

Borrower-Paid Mortgage Insurance

Effective Date: November 1, 2021¹

BPMI

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

| Monthly ^{2,3} | | 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 | <620 | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | <620 | |
| 97% to 95.01% | 35% | 0.58% | 0.70% | 0.87% | 0.99% | 1.21% | 1.54% | 1.65% | 1.86% | 2.79% | 0.73% | 0.88% | 1.09% | 1.24% | 1.51% | 1.93% | 2.06% | 2.33% | 3.49% | |
| | 25% | 0.46% | 0.58% | 0.70% | 0.79% | 0.98% | 1.23% | 1.31% | 1.50% | 2.25% | 0.58% | 0.73% | 0.88% | 0.99% | 1.23% | 1.54% | 1.64% | 1.88% | 2.81% | |
| | 18% | 0.39% | 0.51% | 0.61% | 0.68% | 0.85% | 1.05% | 1.17% | 1.27% | 1.91% | 0.49% | 0.64% | 0.76% | 0.85% | 1.06% | 1.31% | 1.46% | 1.59% | 2.38% | |
| 95% to 90.01% | 30% | 0.38% | 0.53% | 0.66% | 0.78% | 0.96% | 1.28% | 1.33% | 1.42% | 2.13% | 0.48% | 0.66% | 0.83% | 0.98% | 1.20% | 1.60% | 1.66% | 1.78% | 2.66% | |
| | 25% | 0.34% | 0.48% | 0.59% | 0.68% | 0.87% | 1.11% | 1.19% | 1.25% | 1.88% | 0.43% | 0.60% | 0.74% | 0.85% | 1.09% | 1.39% | 1.49% | 1.56% | 2.34% | |
| | 16% | 0.30% | 0.40% | 0.48% | 0.58% | 0.72% | 0.95% | 1.04% | 1.13% | 1.70% | 0.38% | 0.50% | 0.60% | 0.73% | 0.90% | 1.19% | 1.30% | 1.41% | 2.12% | |
| 90% to 85.01% | 25% | 0.28% | 0.38% | 0.46% | 0.55% | 0.65% | 0.90% | 0.91% | 0.94% | 1.41% | 0.35% | 0.48% | 0.58% | 0.69% | 0.81% | 1.13% | 1.14% | 1.18% | 1.76% | |
| | 12% | 0.22% | 0.27% | 0.32% | 0.39% | 0.46% | 0.62% | 0.65% | 0.73% | 1.10% | 0.28% | 0.34% | 0.40% | 0.49% | 0.58% | 0.78% | 0.81% | 0.91% | 1.37% | |
| 85% and under | 12% | 0.19% | 0.20% | 0.23% | 0.25% | 0.28% | 0.38% | 0.40% | 0.44% | 0.66% | 0.24% | 0.25% | 0.29% | 0.31% | 0.35% | 0.48% | 0.50% | 0.55% | 0.83% | |
| | 6% | 0.17% | 0.19% | 0.22% | 0.24% | 0.27% | 0.37% | 0.39% | 0.42% | 0.63% | 0.21% | 0.24% | 0.28% | 0.30% | 0.34% | 0.46% | 0.49% | 0.53% | 0.79% | |

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

| Monthly ^{2,3} | | 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 | <620 | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | <620 | |
| 97% to 95.01% | 35% | 0.40% | 0.53% | 0.68% | 0.80% | 1.01% | 1.34% | 1.51% | 1.72% | 2.58% | 0.50% | 0.66% | 0.85% | 1.00% | 1.26% | 1.68% | 1.89% | 2.15% | 3.23% | |
| | 25% | 0.35% | 0.45% | 0.52% | 0.63% | 0.78% | 1.01% | 1.16% | 1.32% | 1.98% | 0.44% | 0.56% | 0.65% | 0.79% | 0.98% | 1.26% | 1.45% | 1.65% | 2.48% | |
| | 18% | 0.28% | 0.35% | 0.42% | 0.52% | 0.63% | 0.79% | 0.91% | 1.05% | 1.58% | 0.35% | 0.44% | 0.53% | 0.65% | 0.79% | 0.99% | 1.14% | 1.31% | 1.97% | |
| 95% to 90.01% | 30% | 0.32% | 0.43% | 0.52% | 0.62% | 0.77% | 0.95% | 1.08% | 1.27% | 1.91% | 0.40% | 0.54% | 0.65% | 0.78% | 0.96% | 1.19% | 1.35% | 1.59% | 2.38% | |
| | 25% | 0.30% | 0.39% | 0.46% | 0.56% | 0.67% | 0.83% | 0.97% | 1.14% | 1.71% | 0.38% | 0.49% | 0.58% | 0.70% | 0.84% | 1.04% | 1.21% | 1.43% | 2.14% | |
| | 16% | 0.23% | 0.29% | 0.34% | 0.41% | 0.50% | 0.62% | 0.73% | 0.84% | 1.26% | 0.29% | 0.36% | 0.43% | 0.51% | 0.63% | 0.78% | 0.91% | 1.05% | 1.58% | |
| 90% to 85.01% | 25% | 0.25% | 0.31% | 0.37% | 0.44% | 0.51% | 0.66% | 0.74% | 0.89% | 1.34% | 0.31% | 0.39% | 0.46% | 0.55% | 0.64% | 0.83% | 0.93% | 1.11% | 1.67% | |
| | 12% | 0.19% | 0.21% | 0.25% | 0.28% | 0.33% | 0.42% | 0.48% | 0.56% | 0.84% | 0.24% | 0.26% | 0.31% | 0.35% | 0.41% | 0.53% | 0.60% | 0.70% | 1.05% | |
| 85% and under | 12% | 0.17% | 0.19% | 0.23% | 0.23% | 0.26% | 0.32% | 0.34% | 0.41% | 0.62% | 0.21% | 0.24% | 0.29% | 0.29% | 0.33% | 0.40% | 0.43% | 0.51% | 0.77% | |
| | 6% | 0.14% | 0.16% | 0.20% | 0.21% | 0.21% | 0.23% | 0.25% | 0.28% | 0.42% | 0.18% | 0.20% | 0.25% | 0.26% | 0.26% | 0.29% | 0.31% | 0.35% | 0.53% | |

| Adjustments | | Monthly | | | | | | | | | |
|-------------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|---------|-------|--|
| | | ≥760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | <620 | |
| Annual | | -.02% | -.03% | -.03% | -.04% | -.04% | -.05% | -.07% | -.07% | -.11% | |
| BPMI Monthly Refundable | | +.01% | +.01% | +.01% | +.02% | +.02% | +.03% | +.03% | +.03% | +.05% | |
| Cash-out Refinance | | +.18% | +.20% | +.20% | N/A | N/A | N/A | N/A | N/A | N/A | |
| Declining Renewals | | +.02% | +.03% | +.03% | +.04% | +.04% | +.05% | +.07% | +.07% | +.11% | |
| Investment Property | | +.34% | +.38% | +.38% | +.47% | +.50% | N/A | N/A | N/A | N/A | |
| LPMI Monthly | | +.04% | +.06% | +.08% | +.11% | +.13% | +.19% | +.21% | +.23% | +.35% | |
| Manufactured Housing | | +.18% | +.20% | +.20% | +.25% | +.30% | +.50% | +.55% | +.60% | +.90% | |
| Relocation | | -.02% | -.04% | -.04% | -.07% | -.07% | -.10% | -.12% | -.12% | -.18% | |
| Second Home | | +.12% | +.13% | +.14% | +.17% | +.20% | +.35% | +.40% | +.45% | +.68% | |
| 3- to 4-Unit Property | | +.34% | +.38% | +.38% | +.47% | N/A | N/A | N/A | N/A | N/A | |
| > 45% DTI | 95.01%-97% LTV | +.10% | +.14% | +.17% | +.21% | +.26% | +.35% | +.37% | +.38% | +.57% | |
| | 90.01%-95% LTV | +.09% | +.11% | +.14% | +.18% | +.23% | +.27% | +.29% | +.31% | +.47% | |
| | 85.01%-90% LTV | +.07% | +.10% | +.12% | +.15% | +.19% | +.21% | +.23% | +.24% | +.36% | |
| | 85% LTV and under | +.03% | +.04% | +.05% | +.05% | +.07% | +.09% | +.09% | +.09% | +.14% | |
| ≥ 2 Borrowers | 95.01%-97% LTV | -.13% | -.13% | -.13% | -.13% | -.14% | -.15% | -.16% | -.18% | -.27% | |
| | 90.01%-95% LTV | -.09% | -.09% | -.09% | -.10% | -.11% | -.12% | -.14% | -.16% | -.24% | |
| | 85.01%-90% LTV | -.07% | -.07% | -.07% | -.07% | -.08% | -.09% | -.09% | -.10% | -.15% | |
| | 85% LTV and under | -.03% | -.03% | -.03% | -.03% | -.03% | -.03% | -.03% | -.04% | -.06% | |

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

² Minimum Monthly and Annual rates = .14%

³ Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

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



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