N/A	0.12%	0.22%	0.43%	0.47%	0.58%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07%	N/A	N/A	N/A	N/A	N/A	0.07%	0.11%	0.18%
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	N/A	N/A	N/A	N/A	N/A	0.05%	0.10%	0.15%

Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront ^{2,3,4} 1.75%		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%	N/A	N/A	0.19%	0.32%	0.54%	0.88%	1.06%	1.29%	N/A	0.16%	0.36%	0.52%	0.79%	1.21%	1.43%	1.72%
	25%	N/A	N/A	N/A	0.15%	0.31%	0.55%	0.71%	0.89%	N/A	0.06%	0.16%	0.31%	0.50%	0.80%	1.00%	1.22%
	18%	N/A	N/A	N/A	N/A	0.16%	0.33%	0.46%	0.62%	N/A	N/A	N/A	0.17%	0.32%	0.53%	0.68%	0.88%
95% to 90.01%	30%	N/A	N/A	N/A	0.07%	0.22%	0.41%	0.56%	0.75%	N/A	N/A	0.09%	0.22%	0.42%	0.65%	0.83%	1.07%
	25%	N/A	N/A	N/A	N/A	0.12%	0.29%	0.45%	0.62%	N/A	N/A	N/A	0.15%	0.29%	0.50%	0.69%	0.91%
	16%	N/A	N/A	N/A	N/A	N/A	0.08%	0.21%	0.32%	N/A	N/A	N/A	N/A	0.08%	0.23%	0.39%	0.53%
90% to 85.01%	25%	N/A	N/A	N/A	N/A	N/A	0.06%	0.15%	0.31%	N/A	N/A	N/A	N/A	N/A	0.23%	0.33%	0.54%
	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.12%
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Adjustments ⁵		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A
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Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%
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	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%

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² Minimum Monthly rate = .05%

³ "N/A" denotes that rates are not available for this combination of LTV and credit score.

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