

Amortization Term > 20 Years

Loan to Value	Coverage	Reduces Initial Exposure to	Fixed					Non-Fixed				
			740+	720-739	680-719	620-679	< 620	740+	720-739	680-719	620-679	< 620
97% to 95.01%	35%	63%	3.89%	4.22%	5.28%	N/A	N/A	5.90%	6.14%	7.68%	N/A	N/A
	25%	73%	3.12%	3.41%	4.18%	N/A	N/A	4.61%	4.80%	5.90%	N/A	N/A
	18%	80%	2.59%	2.83%	3.70%	N/A	N/A	3.41%	3.55%	4.66%	N/A	N/A
95% to 90.01%	30%	67%	2.83%	3.22%	4.51%	5.76%	8.06%	3.98%	4.18%	5.86%	7.15%	N/A
	25%	71%	2.64%	2.98%	4.03%	5.18%	7.25%	3.65%	3.84%	5.18%	6.43%	9.00%
	16%	80%	2.30%	2.59%	3.46%	3.79%	5.31%	2.93%	3.07%	4.08%	4.70%	6.58%
90% to 85.01%	25%	68%	2.11%	2.35%	2.98%	3.65%	5.11%	3.12%	3.26%	3.94%	4.51%	6.31%
	12%	79%	1.63%	1.87%	2.11%	2.50%	3.50%	2.30%	2.45%	2.74%	3.07%	4.30%
85% and below	12%	75%	1.34%	1.54%	1.82%	2.11%	2.95%	1.73%	1.82%	2.16%	2.64%	3.70%
	6%	80%	1.25%	1.44%	1.63%	1.82%	2.55%	1.68%	1.78%	2.02%	2.26%	3.16%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Single-Premium Adjustments	740+	720-739	680-719	620-679	< 620
Rate/Term Refinance	0.24%	0.48%	0.72%	1.44%	2.02%
Cash-Out Refinance	0.86%	0.96%	1.20%	2.40%	N/A
Second Home	0.58%	0.67%	0.96%	1.68%	2.35%
Investment Property	1.63%	1.82%	2.40%	3.60%	N/A
Manufactured Housing	0.86%	0.96%	1.44%	2.40%	3.36%
3-4-Unit Owner-Occupied Property	1.63%	1.82%	2.40%	3.60%	N/A
Loan Amounts > \$650,000	0.96%	1.20%	1.92%	2.88%	4.03%
Employee Relocation	-0.10%	-0.19%	-0.34%	-0.48%	-0.67%
≤ 20-Year Amortization Term	-0.14%	-0.24%	-0.38%	-0.53%	-0.74%

Minimum Rate: 0.72%.

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 Pricing Categories

> 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.

Refunds

If MI coverage is canceled due to the requirements of the Homeowners Protection Act of 1998 (HPA) or applicable state law, a refund of unearned premium will be provided in accordance with the HPA. For non-HPA cancellations, a premium refund is available for the first 3 years of the loan, and the refund amount will be determined by the applicable cancellation schedule.

For a complete listing of eligibility requirements, please refer to the Credit Union Underwriting Manual at archmi.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**.