

Lender-Paid Singles			Affordable Housing	
			≥700	
			Fixed	1%–2% ARMs
LTV	Coverage	Exposure	30-Year	
97% – 95.01%	35%	63%	2.90%	3.80%
	30	68	2.75	3.63
	25	73	2.28	2.97
	20	78	1.97	2.55
	18	80	1.86	2.40

Lender-Paid Singles			680–699		≥700	
			Fixed	1%–2% ARMs	Fixed	1%–2% ARMs
LTV	Coverage	Exposure	30-Year			
95% – 90.01%	35%	62%	3.11%	3.81%	2.57%	3.14%
	30	67	2.90	3.45	2.40	2.85
	25	71	2.69	3.12	2.23	2.58
	20	76	2.32	2.76	1.93	2.28
	18	78	2.16	2.63	1.82	2.17
	16	80	2.00	2.50	1.70	2.05
90% – 85.01%	35	59	2.10	2.59	1.63	2.05
	30	63	1.95	2.36	1.52	1.87
	25	68	1.80	2.15	1.40	1.70
	17	75	1.55	1.79	1.22	1.42
	12	79	1.40	1.68	1.10	1.32
85% & Below	25	64	1.60	1.75	1.23	1.38
	17	71	1.29	1.41	1.00	1.12
	12	75	1.10	1.32	.85	1.02
	6	80	.85	1.02	.70	.84

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.

**United Guaranty's minimum rate is .15%.**

**All lender-paid premiums are non-refundable.**

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

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

	Rate Adjustments			
	>95%	95%	90%	≤85%
Cash-Out Refinance	Not eligible	Not eligible	+ .60%	+ .60%
Rate/Term Refinance	Not eligible	+ .40%	+ .40%	+ .40%
25-Years & Under	– .55%	– .55%	– .55%	– .55%

**Please refer to United Guaranty's Underwriting Guidelines & Eligibility Criteria on [www.ugcorp.com](http://www.ugcorp.com) for more information.**