

*For loans with an effective date between August 15, 2003 and January 23, 2005.*

PERCENT OF PREMIUM REFUNDED																								
MONTHS POLICY IN FORCE	Premium Period (Yrs.)								MONTHS POLICY IN FORCE	Premium Period (Yrs.)								MONTHS POLICY IN FORCE	Premium Period (Yrs.)					
	3	4	5	6	8	11	13	15		4	5	6	8	11	13	15	8		11	13	15	MONTHS POLICY IN FORCE	Premium Period (Yrs.)	
																						13	15	
1	90	90	90	90	90	90	90	90	37	18	34	43	50	55	56	58	73	9	18	22	26	132	3	8
2	88	89	89	89	89	90	90	90	38	16	32	41	49	53	55	57	74	9	18	22	25	135	3	8
3	88	89	89	89	89	89	89	89	39	14	30	39	47	52	54	56	75	8	17	21	25	138	2	7
4	87	88	89	89	89	89	89	89	40	13	28	37	46	51	53	55	76	8	17	21	24	141	2	6
5	86	88	88	89	89	89	89	89	41	11	26	36	44	49	51	53	77	7	16	20	24	144	1	6
6	85	87	88	88	88	89	89	89	42	10	24	34	43	48	50	52	78	7	16	20	23	147	1	5
7	84	87	88	88	88	88	88	89	43	8	22	32	41	46	49	51	79	6	15	19	23	150	1	5
8	83	86	87	88	88	88	88	88	44	6	20	30	40	45	47	50	80	5	15	19	23	153		4
9	83	86	87	87	88	88	88	88	45	5	17	28	38	44	46	49	81	5	14	18	22	156		4
10	82	85	86	87	87	88	88	88	46	3	15	27	37	42	45	47	82	4	14	18	22	159		4
11	81	85	86	87	87	88	88	88	47	2	13	25	35	41	44	46	83	4	13	17	21	162		3
12	80	84	86	86	87	87	87	88	48	0	11	23	33	40	42	45	84	3	13	17	21	165		3
13	76	82	84	85	86	86	86	87	49		10	22	32	39	41	44	87	2	12	16	20	168		2
14	73	80	83	84	85	85	85	86	50		9	20	31	38	40	43	90	1	10	15	19	171		2
15	69	78	81	82	83	84	84	85	51		8	19	30	37	40	42	93	1	9	14	18	174		1
16	65	76	79	81	82	83	83	84	52		7	18	29	36	39	41	96		8	12	17	177		1
17	61	74	78	80	81	82	82	83	53		6	16	28	35	38	40	99		7	12	16	180		0
18	58	71	76	78	80	81	81	82	54		6	15	27	34	37	40	102		6	11	15			
19	54	69	74	77	79	80	81	81	55		5	14	26	33	36	39	105		6	10	14			
20	50	67	73	75	78	79	80	80	56		4	12	24	32	35	38	108		5	9	13			
21	46	65	71	74	76	78	79	79	57		3	11	23	31	34	37	111		4	8	13			
22	43	63	69	73	75	77	78	78	58		2	10	22	30	33	36	114		3	8	12			
23	39	61	68	71	74	76	77	77	59		1	8	21	29	32	35	117		2	7	11			
24	35	59	66	70	73	75	76	77	60		0	7	20	28	31	34	120		2	6	11			
25	32	55	64	68	71	73	74	75	61			6	19	27	30	33	123		1	5	10			
26	29	52	61	66	69	72	73	74	62			6	18	26	30	33	126		1	5	9			
27	26	49	59	64	68	70	71	72	63			5	17	25	29	32	129		0	4	9			
28	23	45	56	61	66	69	70	71	64			5	17	25	28	32								
29	20	42	54	59	64	67	68	69	65			4	16	24	28	31								
30	18	39	51	57	62	65	67	68	66			3	15	23	27	30								
31	15	36	49	55	61	64	65	67	67			3	14	23	26	30								
32	12	32	46	53	59	62	64	65	68			2	13	22	25	29								
33	9	29	44	51	57	61	62	64	69			2	13	21	25	28								
34	6	26	41	49	55	59	61	62	70			1	12	20	24	28								
35	3	22	39	47	54	58	59	61	71			1	11	20	23	27								
36	0	19	37	45	52	56	58	59	72			0	10	19	23	26								

\* Note: If the cancellation is due to the HPA of 1998, please refer to Calculating the HPA Refund for Borrower-Paid Single-Premium Plans at [www.ugcorp.com](http://www.ugcorp.com).

**PREMIUM PERIOD**

- Determine the premium period based on the initial LTV and mortgage term.
- Select the refund percentage based on the premium period and months the policy was in force.
- Multiply the refund percentage by the initial premium to obtain the refund amount.

MORTGAGE TERM				
LTV	30-YEAR	25-YEAR	20-YEAR	15-YEAR
<b>95.01% +</b>	15	11	8	6
<b>90.01–95%</b>	13	11	8	5
<b>85.01–90%</b>	11	8	6	4
<b>85% &amp; below</b>	8	6	4	3