

Rates are subject to individual state regulatory approval.

 Please check archmi.com/amgc/amgc-rate-sheets/ for state specific rates and availability.

Amortization Term > 20 Years

| Loan to Value | Coverage | Reduces Initial Exposure To | Fixed | | | | Non-Fixed | | | |
|-------------------------|----------|-----------------------------|-------|---------|---------|---------|-----------|---------|---------|---------|
| | | | 760+ | 720-759 | 680-719 | 620-679 | 760+ | 720-759 | 680-719 | 620-679 |
| 97% to 95.01% | 35% | 63% | 3.89% | 4.22% | 5.28% | N/A | 5.90% | 6.14% | 7.68% | N/A |
| | 25% | 73% | 3.12% | 3.41% | 4.18% | N/A | 4.61% | 4.80% | 5.90% | N/A |
| | 18% | 80% | 2.59% | 2.83% | 3.70% | N/A | 3.41% | 3.55% | 4.66% | N/A |
| 95% to 90.01% | 30% | 67% | 2.83% | 3.22% | 4.51% | 5.76% | 3.98% | 4.18% | 5.86% | 7.15% |
| | 25% | 71% | 2.64% | 2.98% | 4.03% | 5.18% | 3.65% | 3.84% | 5.18% | 6.43% |
| | 16% | 80% | 2.30% | 2.59% | 3.46% | 3.79% | 2.93% | 3.07% | 4.08% | 4.70% |
| 90% to 85.01% | 25% | 68% | 2.11% | 2.35% | 2.98% | 3.65% | 3.12% | 3.26% | 3.94% | 4.51% |
| | 12% | 79% | 1.63% | 1.87% | 2.11% | 2.50% | 2.30% | 2.45% | 2.74% | 3.07% |
| 85% and below | 12% | 75% | 1.34% | 1.54% | 1.82% | 2.11% | 1.73% | 1.82% | 2.16% | 2.64% |
| | 6% | 80% | 1.25% | 1.44% | 1.63% | 1.82% | 1.68% | 1.78% | 2.02% | 2.26% |

| Single Premium Adjustments | 760+ | 720-759 | 680-719 | 620-679 |
|--|--------|---------|---------|---------|
| Rate/Term Refinance | 0.24% | 0.48% | 0.72% | 1.44% |
| Cash-Out Refinance | 0.86% | 0.96% | 1.20% | 2.40% |
| Second Home | 0.58% | 0.67% | 0.96% | 1.68% |
| Investment Property | 1.63% | 1.82% | 2.40% | 3.60% |
| Manufactured Housing | 0.86% | 0.96% | 1.44% | 2.40% |
| 3-4 Unit Owner-Occupied Property | 1.63% | 1.82% | 2.40% | 3.60% |
| Jumbo: Loan Amounts > \$650,000 to \$1,000,000 | 0.96% | 1.20% | 1.92% | 2.88% |
| Investment Property | 1.63% | 1.82% | 2.40% | 3.60% |
| Super Jumbo: Loan Amounts > \$1,000,000 ⁽¹⁾ | 0.25% | 0.35% | 0.50% | 0.70% |
| Interest Only | 0.85% | 0.95% | N/A | N/A |
| Debt-to-Income Ratio > 45% and ≤ 50% | 0.25% | 0.50% | 0.70% | 1.00% |
| ≤ 20-Year Amortization Term | -0.14% | -0.24% | -0.38% | -0.53% |
| Employee Relocation | -0.10% | -0.19% | -0.34% | -0.48% |

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

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

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 5 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 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.