

Effective Date: September 18, 2021

Rates are subject to individual state regulatory approval.
Please check 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				
			760+	720-759	680-719	620-679	< 620	760+	720-759	680-719	620-679	< 620
97% to 95.01%	35%	63%	3.89%	4.22%	5.28%	N/A	N/A	5.90%	6.14%	7.68%	N/A	N/A
	25%	73%	3.12%	3.41%	4.18%	N/A	N/A	4.61%	4.80%	5.90%	N/A	N/A
	18%	80%	2.59%	2.83%	3.70%	N/A	N/A	3.41%	3.55%	4.66%	N/A	N/A
95% to 90.01%	30%	67%	2.83%	3.22%	4.51%	5.76%	8.06%	3.98%	4.18%	5.86%	7.15%	10.01%
	25%	71%	2.64%	2.98%	4.03%	5.18%	7.25%	3.65%	3.84%	5.18%	6.43%	9.00%
	16%	80%	2.30%	2.59%	3.46%	3.79%	5.31%	2.93%	3.07%	4.08%	4.70%	6.58%
90% to 85.01%	25%	68%	2.11%	2.35%	2.98%	3.65%	5.11%	3.12%	3.26%	3.94%	4.51%	6.31%
	12%	79%	1.63%	1.87%	2.11%	2.50%	3.50%	2.30%	2.45%	2.74%	3.07%	4.30%
85% and below	12%	75%	1.34%	1.54%	1.82%	2.11%	2.95%	1.73%	1.82%	2.16%	2.64%	3.70%
	6%	80%	1.25%	1.44%	1.63%	1.82%	2.55%	1.68%	1.78%	2.02%	2.26%	3.16%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Single Premium Adjustments	760+	720-759	680-719	620-679	< 620
Rate/Term Refinance	0.24%	0.48%	0.72%	1.44%	2.02%
Cash-Out Refinance	0.86%	0.96%	1.20%	2.40%	N/A
Second Home	0.58%	0.67%	0.96%	1.68%	2.35%
Investment Property	1.63%	1.82%	2.40%	3.60%	N/A
Manufactured Housing	0.86%	0.96%	1.44%	2.40%	3.36%
3-4 Unit Owner-Occupied Property	1.63%	1.82%	2.40%	3.60%	N/A
Jumbo: Loan Amounts > \$650,000 to \$1,000,000	0.96%	1.20%	1.92%	2.88%	4.03%
Super Jumbo: Loan Amounts > \$1,000,000 ⁽¹⁾⁽²⁾	0.25%	0.35%	0.50%	N/A	N/A
Interest Only ²	0.85%	0.95%	1.20%	N/A	N/A
Debt-to-Income Ratio > 45% and ≤ 50% ²	0.25%	0.50%	0.70%	1.00%	1.40%
≤ 20-Year Amortization Term	-0.14%	-0.24%	-0.38%	-0.53%	-0.74%
Employee Relocation	-0.10%	-0.19%	-0.34%	-0.48%	-0.67%

¹ Super jumbo adjustments are applied in addition to the Jumbo adjustment.

² 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 the Underwriting Manual at:
www.ugcorp.com/underwriting/lenders/.

Please contact Arch MI for coverages and rates not shown here.
See reverse side for a 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.

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, Graduated Payment Mortgages (GPMs) and temporary buydowns.

Loan Term

> 20-year mortgages

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

≤ 20-year mortgages

Must fully amortize over a maximum of 20 years.

Refunds

These refundable rates allow for a premium refund for non-HPA cancellations, and are available for the first three years of the loan. The refund amount is determined by the applicable cancellation schedule.

Minimum Rate

The minimum premium rate, after applying all premium adjustments, is 72 basis points (0.72%).

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