

Lender-Paid Monthly Includes PostPay® Option			Affordable Housing					
			700-719		720-739		≥740	
			Fixed	1%-2% ARMs	Fixed	1%-2% ARMs	Fixed	1%-2% ARMs
LTV	Coverage	Exposure	First-Year & Renewal/Level* & Declining					
97% – 95.01%	35%	63%	.57%	.66%	.48%	.55%	.42%	.49%
	30	68	.51	.59	.44	.50	.38	.44
	25	73	.45	.53	.39	.44	.34	.39
	20	78	.39	.45	.34	.38	.29	.34
	18	80	.36	.42	.31	.35	.27	.31

Lender-Paid Monthly Includes PostPay® Option			680-699		700-719		720-739		≥740	
			Fixed	1%-2% ARMs	Fixed	1%-2% ARMs	Fixed	1%-2% ARMs	Fixed	1%-2% ARMs
LTV	Coverage	Exposure	First-Year & Renewal/Level* & Declining							
95% – 90.01%	30%	67%	.59%	.68%	.52%	.59%	.44%	.51%	.34%	.44%
	25	71	.53	.61	.47	.53	.39	.45	.31	.39
	16	80	.38	.44	.34	.38	.29	.33	.23	.29
90% – 85.01%	25	68	.46	.55	.41	.46	.32	.35	.30	.32
	17	75	.35	.41	.32	.35	.25	.27	.23	.25
	12	79	.27	.32	.25	.27	.20	.21	.19	.20
85% & Below	25	64	.34	.43	.31	.33	.24	.30	.22	.24
	17	71	.26	.33	.24	.26	.19	.24	.18	.19
	12	75	.21	.26	.19	.21	.15	.19	.15	.15
	6	80	.14	.16	.13	.14	.11	.13	.11	.11

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.

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.

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

PostPay® is a registered mark.

	Rate Adjustments			
	>95%	95%	90%	≤85%
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](http://www.ugcorp.com) for more information.