

Lender-Paid Monthly Includes PostPay® Option 30-Year			Affordable Housing	
			≥700	
LTV	Coverage	Exposure	Fixed	1%–2% ARMs
			First-Year & Renewal/Level* & Declining	
97% – 95.01%	35%	63%	.82%	1.20%
	30	68	.73	1.14
	25	73	.63	.93
	20	78	.56	.80
	18	80	.52	.75

Lender-Paid Monthly Includes PostPay® Option 30-Year			680–699		≥700	
			Fixed	1%–2% ARMs	Fixed	1%–2% ARMs
LTV	Coverage	Exposure	First-Year & Renewal/Level* & Declining			
			95% – 90.01%	30%	67%	.90%
25	71	.84		1.16	.64	.89
16	80	.60		.85	.50	.65
90% – 85.01%	25	68	.60	.85	.45	.62
	17	75	.52	.71	.38	.52
	12	79	.36	.61	.29	.45
85% & Below	25	64	.51	.63	.36	.44
	17	71	.41	.49	.29	.35
	12	75	.35	.50	.25	.31
	6	80	.29	.33	.21	.24

Shaded rows are for ease of use only and do not indicate investor coverages.

25-Year & Under: Loan with a term or amortization period, whichever is greater, of 25 years or less.

30-Year: Loan with a term or amortization period, whichever is greater, of more than 25 to 40 years.

All lender-paid premiums are non-refundable.

United Guaranty's minimum rate is .15%.

*For years 11–term, the Level renewal rate remains the same or reduces to .20%, whichever is less.

PostPay Monthly Premiums allow the lender to postpone the initial MI payment until after the borrower's first P&I payment is received. Rates are the same as United Guaranty's regular monthly premiums for all loan types. Indicate PostPay on the MI application. Please note: The timing of your investor's MI premium remittance may affect the amount of MI premium you are required to collect at loan closing. To avoid escrow balance shortfalls, please check with your investor for details regarding this option.

For all MI options and mortgage products, United Guaranty urges you to check with your investor regarding product availability or special requirements.

PostPay® is a registered mark.

ARMs – Please contact your United Guaranty underwriter or representative to determine the appropriate ARM category.

	Rate Adjustments			
	>95%	95%	90%	≤85%
25-Years & Under	–.11%	–.11%	–.11%	–.11%
Annual	–.04%	–.04%	–.04%	–.04%
Rate/Term Refinance	Not eligible	+ .10%	+ .10%	+ .10%
Loan Amount >\$417,000	Not eligible	Not eligible	+ .25%	+ .25%

Please refer to United Guaranty's Underwriting Guidelines & Eligibility Criteria on www.ugcorp.com for more information.