

Lender-Paid Singles			Affordable Housing					
			700-719		720-739		≥740	
			Fixed	1%-2% ARMs	Fixed	1%-2% ARMs	Fixed	1%-2% ARMs
LTV	Coverage	Exposure	25-Year & Under					
97% – 95.01%	35%	63%	1.55%	1.80%	1.33%	1.51%	1.15%	1.34%
	30	68	1.40	1.62	1.20	1.36	1.04	1.21
	25	73	1.25	1.45	1.08	1.22	.93	1.08
	20	78	1.08	1.25	.93	1.05	.81	.94
	18	80	.99	1.15	.86	.97	.75	.86

Lender-Paid Singles			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	25-Year & Under							
95% – 90.01%	35%	62%	1.78%	2.06%	1.58%	1.78%	1.33%	1.54%	1.04%	1.33%
	30	67	1.61	1.86	1.43	1.61	1.20	1.39	.94	1.21
	25	71	1.43	1.65	1.27	1.43	1.07	1.24	.85	1.08
	20	76	1.23	1.41	1.09	1.23	.93	1.07	.73	.93
	18	78	1.14	1.30	1.01	1.14	.86	.99	.68	.86
	16	80	1.04	1.19	.93	1.04	.79	.91	.63	.79
90% – 85.01%	35	59	1.57	1.85	1.40	1.55	1.07	1.18	1.00	1.08
	30	63	1.42	1.67	1.27	1.40	.97	1.07	.91	.98
	25	68	1.26	1.48	1.13	1.25	.87	.96	.81	.88
	17	75	.97	1.13	.87	.96	.68	.74	.64	.68
	12	79	.75	.87	.68	.74	.54	.58	.51	.54
85% & Below	25	64	.93	1.18	.84	.92	.65	.83	.61	.65
	17	71	.72	.91	.66	.71	.52	.65	.49	.52
	12	75	.57	.71	.52	.56	.42	.52	.40	.42
	6	80	.38	.45	.35	.37	.30	.35	.29	.30

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.

**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%	90%	≤85%
Rate/Term Refinance	+.30%	+.30%	+.30%
Loan Amount > \$417,000	Not eligible	+1.25%	+1.25%

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