



## **RADAR® Rates**

### **General Terms**

- The lender submitting the Insurance Application must be the Insured.
- All Insurance Applications, Commitments, and Certificates are subject to Radian's Master Policy, Underwriting Guidelines, and Origination and Servicing Guide.
- Eligible Insurance Applications are subject to RADAR Rates, obtained through the Insured's loan origination system or on our website through Radian MI Rate Finder using the Insured's Master Policy number.
- Upon acceptance of RADAR Rates, published rate card pricing is not available.
- RADAR Rates are subject to termination or change at any time.
- RADAR Rates availability may be subject to pending regulatory approval. Radian's published rate card pricing will typically be applied, if needed, where RADAR Rates pricing is not yet available.
- Currently RADAR Rates are available for BP Monthly and Singles, with other products to follow.
- Rate Quote IDs are only applicable to the Insurance Application submission for which the quote was provided. Rate Quotes for an Insurance Application will be honored for ninety (90) days, and the rate quote identification number must be provided during Insurance Application submission.
- The "DTI without MI" exception policy, pricing based on a debt-to-income ratio (DTI) that does not include the mortgage insurance (MI) premium, is available for RADAR Rates. If you have a delegated application and your application requires the manual override, please contact Customer Care or your Account Manager.
- Terms above are subject to change.

### **Confidentiality**

Pricing terms and any other information obtained from Radian or accessed on any Radian system, as well as any related rights of access, passwords, login credentials or other methods of accessing pricing systems or information provided, are strictly confidential and intended for the exclusive use of the Insured for the sole purpose of obtaining mortgage insurance or submitting Insurance Applications to Radian, and shall not be disclosed, revealed or divulged to any third party whatsoever, without prior written approval from Radian.

### **Incorporation of Approval into Insurance Applications**

The Insured's submission of Insurance Applications to Radian constitutes the Insured's acceptance of the terms of RADAR Rates, including, but not limited to, the Insured's agreement to comply with the requirements and Confidentiality obligations listed above and shall form a part of the Insured's representations in all Insurance Applications submitted to Radian.

Defined terms used but not defined shall have the meanings assigned to them in Radian's Master Policy.