

Rates are subject to individual state regulatory approval.

Please check [www.ugcorp.com/basic-rates/](http://www.ugcorp.com/basic-rates/) for state specific rates and availability.

Amortization Term > 20 Years

Loan to Value	Coverage	Reduces Initial Exposure to	Fixed					Non-Fixed				
			740+	720-739	680-719	620-679	< 620	740+	720-739	680-719	620-679	< 620
97% to 95.01%	35%	63%	3.26%	3.26%	4.07%	5.21%	7.29%	4.74%	4.74%	5.92%	6.83%	9.56%
	25%	73%	2.63%	2.63%	3.22%	4.12%	5.77%	3.70%	3.70%	4.55%	5.25%	7.35%
	18%	80%	2.18%	2.18%	2.85%	3.33%	4.66%	2.74%	2.74%	3.59%	4.14%	5.80%
95% to 90.01%	30%	67%	2.15%	2.48%	3.48%	4.44%	6.22%	2.68%	3.22%	4.51%	5.51%	7.71%
	25%	71%	1.65%	2.29%	3.11%	4.00%	5.60%	2.06%	2.96%	4.00%	4.96%	6.94%
	16%	80%	1.43%	2.00%	2.66%	2.92%	4.09%	1.79%	2.37%	3.15%	3.63%	5.08%
90% to 85.01%	25%	68%	1.37%	1.81%	2.29%	2.81%	3.93%	1.71%	2.41%	3.03%	3.48%	4.87%
	12%	79%	1.10%	1.44%	1.63%	1.92%	2.69%	1.38%	1.89%	2.11%	2.37%	3.32%
85% and below	12%	75%	0.99%	1.18%	1.41%	1.63%	2.28%	1.24%	1.41%	1.67%	2.04%	2.86%
	6%	80%	0.88%	1.11%	1.26%	1.41%	1.97%	1.10%	1.37%	1.55%	1.74%	2.44%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Single Premium Adjustments	740+	720-739	680-719	620-679	< 620
Rate/Term Refinance	0.00%	0.00%	0.56%	1.11%	1.55%
Cash-Out Refinance	0.50%	0.70%	1.00%	1.30%	N/A
Second Home	0.25%	0.52%	0.74%	1.30%	1.82%
Investment Property	0.50%	1.04%	1.48%	2.60%	N/A
Manufactured Housing	0.50%	0.70%	1.00%	1.30%	1.82%
3-4 Unit Owner-Occupied Property	0.50%	1.04%	1.48%	2.60%	N/A
Jumbo: Loan Amounts > \$650,000 to \$1,000,000	0.40%	0.93%	1.48%	2.22%	3.11%
Super Jumbo: Loan Amounts > \$1,000,000 <sup>(1)(2)</sup>	0.20%	0.30%	N/A	N/A	N/A
Interest Only <sup>2</sup>	0.70%	0.80%	N/A	N/A	N/A
Debt-to-Income Ratio > 45% and ≤ 50% <sup>2</sup>	0.20%	0.40%	0.60%	0.80%	1.12%
Employee Relocation	-0.10%	-0.15%	-0.26%	-0.37%	-0.52%
≤ 20 Year Amortization Term	-0.19%	-0.19%	-0.30%	-0.41%	-0.57%

<sup>1</sup> Super jumbo adjustments are applied in addition to the Jumbo adjustment.

<sup>2</sup> Not applicable in WA.

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.

For complete listing of eligibility requirements, please refer to our underwriting manual at:

[www.ugcorp.com/underwriting/lenders/](http://www.ugcorp.com/underwriting/lenders/)

Please contact Arch MI for coverages and rates not shown here.  
See reverse side for more complete description of premium plans.

# Single Premium Notes

## Premium Plan

### Single Premium

The single 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.

For all MI options and mortgage products, United Guaranty urges you to check with your investor regarding product availability or special requirements.

## Loan Program Pricing Categories

### Fixed Rate Mortgages

Includes any mortgage for which the principal and interest payment rate do not exceed the initial payment rate by more than one percentage point during the first five years of the loan term, and there is no negative amortization.

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

Features 1/1 ARMs with 2% cap, ARMs with unlimited annual caps, GPMs, and temporary buydowns.

## Loan Term

### >20-Year Mortgages

Includes loans that fully amortize over a period greater than 20 years.

### ≤ 20-Year Mortgages

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

## No Refunds

No premium will be refunded unless MI coverage was canceled under the provision of the Homeowners Protection Act of 1998 or applicable for state law. For HPA cancellations, a refund of unearned premium will be provided.

### Minimum Rate

The minimum premium rate, after applying all premium adjustments, is 55 basis points (0.55%).

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