



For Credit Unions

Arch Mortgage Insurance Company

Single

Refundable BPMI Rates

Effective Date: February 28, 2023

Rates are subject to individual state regulatory approval. Please check archmicu.com/rate-sheets for state availability.

Amortization Term > 20 Years

| Loan to Value | Coverage | 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% | 1.81% | 2.50% | 3.10% | 3.57% | 4.15% | 5.23% | 5.42% | 6.53% | 9.79% | 2.53% | 3.50% | 4.33% | 5.00% | 5.82% | 7.32% | 7.59% | 9.14% | 13.71% |
| | 25% | 1.54% | 2.13% | 2.59% | 2.97% | 3.43% | 4.32% | 4.48% | 5.39% | 8.09% | 1.92% | 2.65% | 3.11% | 3.46% | 4.00% | 5.00% | 5.19% | 6.25% | 9.37% |
| | 18% | 1.30% | 1.91% | 2.31% | 2.63% | 3.05% | 3.83% | 3.98% | 4.79% | 7.18% | 1.82% | 2.60% | 2.77% | 3.06% | 3.55% | 4.44% | 4.61% | 5.55% | 8.32% |
| 95% to 90.01% | 30% | 1.42% | 2.01% | 2.49% | 2.88% | 3.34% | 4.20% | 4.36% | 5.25% | 7.88% | 1.78% | 2.52% | 3.11% | 3.60% | 4.18% | 5.26% | 5.46% | 6.57% | 9.85% |
| | 25% | 1.38% | 1.83% | 2.39% | 2.72% | 3.15% | 3.97% | 4.12% | 4.95% | 7.43% | 1.72% | 2.28% | 2.99% | 3.40% | 3.94% | 4.96% | 5.15% | 6.19% | 9.29% |
| | 16% | 1.12% | 1.44% | 2.02% | 2.29% | 2.66% | 3.35% | 3.47% | 4.18% | 6.27% | 1.40% | 1.80% | 2.52% | 2.86% | 3.32% | 4.19% | 4.34% | 5.23% | 7.84% |
| 90% to 85.01% | 25% | 1.03% | 1.38% | 1.74% | 2.04% | 2.31% | 2.91% | 3.02% | 3.63% | 5.44% | 1.29% | 1.73% | 2.61% | 2.75% | 2.89% | 3.63% | 3.77% | 4.54% | 6.80% |
| | 12% | 0.71% | 1.10% | 1.46% | 1.72% | 1.95% | 2.45% | 2.54% | 3.06% | 4.59% | 0.89% | 1.37% | 1.83% | 2.16% | 2.44% | 3.07% | 3.18% | 3.83% | 5.75% |
| 85% and below | 12% | 0.69% | 0.74% | 0.85% | 0.89% | 1.05% | 1.21% | 1.26% | 1.52% | 2.28% | 0.86% | 0.92% | 1.07% | 1.11% | 1.31% | 1.52% | 1.57% | 1.89% | 2.84% |
| | 6% | 0.53% | 0.57% | 0.66% | 0.69% | 0.81% | 0.94% | 0.97% | 1.17% | 1.76% | 0.66% | 0.71% | 0.82% | 0.86% | 1.01% | 1.17% | 1.22% | 1.46% | 2.19% |

■ Represents Standard Fannie Mae/Freddie Mac Coverage

Amortization Term ≤ 20 Years

| Loan to Value | Coverage | 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% | 1.72% | 2.39% | 3.00% | 3.43% | 4.00% | 5.00% | 5.19% | 6.25% | 9.37% | 2.45% | 3.39% | 4.24% | 4.86% | 5.66% | 7.09% | 7.36% | 8.86% | 13.29% |
| | 25% | 1.46% | 2.02% | 2.50% | 2.82% | 3.26% | 4.10% | 4.25% | 5.12% | 7.68% | 1.84% | 2.54% | 3.02% | 3.32% | 3.85% | 4.79% | 4.97% | 5.98% | 8.97% |
| | 18% | 1.21% | 1.78% | 2.18% | 2.41% | 2.80% | 3.51% | 3.65% | 4.39% | 6.58% | 1.73% | 2.52% | 2.66% | 2.88% | 3.35% | 4.18% | 4.34% | 5.22% | 7.83% |
| 95% to 90.01% | 30% | 1.32% | 1.87% | 2.35% | 2.70% | 3.14% | 3.93% | 4.08% | 4.91% | 7.36% | 1.68% | 2.38% | 2.97% | 3.42% | 3.97% | 4.98% | 5.17% | 6.22% | 9.33% |
| | 25% | 1.25% | 1.66% | 2.25% | 2.53% | 2.93% | 3.68% | 3.82% | 4.59% | 6.89% | 1.59% | 2.12% | 2.85% | 3.21% | 3.73% | 4.67% | 4.85% | 5.83% | 8.75% |
| | 16% | 1.00% | 1.29% | 1.88% | 2.11% | 2.44% | 3.01% | 3.13% | 3.76% | 5.64% | 1.28% | 1.65% | 2.38% | 2.68% | 3.11% | 3.85% | 4.00% | 4.81% | 7.22% |
| 90% to 85.01% | 25% | 0.92% | 1.23% | 1.57% | 1.85% | 2.09% | 2.60% | 2.70% | 3.25% | 4.88% | 1.18% | 1.58% | 2.44% | 2.56% | 2.67% | 3.33% | 3.46% | 4.16% | 6.24% |
| | 12% | 0.61% | 0.95% | 1.32% | 1.50% | 1.69% | 2.08% | 2.16% | 2.60% | 3.89% | 0.79% | 1.22% | 1.69% | 1.93% | 2.18% | 2.70% | 2.80% | 3.37% | 5.05% |
| 85% and below | 12% | 0.59% | 0.63% | 0.74% | 0.75% | 0.88% | 0.98% | 1.02% | 1.23% | 1.84% | 0.76% | 0.81% | 0.96% | 0.97% | 1.14% | 1.29% | 1.34% | 1.61% | 2.41% |
| | 6% | 0.44% | 0.47% | 0.57% | 0.58% | 0.67% | 0.73% | 0.76% | 0.92% | 1.37% | 0.57% | 0.61% | 0.73% | 0.74% | 0.87% | 0.97% | 1.00% | 1.21% | 1.81% |

■ Represents Standard Fannie Mae/Freddie Mac Coverage

| Single-Premium Adjustments | ≥ 760 | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 | < 620 |
|----------------------------------|-------------------|---------|---------|---------|---------|---------|---------|---------|--------|
| Cash-out Refinance | 0.57% | 0.57% | 0.80% | 1.14% | 1.14% | 1.48% | 1.48% | 1.48% | NA |
| Investment Property | 1.37% | 1.37% | 1.53% | 2.01% | 2.01% | 3.02% | 3.02% | 3.02% | NA |
| 3-4 Unit Owner-Occupied Property | 1.37% | 1.37% | 1.53% | 2.01% | 2.01% | 3.02% | 3.02% | 3.02% | NA |
| Manufactured Housing | 0.57% | 0.57% | 0.80% | 1.14% | 1.14% | 1.48% | 1.48% | 1.48% | 2.22% |
| Rate/Term Refinance | 0.00% | 0.00% | 0.00% | 0.64% | 0.64% | 1.27% | 1.27% | 1.27% | 1.90% |
| Employee Relocation | -0.09% | -0.09% | -0.13% | -0.22% | -0.22% | -0.32% | -0.32% | -0.32% | -0.48% |
| Second Home | 0.29% | 0.29% | 0.59% | 0.84% | 0.84% | 1.48% | 1.48% | 1.48% | 2.22% |
| > 45% DTI | 95.01%-97% LTV | 0.72% | 0.72% | 0.88% | 1.22% | 1.43% | 1.62% | 1.81% | 2.99% |
| | 90.01%-95% LTV | 0.53% | 0.53% | 0.67% | 0.85% | 1.19% | 1.32% | 1.49% | 2.61% |
| | 85.01%-90% LTV | 0.49% | 0.49% | 0.62% | 0.76% | 0.91% | 1.07% | 1.21% | 2.27% |
| | 85% LTV and below | 0.23% | 0.23% | 0.29% | 0.35% | 0.50% | 0.54% | 0.61% | 1.01% |
| ≥ 2 Borrowers | 95.01%-97% LTV | -0.17% | -0.17% | -0.17% | -0.18% | -0.18% | -0.19% | -0.20% | -0.38% |
| | 90.01%-95% LTV | -0.12% | -0.12% | -0.12% | -0.13% | -0.14% | -0.14% | -0.16% | -0.33% |
| | 85.01%-90% LTV | -0.08% | -0.08% | -0.08% | -0.08% | -0.09% | -0.09% | -0.10% | -0.20% |
| | 85% LTV and below | -0.02% | -0.02% | -0.02% | -0.03% | -0.03% | -0.03% | -0.03% | -0.05% |

Minimum Rate: 0.45%

Less than 620 credit score applies only to multi-borrower loans that have received a Desktop Underwriter® (DU®) Approve/Eligible recommendation and meet Arch MI EZ DecisioningSM requirements.

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 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 Credit Union Underwriting Manual at archmicu.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**.