

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			
			740+	720-739	680-719	620-679	740+	720-739	680-719	620-679
97% to 95.01%	35%	63%	3.26%	3.26%	4.07%	5.21%	4.74%	4.74%	5.92%	6.83%
	25%	73%	2.63%	2.63%	3.22%	4.12%	3.70%	3.70%	4.55%	5.25%
	18%	80%	2.18%	2.18%	2.85%	3.35%	2.74%	2.74%	3.59%	4.14%
95% to 90.01%	30%	67%	2.15%	2.48%	3.48%	4.44%	2.68%	3.22%	4.51%	5.51%
	25%	71%	1.65%	2.29%	3.11%	4.00%	2.06%	2.96%	4.00%	4.96%
	16%	80%	1.43%	2.00%	2.66%	2.92%	1.79%	2.37%	3.15%	3.63%
90% to 85.01%	25%	68%	1.37%	1.81%	2.29%	2.81%	1.71%	2.41%	3.03%	3.48%
	12%	79%	1.10%	1.44%	1.63%	1.92%	1.38%	1.89%	2.11%	2.37%
85% and below	12%	75%	0.99%	1.18%	1.41%	1.63%	1.24%	1.41%	1.67%	2.04%
	6%	80%	0.88%	1.11%	1.26%	1.41%	1.10%	1.37%	1.55%	1.74%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Single Premium Adjustments	740+	720-739	680-719	620-679
Rate/Term Refinance	0.00%	0.00%	0.56%	1.11%
Cash-Out Refinance	0.50%	0.70%	1.00%	1.30%
Second Home	0.25%	0.52%	0.74%	1.30%
Investment Property	0.50%	1.04%	1.48%	2.60%
Manufactured Housing	0.50%	0.70%	1.00%	1.30%
Loan Amounts > \$650,000	0.40%	0.93%	1.48%	2.22%
Employee Relocation	-0.10%	-0.15%	-0.26%	-0.37%
≤ 20 Year Amortization Term	-0.19%	-0.19%	-0.30%	-0.41%

Minimum Rate: 0.55%.

Single Premium Notes

Premium Plan

Single Premium

A one-time premium paid at loan closing.

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

> 20-Year Mortgages

Includes loans that fully amortize over a period greater than 20 years and not more than 40 years.

≤ 20-Year Mortgages

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

No Refunds

Under non-refundable premium plans, refunds may only be available if coverage is canceled or terminated under the Federal Homeowners Protection Act of 1998 (HPA), and such refunds will be processed in accordance with the Act. For all other cancellations or terminations, there is no refund.

For a complete listing of eligibility requirements, please refer to the Underwriting Manual at www.ugcorp.com/underwriting/lenders/.

Contact Arch MI for coverages and rates not included on this rate card.

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