

Rates are subject to individual state regulatory approval.

 Please check [archmi.com/rate-sheets/](http://archmi.com/rate-sheets/) for state specific rates and availability.

Amortization Term &gt; 25 Years

Loan to Value	Coverage	Fixed				Non-Fixed			
		760+	720-759	680-719	620-679	760+	720-759	680-719	620-679
90.01% to 95.00%	30%	2.83%	3.22%	4.51%	5.76%	3.98%	4.18%	5.86%	7.15%
	25%	2.64%	2.98%	4.03%	5.18%	3.65%	3.84%	5.18%	6.43%
	16%	2.30%	2.59%	3.46%	3.79%	2.93%	3.07%	4.08%	4.70%
85.01% to 90.00%	25%	2.11%	2.35%	2.98%	3.65%	3.12%	3.26%	3.94%	4.51%
	12%	1.63%	1.87%	2.11%	2.50%	2.30%	2.45%	2.74%	3.07%
85% and below	12%	1.34%	1.54%	1.82%	2.11%	1.73%	1.82%	2.16%	2.64%
	6%	1.25%	1.44%	1.63%	1.82%	1.68%	1.78%	2.02%	2.26%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Amortization Term ≤ 25 Years

Loan to Value	Coverage	Fixed				Non-Fixed			
		≥ 760	640-659	620-639	< 620	≥ 760	640-659	620-639	< 620
90.01% to 95.00%	30%	2.69%	2.98%	4.13%	5.23%	3.84%	3.94%	5.48%	6.62%
	25%	2.50%	2.74%	3.65%	4.65%	3.51%	3.60%	4.80%	5.90%
	16%	2.16%	2.35%	3.08%	3.26%	2.79%	2.83%	3.70%	4.17%
85.01% to 90.00%	25%	1.97%	2.11%	2.60%	3.12%	2.98%	3.02%	3.56%	3.98%
	12%	1.49%	1.63%	1.73%	1.97%	2.16%	2.21%	2.36%	2.54%
85% and below	12%	1.20%	1.30%	1.44%	1.58%	1.59%	1.58%	1.78%	2.11%
	6%	1.11%	1.20%	1.25%	1.29%	1.54%	1.54%	1.64%	1.73%

■ Represents Standard Fannie Mae/Freddie Mac Coverage

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%
Loan Amounts > \$650,000	0.96%	1.20%	1.92%	2.88%
Employee Relocation	-0.10%	-0.19%	-0.34%	-0.48%

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

### > 25-Year Mortgages

Includes loans that fully amortize over periods greater than 25 years and not more than 40 years.

### ≤ 25-Year Mortgages

Loans in this category must fully amortize over a maximum of 25 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 as provided for in 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 Underwriting Manual at [archmi.com/underwriting/](https://archmi.com/underwriting/).

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**.