



For Credit Unions

Arch Mortgage Insurance Company

Single

Non-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%	1.58%	2.19%	2.75%	3.18%	3.68%	4.65%	4.93%	5.96%	8.94%	1.98%	2.75%	4.00%	4.61%	5.35%	6.09%	6.47%	7.81%	11.72%
	25%	1.36%	1.88%	2.31%	2.65%	3.06%	3.86%	4.10%	4.95%	7.43%	1.71%	2.36%	3.24%	3.75%	4.32%	4.89%	5.19%	6.27%	9.41%
	18%	1.15%	1.69%	1.77%	2.25%	2.55%	2.93%	3.11%	3.75%	5.63%	1.43%	2.12%	2.23%	2.81%	3.21%	3.65%	3.87%	4.67%	7.01%
95% to 90.01%	30%	1.22%	1.73%	2.16%	2.52%	2.92%	3.69%	3.91%	4.72%	7.08%	1.53%	2.17%	2.70%	3.15%	3.65%	4.61%	4.89%	5.91%	8.87%
	25%	1.20%	1.59%	2.11%	2.41%	2.79%	3.52%	3.74%	4.51%	6.77%	1.50%	1.99%	2.64%	3.00%	3.48%	4.41%	4.67%	5.64%	8.46%
	16%	0.96%	1.26%	1.65%	1.81%	1.98%	2.27%	2.41%	2.91%	4.37%	1.21%	1.58%	2.06%	2.27%	2.48%	2.84%	3.01%	3.64%	5.46%
90% to 85.01%	25%	0.87%	1.16%	1.48%	1.75%	1.99%	2.50%	2.65%	3.20%	4.80%	1.08%	1.45%	1.85%	2.19%	2.49%	3.12%	3.31%	4.00%	6.00%
	12%	0.59%	0.74%	0.89%	1.05%	1.20%	1.50%	1.59%	1.92%	2.88%	0.74%	0.93%	1.12%	1.32%	1.50%	1.88%	1.99%	2.41%	3.62%
85% and below	12%	0.47%	0.54%	0.64%	0.71%	0.85%	1.00%	1.06%	1.27%	1.91%	0.59%	0.68%	0.81%	0.90%	1.07%	1.25%	1.32%	1.60%	2.40%
	6%	0.43%	0.50%	0.59%	0.65%	0.78%	0.91%	0.96%	1.16%	1.74%	0.54%	0.62%	0.74%	0.82%	0.98%	1.13%	1.21%	1.45%	2.18%

■ 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%	1.01%	1.69%	2.12%	2.32%	3.39%	4.27%	4.55%	5.49%	8.24%	1.27%	2.12%	2.65%	2.90%	4.24%	5.55%	6.08%	7.34%	11.01%
	25%	0.95%	1.45%	1.70%	1.93%	2.76%	3.46%	3.69%	4.45%	6.68%	1.19%	1.82%	2.13%	2.42%	3.46%	4.49%	4.78%	5.78%	8.67%
	18%	0.81%	1.11%	1.26%	1.46%	2.03%	2.56%	2.72%	3.29%	4.94%	1.01%	1.40%	1.58%	1.83%	2.54%	3.26%	3.48%	4.20%	6.30%
95% to 90.01%	30%	0.81%	1.51%	1.72%	1.88%	2.45%	3.15%	3.55%	4.29%	6.44%	1.02%	1.88%	2.15%	2.36%	3.06%	3.94%	4.53%	5.47%	8.21%
	25%	0.80%	1.39%	1.60%	1.81%	2.25%	2.87%	3.35%	4.05%	6.08%	1.00%	1.73%	2.00%	2.27%	2.82%	3.59%	4.28%	5.18%	7.77%
	16%	0.68%	0.97%	1.07%	1.18%	1.35%	1.80%	2.07%	2.50%	3.75%	0.85%	1.22%	1.34%	1.47%	1.70%	2.25%	2.67%	3.23%	4.85%
90% to 85.01%	25%	0.59%	0.95%	1.10%	1.21%	1.67%	2.12%	2.26%	2.73%	4.10%	0.74%	1.19%	1.38%	1.52%	2.09%	2.74%	2.93%	3.53%	5.30%
	12%	0.45%	0.53%	0.61%	0.70%	0.87%	1.17%	1.25%	1.51%	2.27%	0.56%	0.66%	0.76%	0.88%	1.08%	1.46%	1.65%	1.99%	2.99%
85% and below	12%	0.38%	0.41%	0.48%	0.52%	0.61%	0.68%	0.75%	0.95%	1.43%	0.48%	0.52%	0.60%	0.65%	0.76%	0.85%	0.94%	1.27%	1.91%
	6%	0.34%	0.39%	0.45%	0.49%	0.55%	0.65%	0.69%	0.87%	1.31%	0.46%	0.50%	0.57%	0.60%	0.74%	0.83%	0.89%	1.11%	1.67%

■ 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		0.54%	0.60%	0.70%	0.85%	1.05%	1.50%	1.65%	1.80%	NA
Investment Property		1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%	NA
3-4 Unit Owner-Occupied Property		1.02%	1.19%	1.33%	1.50%	1.75%	1.90%	2.00%	2.63%	NA
Manufactured Housing		0.54%	0.60%	0.70%	0.85%	1.05%	1.50%	1.65%	1.80%	2.70%
Rate/Term Refinance		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Employee Relocation		-0.10%	-0.10%	-0.14%	-0.25%	-0.25%	-0.35%	-0.35%	-0.35%	-0.53%
Second Home		0.36%	0.39%	0.49%	0.60%	0.70%	1.23%	1.27%	1.35%	2.03%
> 45% DTI	95.01%-97% LTV	0.38%	0.62%	0.76%	1.06%	1.24%	1.42%	1.60%	1.82%	2.73%
	90.01%-95% LTV	0.35%	0.44%	0.57%	0.72%	1.00%	1.12%	1.27%	1.53%	2.30%
	85.01%-90% LTV	0.28%	0.39%	0.50%	0.62%	0.75%	0.89%	1.01%	1.25%	1.87%
	85% LTV and below	0.11%	0.17%	0.22%	0.30%	0.38%	0.42%	0.44%	0.49%	0.73%
≥ 2 Borrowers	95.01%-97% LTV	-0.18%	-0.20%	-0.20%	-0.20%	-0.21%	-0.22%	-0.23%	-0.27%	-0.40%
	90.01%-95% LTV	-0.14%	-0.14%	-0.14%	-0.16%	-0.16%	-0.17%	-0.19%	-0.25%	-0.37%
	85.01%-90% LTV	-0.10%	-0.10%	-0.10%	-0.10%	-0.11%	-0.11%	-0.12%	-0.15%	-0.23%
85% LTV and below		-0.03%	-0.03%	-0.03%	-0.03%	-0.04%	-0.04%	-0.04%	-0.04%	-0.06%

Minimum Rate: 0.30%.

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 Plans

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 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.

No Refund

Under non-refundable premium plans, refunds may only be available if coverage is cancelled or terminated under the Federal Homeowners Protection Act of 1998, and such refunds will be processed in accordance with the Act. For all other cancellations or terminations, there is no refund.

For a complete listing of eligibility requirements, please refer to the Credit Union Underwriting Manual at [archmicu.com/underwriting](https://www.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**.