

# **Borrower-Paid Monthly**

Annualized BPMI Rates (includes PostPay® option)

Effective Date: Jun 4, 2018

Rates are subject to individual state regulatory approval.

Please check www.ugcorp.com/basic-rates.html for state specific rates and availability.

Amortization Term > 20 Years

Loan to	Communication	Reduces Initial	Fixed							Non-Fixed								
Value	Coverage	Exposure to	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	2.06% 2 1.64% 1 1.46% 1 1.66% 1 1.49% 1 1.30% 1 1.14% 1 0.81% 0	620-639
070/	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%
<b>97%</b> to 95.01%	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%
10 95.01%	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%
050/	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%
95%	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%
to 90.01%	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%	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%
to 85.01%	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%	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%
and below	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	C	Reduces Initial	Fixed							Non-Fixed								
Value	Coverage	Exposure to	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	1.89% 1.45% 1.14% 1.35% 1.21% 0.91% 0.93% 0.60% 0.43% 0.31%	620-639
070/	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%
<b>97%</b> to 95.01%	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%
10 95.01%	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%
050/	30%	67%	0.32%	0.43%	0.52%	0.62%	0.77%	0.95%	1.08%	1.27%	040%	0.54%	0.65%	0.78%	0.96%	1.19%	1.35%	1.59%
<b>95%</b> to 90.01%	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%
10 90.01%	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%	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%
to 85.01%	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%	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%
and below	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

Monthly Premi	um 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	d Home	0.12%	0.13%	0.14%	0.17%	0.20%	0.35%	0.40%	0.45%
Investmen	nt Property	0.34%	0.38%	0.38%	0.47%	0.50%	0.57%	N/A	N/A
Manufactu	0.18%	0.20%	0.20%	0.25%	0.30%	0.50%	0.55%	0.60	
3-4 Unit Owner-0	0.34%	0.38%	0.38%	0.47%	0.50%	0.57%	0.65%	N/A	
Amortized	l Renewals	0.02%	0.03%	0.03%	0.04%	0.04%	0.05%	0.07%	0.07%
Employee	Employee Relocation			-0.04%	-0.07%	-0.07%	-0.10%	-0.12%	-0.12%
Level Annu	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.05%	-0.07%	-0.07%	
LPMI N	LPMI Monthly			0.08%	0.11%	0.13%	0.19%	0.21%	0.23%
	97% - 95.01% LTV	0.10%	0.14%	0.17%	0.21%	0.26%	0.35%	0.37%	0.38%
> 45% DTI	95% - 90.01% LTV	0.09%	0.11%	0.14%	0.18%	0.23%	0.27%	0.29%	0.31%
> 43/0 DII	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%
	97% - 95.01% LTV	-0.13%	-0.13%	-0.13%	-0.13%	-0.14%	-0.15%	-0.16%	-0.18%
≥ 2 Borrowers	95% - 90.01% LTV	-0.09%	-0.09% -0.09% -0.10% -0.11% -0.12% -	-0.14%	-0.16%				
≥ 7 POLIOMCI2	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%

## **Monthly Premium Notes**

### **Premium Plan**

#### **Monthly Premium**

PostPay® Monthly Premiums allow the lender to postpone the initial MI payment until after the borrower's first P&I payment is received. Rates are the same as United Guaranty's regular monthly premiums for all loan types. Indicates PostPay on the MI application. Please note: The timing of your investor's MI premium remittance may affect the amount of MI premium you are required to collect at loan closing. To avoid escrow balance shortfalls, please check with your investor for details regarding this option.

# Loan Program Pricing Categories

#### **Fixed Rate Mortgages**

Includes any mortgages 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)

Includes any 3/1 ARMs, 3/3 ARMs, 1/1 ARMs with 2% cap, ARMs with unlimited annual caps, GPMs, and temporary buydowns.

### **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

Refunds, if any, are calculated pro rata.

#### **Minimum Rate**

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

For complete listing of eligibility requirements, refer to our underwriting manual at: www.ugcorp.com/lenders/underwriting/guidelines.html

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