

Rates are subject to individual state regulatory approval.  
Please check <https://www.ugcorp.com/basic-rates/> for state availability.

Amortization Term > 20 Years

Loan to Value	Coverage	Reduces Initial Exposure to	Fixed									Non-Fixed								
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
95.01% to 97.00%	35%	63%	3.42%	4.94%	6.20%	7.55%	9.16%	11.82%	13.16%	15.00%	N/A	4.28%	6.18%	7.75%	9.44%	11.45%	14.78%	NA	NA	N/A
	25%	73%	2.70%	3.81%	4.72%	5.71%	6.89%	8.81%	9.80%	11.15%	N/A	3.38%	4.76%	5.90%	7.14%	8.61%	11.01%	12.25%	13.94%	N/A
	18%	80%	2.16%	2.97%	3.64%	4.36%	5.21%	6.61%	7.33%	8.30%	11.62%	2.70%	3.71%	4.55%	5.45%	6.51%	8.26%	9.16%	10.38%	14.53%
90.01% to 95.00%	30%	67%	2.84%	4.01%	5.04%	6.06%	7.41%	9.54%	10.64%	12.16%	N/A	3.55%	5.01%	6.30%	7.58%	9.26%	11.93%	13.30%	NA	N/A
	25%	71%	2.51%	3.49%	4.36%	5.22%	6.36%	8.15%	9.08%	10.36%	14.50%	3.14%	4.36%	5.45%	6.53%	7.95%	10.19%	11.35%	12.95%	N/A
	16%	80%	1.88%	2.52%	3.08%	3.64%	4.38%	5.53%	6.13%	6.96%	9.74%	2.35%	3.15%	3.85%	4.55%	5.48%	6.91%	7.66%	8.70%	12.18%
85.01% to 90.00%	25%	68%	2.13%	2.95%	3.69%	4.49%	5.41%	7.14%	7.88%	8.83%	12.36%	2.66%	3.69%	4.61%	5.61%	6.76%	8.93%	9.85%	11.04%	N/A
	12%	79%	1.39%	1.79%	2.15%	2.54%	2.99%	3.83%	4.18%	4.64%	6.50%	1.74%	2.24%	2.69%	3.18%	3.74%	4.79%	5.23%	5.80%	8.12%
85.00% and below	12%	75%	1.11%	1.37%	1.60%	1.87%	2.20%	2.86%	3.12%	3.43%	4.80%	1.39%	1.71%	2.00%	2.34%	2.75%	3.58%	3.90%	4.29%	6.00%
	6%	80%	0.87%	1.00%	1.12%	1.25%	1.42%	1.74%	1.87%	2.02%	2.83%	1.09%	1.25%	1.40%	1.56%	1.78%	2.18%	2.34%	2.53%	3.54%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Amortization Term ≤ 20 Years

Loan to Value	Coverage	Reduces Initial Exposure to	Fixed									Non-Fixed								
			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
95.01% to 97.00%	35%	63%	3.24%	4.76%	6.02%	7.27%	8.88%	11.43%	12.77%	14.61%	N/A	4.05%	5.95%	7.53%	9.09%	11.10%	14.29%	NA	NA	N/A
	25%	73%	2.52%	3.63%	4.54%	5.43%	6.61%	8.42%	9.41%	10.76%	N/A	3.15%	4.54%	5.68%	6.79%	8.26%	10.53%	11.76%	13.45%	N/A
	18%	80%	1.98%	2.79%	3.46%	4.08%	4.93%	6.22%	6.94%	7.91%	11.07%	2.48%	3.49%	4.33%	5.10%	6.16%	7.78%	8.68%	9.89%	13.84%
90.01% to 95.00%	30%	67%	2.66%	3.83%	4.86%	5.78%	7.13%	9.15%	10.25%	11.77%	N/A	3.33%	4.79%	6.08%	7.23%	8.91%	11.44%	12.81%	14.71%	N/A
	25%	71%	2.33%	3.31%	4.18%	4.94%	6.08%	7.76%	8.69%	9.97%	13.96%	2.91%	4.14%	5.25%	6.18%	7.60%	9.70%	10.86%	12.46%	N/A
	16%	80%	1.70%	2.34%	2.90%	3.36%	4.10%	5.14%	5.74%	6.57%	9.20%	2.13%	2.93%	3.63%	4.20%	5.13%	6.43%	7.18%	8.21%	11.50%
85.01% to 90.00%	25%	68%	1.95%	2.77%	3.51%	4.21%	5.13%	6.75%	7.49%	8.44%	11.82%	2.44%	3.46%	4.39%	5.26%	6.41%	8.44%	9.36%	10.55%	14.77%
	12%	79%	1.21%	1.61%	1.97%	2.26%	2.71%	3.44%	3.79%	4.25%	5.95%	1.51%	2.01%	2.46%	2.83%	3.39%	4.30%	4.74%	5.31%	7.44%
85.00% and below	12%	75%	0.93%	1.19%	1.42%	1.59%	1.92%	2.47%	2.73%	3.04%	4.26%	1.16%	1.49%	1.78%	1.99%	2.40%	3.09%	3.41%	3.80%	5.32%
	6%	80%	0.69%	0.82%	0.94%	0.97%	1.14%	1.35%	1.48%	1.63%	2.28%	0.86%	1.03%	1.18%	1.21%	1.43%	1.69%	1.85%	2.04%	2.85%

■ Represents standard Fannie Mae/Freddie Mac coverage

Lender-Paid Single-Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Rate/Term Refinance	0.42%	0.62%	0.77%	0.94%	1.12%	1.38%	1.62%	1.89%	2.65%
Cash-Out Refinance	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	NA	N/A
Second Home	0.25%	0.25%	0.49%	0.70%	0.70%	1.23%	1.23%	1.23%	1.72%
Investment Property	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	NA	NA	N/A
Manufactured Housing	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	1.30%	1.82%
3-4 Unit Property	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.00%	NA	N/A
Employee Relocation	-0.10%	-0.10%	-0.14%	-0.25%	-0.25%	-0.35%	-0.35%	-0.35%	-0.49%
≥ 2 Borrowers/97% LTV	-0.70%	-1.06%	-1.33%	-1.69%	-2.02%	-2.46%	-2.97%	-3.59%	2.24%
≥ 2 Borrowers/95% LTV	-0.57%	-0.84%	-1.07%	-1.34%	-1.65%	-2.03%	-2.45%	-2.98%	1.88%
≥ 2 Borrowers/90% LTV	-0.38%	-0.55%	-0.71%	-0.89%	-1.09%	-1.33%	-1.63%	-1.98%	1.29%
≥ 2 Borrowers/85% LTV	-0.15%	-0.23%	-0.28%	-0.35%	-0.43%	-0.55%	-0.65%	-0.78%	0.52%
DTI > 45%/97% LTV	0.41%	0.61%	0.74%	0.91%	1.07%	1.24%	1.42%	1.60%	-5.03%
DTI > 45%/95% LTV	0.34%	0.48%	0.60%	0.74%	0.87%	1.02%	1.18%	1.34%	-4.17%
DTI > 45%/90% LTV	0.23%	0.33%	0.40%	0.49%	0.57%	0.68%	0.80%	0.92%	-2.77%
DTI > 45%/85% LTV	0.09%	0.13%	0.16%	0.19%	0.23%	0.28%	0.33%	0.37%	-1.09%

Less than 620 credit score applies only to multi-borrower loans that have received a DU Approve/Eligible recommendation and meet Arch EZ Decisioning requirements.

See reverse side for a more complete description of premium plans.

# Single-Premium Notes

## Premium Plan

### Single Premium

A one time, upfront premium payment.

### LPMI (Lender-Paid Mortgage Insurance)

Lender-paid mortgage insurance premiums are paid by the lender without directly collecting a premium from the borrower. All premiums must qualify as "lender-paid" in accordance with the Federal Homeowners Protection Act of 1998. Rates are selected based on the lender's state of domicile.

## Loan Program Pricing Categories

### Fixed-Rate Mortgages

Feature level interest rates for at least the first 5 years.

### Non-Fixed Rate or Adjustable-Rate Mortgages (ARMs)

Feature interest rates that have the potential to change within a period less than 5 years. Negative amortization mortgages, including option payment mortgages, are ineligible for coverage.

## Loan Term Pricing Categories

### > 20-Year Mortgages

Includes loans that fully amortize over periods greater than 20 years and not more than 40 years.

### ≤ 20-Year Mortgages

Loans in this category must fully amortize over a maximum of 20 years.

## Refunds

Premium payments made under lender-paid programs are non-refundable.

## Other Considerations

Rates are subject to approval by the applicable state department of insurance.

### Minimum Rate

The minimum single-premium rate, after applying all premium adjustments, is 80 basis points (0.80%).

For a complete listing of eligibility requirements, please refer to the Underwriting Manual at [www.ugcorp.com/underwriting/lenders/](http://www.ugcorp.com/underwriting/lenders/).

Contact Arch MI for coverages and rates not included on this rate card.

If you have questions about the programs presented here, contact your **Account Manager** or Arch MI at **877-642-4642**.