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	< 620	760+	740–759	720–739	700–719	680–699	660–679	640–659	620–639	<620
97% to 95.01%	35%	63%	2.25%	3.25%	4.15%	4.95%	6.15%	8.25%	8.95%	9.80%	N/A	2.81%	4.06%	5.19%	6.19%	7.69%	N/A	N/A	N/A	N/A
	25%	73%	1.75%	2.50%	3.15%	3.70%	4.60%	6.15%	6.75%	7.45%	N/A	2.19%	3.13%	3.94%	4.63%	5.75%	7.69%	8.44%	9.31%	N/A
	18%	80%	1.40%	1.95%	2.40%	2.85%	3.50%	4.60%	5.05%	5.60%	7.84%	1.75%	2.44%	3.00%	3.56%	4.38%	5.75%	6.31%	7.00%	9.80%
95% to 90.01%	30%	67%	1.85%	2.60%	3.25%	3.85%	4.75%	6.30%	6.85%	7.60%	N/A	2.31%	3.25%	4.06%	4.81%	5.94%	7.88%	8.56%	9.50%	N/A
	25%	71%	1.60%	2.25%	2.80%	3.30%	4.10%	5.40%	5.90%	6.50%	9.10%	2.00%	2.81%	3.50%	4.13%	5.13%	6.75%	7.38%	8.13%	N/A
	16%	80%	1.20%	1.65%	2.00%	2.35%	2.85%	3.70%	4.00%	4.50%	6.30%	1.50%	2.06%	2.50%	2.94%	3.56%	4.63%	5.00%	5.63%	7.88%
90% to 85.01%	25%	68%	1.40%	2.00%	2.45%	2.95%	3.60%	4.95%	5.25%	5.75%	8.05%	1.75%	2.50%	3.06%	3.69%	4.50%	6.19%	6.56%	7.19%	N/A
	12%	79%	0.95%	1.20%	1.45%	1.70%	2.00%	2.65%	2.85%	3.10%	4.34%	1.19%	1.50%	1.81%	2.13%	2.50%	3.31%	3.56%	3.88%	5.43%
85% and below	12%	75%	0.70%	0.85%	1.00%	1.15%	1.35%	1.80%	2.00%	2.15%	3.01%	0.88%	1.06%	1.25%	1.44%	1.69%	2.25%	2.50%	2.69%	3.77%
	6%	80%	0.60%	0.65%	0.70%	0.75%	0.85%	1.10%	1.15%	1.25%	1.75%	0.75%	0.81%	0.88%	0.94%	1.06%	1.38%	1.44%	1.56%	2.18%

Single-Premium Adjustments	740+	720–739	680–719	620–679	< 620
Rate/Term Refinance	0.00%	0.00%	0.53%	1.05%	1.47%
Cash-Out Refinance	0.50%	0.70%	1.00%	1.30%	N/A
Second Home	0.25%	0.49%	0.70%	1.23%	1.72%
Investment Property	1.19%	1.33%	1.75%	2.63%	N/A
Manufactured Housing	0.50%	0.70%	1.00%	1.30%	1.82%
3–4-Unit Owner-Occupied Property	1.19%	1.33%	1.75%	2.63%	N/A
Jumbo: Loan Amounts > $650,000	0.40%	0.88%	1.40%	2.10%	2.94%
Super Jumbo: Loans Amounts > $1,000,000[1]	0.20%	0.30%	0.40%	0.60%	0.84%
Interest Only	0.70%	0.80%	N/A	N/A	N/A
Debt-to-Income Ratio > 45% and ≤ 50%	0.20%	0.40%	0.60%	0.80%	1.12%
Employee Relocation	-0.10%	-0.14%	-0.25%	-0.35%	-0.55%
Amortization Term ≤ 20 Years	-0.18%	-0.18%	-0.28%	-0.39%	-0.49%

[1] Super jumbo adjustments are applied in addition to the jumbo adjustment.

Single-Premium Notes

Premium Plan

Single Premium
A one-time, upfront premium payment.

LPMI (Lender-Paid Mortgage Insurance)
Lender-paid mortgage insurance premiums are paidby the lender without directly collecting a premium from the borrower. All premiums must qualify as "lender-paid" in accordance with the Federal Homeowners Protection Act of 1998. Rates are selected based on the lender's state of domicile.

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

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

Other Considerations

Minimum Rate
The minimum premium rate, after applying all premium adjustments, is 55 basis points (0.55%).

Note: Rates apply to loans insured under the Arch Mortgage Guaranty Company Master Policy.

For a complete listing of eligibility requirements, please refer to the AMGC Underwriting Manual at **archmi.com/amgc/amgc-resources**.

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**.

Arch Mortgage Guaranty Company is not a GSE-approved mortgage insurer.

MCUS-B0257N-0326