

Rates are subject to individual state regulatory approval.

Please check archmi.com/ug/basic-rates-cu for state availability.

Amortization Term > 20 Years

| Loan to Value | Coverage | Reduces Initial Exposure To | Fixed | | | | | Non-Fixed | | | | |
|-------------------------|----------|-----------------------------|-------|---------|---------|---------|-------|-----------|---------|---------|---------|-------|
| | | | 740+ | 700-739 | 660-699 | 620-659 | < 620 | 740+ | 700-739 | 660-699 | 620-659 | < 620 |
| 97% to 95.01% | 35% | 63% | 2.45% | 2.75% | 3.45% | 4.75% | 6.65% | 2.65% | 3.40% | 4.15% | 6.15% | 8.61% |
| | 30% | 68% | 2.15% | 2.40% | 3.05% | 4.15% | 5.81% | 2.35% | 3.10% | 3.60% | 5.30% | 7.42% |
| | 25% | 73% | 1.85% | 2.05% | 2.55% | 3.50% | 4.90% | 2.00% | 2.75% | 3.15% | 4.50% | 6.30% |
| | 18% | 80% | 1.40% | 1.55% | 1.95% | 2.60% | 3.64% | 1.50% | 2.05% | 2.50% | 3.30% | 4.62% |
| 95% to 90.01% | 35% | 62% | 2.10% | 2.45% | 3.10% | 4.25% | 5.95% | 2.50% | 2.90% | 3.85% | 5.75% | 8.05% |
| | 30% | 67% | 1.85% | 2.10% | 2.70% | 3.73% | 5.22% | 2.20% | 2.55% | 3.40% | 5.00% | 7.00% |
| | 25% | 71% | 1.60% | 1.70% | 2.30% | 3.15% | 4.41% | 1.85% | 2.15% | 2.85% | 4.20% | 5.88% |
| | 16% | 80% | 1.25% | 1.35% | 1.70% | 2.10% | 2.94% | 1.30% | 1.65% | 2.20% | 2.80% | 3.92% |
| 90% to 85.01% | 30% | 63% | 1.35% | 1.40% | 1.90% | 2.38% | 3.33% | 1.55% | 1.70% | 2.35% | 3.20% | 4.48% |
| | 25% | 68% | 1.20% | 1.25% | 1.65% | 2.05% | 2.87% | 1.40% | 1.53% | 2.00% | 2.75% | 3.85% |
| | 17% | 75% | 1.05% | 1.10% | 1.35% | 1.80% | 2.52% | 1.20% | 1.25% | 1.70% | 2.15% | 3.01% |
| | 12% | 79% | 0.90% | 0.95% | 1.20% | 1.45% | 2.03% | 0.95% | 1.05% | 1.45% | 1.60% | 2.24% |
| 85% and below | 25% | 64% | 1.10% | 1.15% | 1.33% | 1.60% | 2.24% | 1.15% | 1.30% | 1.55% | 2.10% | 2.94% |
| | 17% | 71% | 0.95% | 1.00% | 1.20% | 1.30% | 1.82% | 1.00% | 1.05% | 1.25% | 1.70% | 2.38% |
| | 12% | 75% | 0.80% | 0.90% | 1.00% | 1.15% | 1.61% | 0.90% | 0.95% | 1.15% | 1.40% | 1.96% |
| | 6% | 80% | 0.60% | 0.65% | 0.80% | 0.85% | 1.19% | 0.65% | 0.70% | 0.85% | 0.90% | 1.26% |

■ Represents Standard Fannie Mae/Freddie Mac Coverage

| Single Premium Adjustments | 97% to 95.01% | 95% to 90.01% |
|----------------------------------|---------------|---------------|
| Amortization Term ≤ 20 Years | -0.60% | -0.40% |
| Employee Relocation | -0.25% | -0.25% |
| Single Premium (Refundable) | 0.80% | 0.70% |
| Rate/Term Refinance | 0.50% | 0.35% |
| Loan Amounts > \$650,000 | 1.00% | 1.00% |
| Cash-Out Refinance | N/A | 0.70% |
| Manufactured Housing | N/A | 1.10% |
| 3-4-Unit Owner-Occupied Property | N/A | 1.90% |
| Single Premium Adjustments | 90% to 85.01% | 85% and below |
| Amortization Term ≤ 20 Years | -0.20% | -0.10% |
| Employee Relocation | -0.25% | -0.20% |
| Single Premium (Refundable) | 0.60% | 0.50% |
| Rate/Term Refinance | 0.25% | 0.20% |
| Cash-Out Refinance | 0.55% | 0.45% |
| Manufactured Housing | 0.95% | 0.80% |
| Second Home | 0.55% | 0.45% |
| Loan Amount > \$650,000 | 1.00% | 1.00% |
| Investment Property | 1.60% | 1.40% |
| 3-4-Unit Owner-Occupied Property | 1.60% | 1.40% |

Minimum Rate: 0.50%.

Single-Premium Notes

Premium Plans

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 Pricing Categories

> 20-Year Mortgages

Includes loans that fully amortize over periods 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.

Refunds

No premium will be refunded unless:

- The "Single Premium (Refundable)" option is chosen, or
- MI coverage was canceled due to the requirements of the Homeowners Protection Act of 1998 (HPA) or applicable state law.

If the Single Premium (Refundable) option is chosen, a premium refund for non-HPA cancellations is available for the first 3 years of the loan. The refund amount is determined by the applicable cancellation schedule.

If coverage is canceled due to HPA, a refund of unearned premium will be provided.

For a complete listing of eligibility requirements, please refer to the Credit Union Underwriting Manual at archmicu.com/united-guaranty.

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**.