

Non-Standard Monthly Premiums Includes PostPay [®] Option		Non-Traditional Credit: At least one borrower has a valid credit score.		Non-Traditional Credit: Borrowers with no credit scores.	
		Fixed-Payment			
		30-Year	25-Year & Under	30-Year	25-Year & Under
LTV	Coverage	First-Year & Renewal/Level* & Declining			
90% – 85.01%	30%	.88%	.77%	3.14%	3.03%
	25	.76	.65	2.74	2.63
	17	.61	.50	2.03	1.92
	12	.52	.41	1.51	1.40
85% and Below	30	.75	.64	2.03	1.92
	25	.69	.58	1.78	1.67
	12	.44	.33	1.15	1.04
	6	.38	.27	.97	.86

	Rate Adjustments - Non-Traditional Credit: At least one borrower has a credit score.	
	90%	85%
Annual	– .04%	– .04%
Cash-Out Refinance	+ .20%	+ .20%
Extended-Level	– .01%	– .01%
Rate/Term Refinance	+ .10%	+ .10%

	Rate Adjustments - Non-Traditional Credit: Borrowers with no credit scores.	
	90%	85%
Annual	– .04%	– .04%
Cash-Out Refinance	+ .75%	+ .75%
Extended-Level	– .01%	– .01%
Rate/Term Refinance	+ .25%	+ .25%

AIG 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.

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.

Refunds, if any, are calculated pro rata.

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 AIG 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, AIG United Guaranty urges you to check with your investor regarding product availability or special requirements. PostPay[®] is a mark of American International Group, Inc. (AIG).

AIG United Guaranty is a marketing term for United Guaranty Corporation and its subsidiaries.

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