

Split-Premium Annual		Fixed-Payment	1%–2% ARMs	Fixed-Payment	1%–2% ARMs	Fixed-Payment	1%–2% ARMs	Fixed-Payment	1%–2% ARMs	Fixed-Payment	1%–2% ARMs
LTV	Coverage	75 bps First-Year		100 bps First-Year		125 bps First-Year		150 bps First-Year		200 bps First-Year	
		Credit Score: ≥ 680									
Renewal*											
<b>97% –</b> 95.01% Credit Score ≥ 700**	35%	.82%	1.22%	.73%	1.12%	.64%	1.03%	.54%	.93%	.36%	.74%
	30	.78	1.10	.69	1.01	.59	.91	.50	.82	.31	.63
	25	.67	.92	.57	.82	.48	.73	.39	.63	.20	.44
	20	.63	.83	.53	.74	.44	.64	.35	.55	.16	.36
	18	.56	.77	.46	.68	.37	.58	.27	.49	N/A	.30
<b>95% –</b> 90.01%	35	.84	1.19	.74	1.09	.63	.98	.53	.87	.31	.66
	30	.72	.96	.61	.85	.51	.75	.40	.64	.19	.43
	25	.55	.72	.44	.62	.34	.51	.23	.41	N/A	.19
	22	.52	.69	.41	.59	.31	.48	.20	.37	N/A	.16
	16	.46	.62	.35	.51	.24	.40	N/A	.30	N/A	N/A
<b>90% –</b> 85.01%	35	.47	.64	.36	.53	.25	.41	N/A	.30	N/A	N/A
	30	.44	.61	.33	.49	.21	.38	N/A	.26	N/A	N/A
	25	.41	.56	.30	.45	.18	.33	N/A	.22	N/A	N/A
	17	.36	.49	.25	.38	N/A	.26	N/A	.15	N/A	N/A
	12	.33	.43	.21	.31	N/A	.20	N/A	N/A	N/A	N/A
<b>85% and Below</b>	25	.38	.49	.24	.35	N/A	.21	N/A	N/A	N/A	N/A
	20	.34	.45	.20	.31	N/A	.17	N/A	N/A	N/A	N/A
	17	.32	.43	.18	.29	N/A	.15	N/A	N/A	N/A	N/A
	12	.28	.40	N/A	.26	N/A	N/A	N/A	N/A	N/A	N/A
	6	.24	.36	N/A	.22	N/A	N/A	N/A	N/A	N/A	N/A

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

\*The split-premium renewal rate is an annual rate. For years 11–term, the Level renewal rate remains the same or reduces to .20%, whichever is less.

\*\*Only Affordable Housing loans are eligible.

**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.

The first-year premium may be paid at closing or financed as part of the loan amount.

Financing the mortgage insurance premium as part of the mortgage may result in an LTV that exceeds limits set by investors and/or state insurance regulators for program eligibility. Please check investor and state regulatory guidelines as with all MI options and mortgage products.

If the Split-Premium policy is cancelled, the borrower can get a refund on the premium paid during the year that the refund is requested, as on any annual plan.

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

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

	Rate Adjustments Apply to First-Year and Renewals			
	> 95%	95%	90%	≤ 85%
Rate/Term Refinance	Not eligible	+ .10%	+ .10%	+ .10%
Relocation	– .12%	– .12%	– .10%	– .07%

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