

Rates are subject to individual state regulatory approval.  
Please check [archmi.com/rates/rate-sheets](http://archmi.com/rates/rate-sheets) for state specific rates and 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	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	63%	0.58%	0.70%	0.87%	0.99%	1.21%	1.54%	1.65%	1.86%	0.73%	0.88%	1.09%	1.24%	1.51%	1.93%	2.06%	2.33%
	25%	73%	0.46%	0.58%	0.70%	0.79%	0.98%	1.23%	1.31%	1.50%	0.58%	0.73%	0.88%	0.99%	1.23%	1.54%	1.64%	1.88%
	18%	80%	0.39%	0.51%	0.61%	0.68%	0.85%	1.05%	1.17%	1.27%	0.49%	0.64%	0.76%	0.85%	1.06%	1.31%	1.46%	1.59%
95% to 90.01%	30%	67%	0.38%	0.53%	0.66%	0.78%	0.96%	1.28%	1.33%	1.42%	0.48%	0.66%	0.83%	0.98%	1.20%	1.60%	1.66%	1.78%
	25%	71%	0.34%	0.48%	0.59%	0.68%	0.87%	1.11%	1.19%	1.25%	0.43%	0.60%	0.74%	0.85%	1.09%	1.39%	1.49%	1.56%
	16%	80%	0.30%	0.40%	0.48%	0.58%	0.72%	0.95%	1.04%	1.13%	0.38%	0.50%	0.60%	0.73%	0.90%	1.19%	1.30%	1.41%
90% to 85.01%	25%	68%	0.28%	0.38%	0.46%	0.55%	0.65%	0.90%	0.91%	0.94%	0.35%	0.48%	0.58%	0.69%	0.81%	1.13%	1.14%	1.18%
	12%	79%	0.22%	0.27%	0.32%	0.39%	0.46%	0.62%	0.65%	0.73%	0.28%	0.34%	0.40%	0.49%	0.58%	0.78%	0.81%	0.91%
85% and below	12%	75%	0.19%	0.20%	0.23%	0.25%	0.28%	0.38%	0.40%	0.44%	0.24%	0.25%	0.29%	0.31%	0.35%	0.48%	0.50%	0.55%
	6%	80%	0.17%	0.19%	0.22%	0.24%	0.27%	0.37%	0.39%	0.42%	0.21%	0.24%	0.28%	0.30%	0.34%	0.46%	0.49%	0.53%

■ 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	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	63%	0.40%	0.53%	0.68%	0.80%	1.01%	1.34%	1.51%	1.72%	0.50%	0.66%	0.85%	1.00%	1.26%	1.68%	1.89%	2.15%
	25%	73%	0.35%	0.45%	0.52%	0.63%	0.78%	1.01%	1.16%	1.32%	0.44%	0.56%	0.65%	0.79%	0.98%	1.26%	1.45%	1.65%
	18%	80%	0.28%	0.35%	0.42%	0.52%	0.63%	0.79%	0.91%	1.05%	0.35%	0.44%	0.53%	0.65%	0.79%	0.99%	1.14%	1.31%
95% to 90.01%	30%	67%	0.32%	0.43%	0.52%	0.62%	0.77%	0.95%	1.08%	1.27%	0.40%	0.54%	0.65%	0.78%	0.96%	1.19%	1.35%	1.59%
	25%	71%	0.30%	0.39%	0.46%	0.56%	0.67%	0.83%	0.97%	1.14%	0.38%	0.49%	0.58%	0.70%	0.84%	1.04%	1.21%	1.43%
	16%	80%	0.23%	0.29%	0.34%	0.41%	0.50%	0.62%	0.73%	0.84%	0.29%	0.36%	0.43%	0.51%	0.63%	0.78%	0.91%	1.05%
90% to 85.01%	25%	68%	0.25%	0.31%	0.37%	0.44%	0.51%	0.66%	0.74%	0.89%	0.31%	0.39%	0.46%	0.55%	0.64%	0.83%	0.93%	1.11%
	12%	79%	0.19%	0.21%	0.25%	0.28%	0.33%	0.42%	0.48%	0.56%	0.24%	0.26%	0.31%	0.35%	0.41%	0.53%	0.60%	0.70%
85% and below	12%	75%	0.17%	0.19%	0.23%	0.23%	0.26%	0.32%	0.34%	0.41%	0.21%	0.24%	0.29%	0.29%	0.33%	0.40%	0.43%	0.51%
	6%	80%	0.14%	0.16%	0.20%	0.21%	0.21%	0.23%	0.25%	0.28%	0.18%	0.20%	0.25%	0.26%	0.26%	0.29%	0.31%	0.35%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

For complete listing of eligibility requirements, please refer to the underwriting manual at:  
[archmi.com/underwriting/guidelines](http://archmi.com/underwriting/guidelines).

Please contact Arch MI for coverages and rates not shown here.  
See last page for a more complete description of premium plans.

Monthly Premium Adjustments		760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		0.18%	0.20%	0.20%	0.25%	0.25%	0.50%	0.55%	N/A
Second Home		0.12%	0.13%	0.14%	0.17%	0.20%	0.35%	0.40%	0.45%
Investment Property		0.34%	0.38%	0.38%	0.47%	0.50%	0.57%	N/A	N/A
Manufactured Housing		0.18%	0.20%	0.20%	0.25%	0.30%	0.50%	0.55%	0.60
3-4 Unit Owner-occupied Property		0.34%	0.38%	0.38%	0.47%	0.50%	0.57%	0.65%	N/A
Amortized Renewals		0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.07%	0.07%
Refundable Monthly <sup>1</sup>		0.01%	0.01%	0.01%	0.02%	0.02%	0.03%	0.03%	0.03%
Employee Relocation		-0.02%	-0.04%	-0.04%	-0.07%	-0.07%	-0.10%	-0.12%	-0.12%
Level Annual Premium		-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.05%	-0.07%	-0.07%
LPMI Monthly		0.04%	0.06%	0.08%	0.11%	0.13%	0.19%	0.21%	0.23%
> 45% DTI	97% - 95.01% LTV	0.10%	0.14%	0.17%	0.21%	0.26%	0.35%	0.37%	0.38%
	95% - 90.01% LTV	0.09%	0.11%	0.14%	0.18%	0.23%	0.27%	0.29%	0.31%
	90% - 85.01% LTV	0.07%	0.10%	0.12%	0.15%	0.19%	0.21%	0.23%	0.24%
	85% LTV and below	0.03%	0.04%	0.05%	0.05%	0.07%	0.09%	0.09%	0.09%
≥ 2 Borrowers	97% - 95.01% LTV	-0.13%	-0.13%	-0.13%	-0.13%	-0.14%	-0.15%	-0.16%	-0.18%
	95% - 90.01% LTV	-0.09%	-0.09%	-0.09%	-0.10%	-0.11%	-0.12%	-0.14%	-0.16%
	90% - 85.01% LTV	-0.07%	-0.07%	-0.07%	-0.07%	-0.08%	-0.09%	-0.09%	-0.10%
	85% LTV and below	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%

<sup>1</sup>Refundable monthly premium not available under EZ Monthly.

For complete listing of eligibility requirements, please refer to the underwriting manual at:  
[archmi.com/underwriting/guidelines](http://archmi.com/underwriting/guidelines).

Please contact Arch MI for coverages and rates not shown here.  
 See next page for a more complete description of premium plans.

# Monthly Premium Notes

## Premium Plan

### Monthly Premium

To calculate the monthly premium amount, divide the Annualized Monthly Rate (including the addition or subtraction of any applicable rate adjustments) by 12, multiply the result by the insured loan balance and round to the nearest cent. For EZ Monthly Premiums, no premium is due at closing. The initial premium is collected along with the borrower's first monthly mortgage payment.

### Level Annual Premium

To calculate the level annual premium amount, subtract the Level Annual Premium discount from the Annualized Monthly non-refundable base rate and multiply the result by the insured loan balance, rounding to the nearest cent. This is an exclusively refundable product and therefore no additional Refundable Surcharge applies to Level Annual Premium plans.

### BPMI (Borrower-Paid Mortgage Insurance)

Borrower-paid mortgage insurance premiums are collected by the servicer from the borrowers.

## 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.

### ≤ 20-Year Mortgages

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

## Renewals

### Amortized Renewal

Annual or monthly rate is applied to the outstanding loan balance from coverage inception date through term.

### Constant Renewal

Annual or monthly rate is applied to the ORIGINAL loan balance from policy inception date through year 10. The constant renewal rate for years 11 through term is the lower of the original premium rate or 20 basis points (0.20%).

## Refunds

Under non-refundable premium plans, refunds may only be available if coverage is cancelled or terminated under the Federal Homeowners Protection Act of 1998, and such refunds will be processed in accordance with the Act. For all other cancellations or terminations, there is no refund. Premium payments made under lender-paid programs are non-refundable.

## Other Considerations

Seasoned loans, with coverage effective dates 90 days or more after loan closing, are ineligible for coverage.

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

### Minimum Rate

The minimum premium rate, after applying all premium adjustments, is 14 basis points (0.14%).

**If you have questions about the programs presented here, contact your Account Manager or Arch MI at 800-895-4264.**