

Rates are subject to individual state regulatory approval.  
Please check <https://www.ugcorp.com/basic-rates-cu> for state 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
95.01% to 97.00%	35%	63%	2.30%	3.32%	4.23%	5.05%	6.27%	8.42%	9.13%	10.00%	2.88%	4.15%	5.29%	6.31%	7.84%	10.53%	11.41%	12.50%
	25%	73%	1.79%	2.55%	3.21%	3.77%	4.69%	6.27%	6.89%	7.60%	2.24%	3.19%	4.01%	4.71%	5.86%	7.84%	8.61%	9.50%
	18%	80%	1.43%	1.99%	2.45%	2.91%	3.57%	4.69%	5.15%	5.71%	1.79%	2.49%	3.06%	3.64%	4.46%	5.86%	6.44%	7.14%
90.01% to 95.00%	30%	67%	1.89%	2.65%	3.32%	3.93%	4.85%	6.43%	6.99%	7.75%	2.36%	3.31%	4.15%	4.91%	6.06%	8.04%	8.74%	9.69%
	25%	71%	1.63%	2.30%	2.86%	3.37%	4.18%	5.51%	6.02%	6.63%	2.04%	2.88%	3.58%	4.21%	5.23%	6.89%	7.53%	8.29%
	16%	80%	1.22%	1.68%	2.04%	2.40%	2.91%	3.77%	4.08%	4.59%	1.53%	2.10%	2.55%	3.00%	3.64%	4.71%	5.10%	5.74%
85.01% to 90.00%	25%	68%	1.43%	2.04%	2.50%	3.01%	3.67%	5.05%	5.36%	5.87%	1.79%	2.55%	3.13%	3.76%	4.59%	6.31%	6.70%	7.34%
	12%	79%	0.97%	1.22%	1.48%	1.73%	2.04%	2.70%	2.91%	3.16%	1.21%	1.53%	1.85%	2.16%	2.55%	3.38%	3.64%	3.95%
85.00% and below	12%	75%	0.71%	0.87%	1.02%	1.17%	1.38%	1.84%	2.04%	2.19%	0.89%	1.09%	1.28%	1.46%	1.73%	2.30%	2.55%	2.74%
	6%	80%	0.61%	0.66%	0.71%	0.77%	0.87%	1.12%	1.17%	1.28%	0.76%	0.83%	0.89%	0.96%	1.09%	1.40%	1.46%	1.60%

■ 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
95.01% to 97.00%	35%	63%	2.12%	3.14%	4.05%	4.77%	5.99%	8.03%	8.74%	9.61%	2.65%	3.93%	5.06%	5.96%	7.49%	10.04%	10.93%	12.01%
	25%	73%	1.61%	2.37%	3.03%	3.49%	4.41%	5.88%	6.50%	7.21%	2.01%	2.96%	3.79%	4.36%	5.51%	7.35%	8.13%	9.01%
	18%	80%	1.25%	1.81%	2.27%	2.63%	3.29%	4.30%	4.76%	5.32%	1.56%	2.26%	2.84%	3.29%	4.11%	5.38%	5.95%	6.65%
90.01% to 95.00%	30%	67%	1.71%	2.47%	3.14%	3.65%	4.57%	6.04%	6.60%	7.36%	2.14%	3.09%	3.93%	4.56%	5.71%	7.55%	8.25%	9.20%
	25%	71%	1.45%	2.12%	2.68%	3.09%	3.90%	5.12%	5.63%	6.24%	1.81%	2.65%	3.35%	3.86%	4.88%	6.40%	7.04%	7.80%
	16%	80%	1.04%	1.50%	1.86%	2.12%	2.63%	3.38%	3.69%	4.20%	1.30%	1.88%	2.33%	2.65%	3.29%	4.23%	4.61%	5.25%
85.01% to 90.00%	25%	68%	1.25%	1.86%	2.32%	2.73%	3.39%	4.66%	4.97%	5.48%	1.56%	2.33%	2.90%	3.41%	4.24%	5.83%	6.21%	6.85%
	12%	79%	0.79%	1.04%	1.30%	1.45%	1.76%	2.31%	2.52%	2.77%	0.99%	1.30%	1.63%	1.81%	2.20%	2.89%	3.15%	3.46%
85.00% and below	12%	75%	0.55%	0.69%	0.84%	0.89%	1.10%	1.45%	1.65%	1.80%	0.69%	0.86%	1.05%	1.11%	1.38%	1.81%	2.06%	2.25%
	6%	80%	0.55%	0.55%	0.55%	0.55%	0.59%	0.73%	0.78%	0.89%	0.69%	0.69%	0.69%	0.69%	0.74%	0.91%	0.98%	1.11%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Lender-Paid Single-Premium Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Rate/Term Refinance	0.00%	0.00%	0.00%	0.53%	0.53%	1.05%	1.05%	1.05%
Cash-Out Refinance	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	1.30%
Second Home	0.25%	0.25%	0.49%	0.70%	0.70%	1.23%	1.23%	1.23%
Investment Property	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.63%	2.63%
Manufactured Housing	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	1.30%
3-4 Unit Property	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.63%	2.63%
Employee Relocation	-0.10%	-0.10%	-0.14%	-0.25%	-0.25%	-0.35%	-0.35%	-0.35%
≥ 2 Borrowers/97% LTV	-0.18%	-0.20%	-0.20%	-0.20%	-0.21%	-0.22%	-0.23%	-0.27%
≥ 2 Borrowers/95% LTV	-0.14%	-0.14%	-0.14%	-0.16%	-0.16%	-0.17%	-0.19%	-0.25%
≥ 2 Borrowers/90% LTV	-0.10%	-0.10%	-0.10%	-0.10%	-0.11%	-0.11%	-0.12%	-0.15%
≥ 2 Borrowers/85% LTV	-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%
DTI > 45%/97% LTV	0.38%	0.62%	0.76%	1.06%	1.24%	1.42%	1.60%	1.82%
DTI > 45%/95% LTV	0.35%	0.44%	0.57%	0.72%	1.00%	1.12%	1.27%	1.53%
DTI > 45%/90% LTV	0.28%	0.39%	0.50%	0.62%	0.75%	0.89%	1.01%	1.25%
DTI > 45%/85% LTV	0.11%	0.17%	0.22%	0.30%	0.38%	0.42%	0.44%	0.49%

See reverse side for a more complete description of premium plans.

# Single-Premium Notes

## Premium Plan

### Single Premium

A one-time upfront premium payment.

### LPMI (Lender-Paid Mortgage Insurance)

Lender-paid mortgage insurance premiums are paid by the credit union without directly collecting a premium from the member. All premiums must qualify as "lender-paid" in accordance with the Federal Homeowners Protection Act of 1998. Rates are selected based on the credit union's state of domicile.

## Loan Program Pricing Categories

### Fixed-Rate Mortgages

Feature level interest rates for at least the first five years of the loan term.

### Non-Fixed-Rate or Adjustable-Rate Mortgages (ARMs)

Feature interest rates that have the potential to change within the first five years of the loan term. 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

Premium payments made under lender-paid programs are non-refundable.

## Other Considerations

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

### Minimum Rate

The minimum single-premium rate, after applying all premium adjustments, is 40 basis points (0.40%).

For a complete listing of eligibility requirements, please refer to the United Guaranty Credit Union Underwriting Manual at [www.ugcorp.com/underwriting/credit-unions](http://www.ugcorp.com/underwriting/credit-unions).

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

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