

# Credit Union SplitEdge® Borrower-Paid

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> .25%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.54%	0.66%	0.83%	0.95%	1.17%	1.50%	1.61%	1.82%	2.73%	0.68%	0.83%	1.05%	1.20%	1.47%	1.89%	2.02%	2.29%	3.44%	
	25%	0.42%	0.54%	0.66%	0.75%	0.94%	1.19%	1.27%	1.46%	2.19%	0.53%	0.68%	0.83%	0.95%	1.19%	1.50%	1.60%	1.84%	2.76%	
	18%	0.35%	0.47%	0.57%	0.64%	0.81%	1.01%	1.13%	1.23%	1.85%	0.44%	0.60%	0.72%	0.81%	1.02%	1.27%	1.42%	1.55%	2.33%	
<b>95%</b> to 90.01%	30%	0.33%	0.48%	0.62%	0.74%	0.92%	1.24%	1.29%	1.38%	2.07%	0.43%	0.62%	0.78%	0.93%	1.16%	1.56%	1.62%	1.74%	2.61%	
	25%	0.29%	0.43%	0.55%	0.64%	0.83%	1.07%	1.15%	1.21%	1.82%	0.38%	0.55%	0.69%	0.81%	1.05%	1.35%	1.45%	1.52%	2.28%	
	16%	0.25%	0.35%	0.44%	0.54%	0.68%	0.91%	1.00%	1.09%	1.64%	0.33%	0.45%	0.56%	0.68%	0.86%	1.15%	1.26%	1.37%	2.06%	
<b>90%</b> to 85.01%	25%	0.22%	0.32%	0.41%	0.50%	0.60%	0.85%	0.86%	0.89%	1.34%	0.29%	0.42%	0.52%	0.64%	0.76%	1.08%	1.09%	1.13%	1.70%	
	12%	0.16%	0.21%	0.27%	0.34%	0.41%	0.57%	0.60%	0.68%	1.02%	0.22%	0.28%	0.35%	0.44%	0.52%	0.73%	0.76%	0.87%	1.31%	
<b>85%</b> and under	12%	0.13%	0.14%	0.17%	0.19%	0.22%	0.32%	0.34%	0.39%	0.59%	0.17%	0.19%	0.23%	0.25%	0.29%	0.42%	0.44%	0.50%	0.75%	
	6%	0.11%	0.13%	0.16%	0.18%	0.21%	0.31%	0.33%	0.37%	0.56%	0.15%	0.18%	0.21%	0.24%	0.28%	0.40%	0.43%	0.47%	0.71%	

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> .25%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.33%	0.46%	0.61%	0.73%	0.94%	1.27%	1.45%	1.66%	2.49%	0.43%	0.59%	0.78%	0.93%	1.20%	1.61%	1.82%	2.09%	3.14%	
	25%	0.28%	0.38%	0.45%	0.56%	0.71%	0.94%	1.10%	1.26%	1.89%	0.36%	0.49%	0.58%	0.72%	0.91%	1.20%	1.39%	1.59%	2.39%	
	18%	0.21%	0.28%	0.35%	0.45%	0.56%	0.72%	0.85%	0.99%	1.49%	0.28%	0.37%	0.46%	0.58%	0.72%	0.92%	1.07%	1.25%	1.88%	
<b>95%</b> to 90.01%	30%	0.24%	0.35%	0.44%	0.54%	0.69%	0.87%	1.01%	1.20%	1.80%	0.32%	0.46%	0.57%	0.70%	0.88%	1.11%	1.28%	1.51%	2.27%	
	25%	0.22%	0.31%	0.38%	0.48%	0.59%	0.75%	0.90%	1.07%	1.61%	0.29%	0.41%	0.50%	0.62%	0.76%	0.96%	1.14%	1.35%	2.03%	
	16%	0.15%	0.21%	0.26%	0.33%	0.42%	0.54%	0.66%	0.77%	1.16%	0.21%	0.28%	0.35%	0.43%	0.55%	0.70%	0.84%	0.98%	1.47%	
<b>90%</b> to 85.01%	25%	0.15%	0.22%	0.28%	0.35%	0.42%	0.57%	0.66%	0.81%	1.22%	0.22%	0.29%	0.37%	0.46%	0.55%	0.74%	0.84%	1.03%	1.55%	
	12%	0.09%	0.12%	0.16%	0.19%	0.24%	0.33%	0.40%	0.48%	0.72%	0.14%	0.17%	0.22%	0.26%	0.32%	0.44%	0.52%	0.62%	0.93%	
<b>85%</b> and under	12%	0.05%	0.08%	0.12%	0.13%	0.15%	0.21%	0.24%	0.31%	0.47%	0.10%	0.12%	0.18%	0.19%	0.22%	0.29%	0.32%	0.41%	0.62%	
	6%	N/A	0.05%	0.09%	0.10%	0.10%	0.12%	0.15%	0.18%	0.27%	0.06%	0.09%	0.14%	0.15%	0.15%	0.18%	0.21%	0.25%	0.38%	

Adjustments <sup>5</sup>		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal		+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%	+ .57%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%	+ .47%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%	– .27%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%	– .24%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%	– .15%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%	– .06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

<sup>4</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

<sup>5</sup> Adjustments apply to the monthly portion of the premium only.

Rates may also be located at [MI Rate Finder](#)



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# Credit Union SplitEdge® Borrower-Paid

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**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> .50%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.49%	0.62%	0.79%	0.91%	1.13%	1.46%	1.57%	1.79%	2.69%	0.64%	0.79%	1.01%	1.16%	1.43%	1.85%	1.99%	2.25%	3.38%	
	25%	0.37%	0.50%	0.62%	0.71%	0.90%	1.15%	1.23%	1.43%	2.15%	0.49%	0.64%	0.79%	0.91%	1.15%	1.46%	1.56%	1.80%	2.70%	
	18%	0.30%	0.43%	0.53%	0.60%	0.77%	0.97%	1.09%	1.20%	1.80%	0.40%	0.55%	0.68%	0.77%	0.98%	1.24%	1.39%	1.51%	2.27%	
<b>95%</b> to 90.01%	30%	0.29%	0.44%	0.57%	0.69%	0.88%	1.20%	1.25%	1.34%	2.01%	0.38%	0.57%	0.74%	0.89%	1.12%	1.52%	1.58%	1.70%	2.55%	
	25%	0.25%	0.39%	0.50%	0.59%	0.79%	1.03%	1.11%	1.17%	1.76%	0.33%	0.51%	0.65%	0.76%	1.00%	1.30%	1.41%	1.48%	2.22%	
	16%	0.21%	0.31%	0.39%	0.49%	0.64%	0.87%	0.96%	1.05%	1.58%	0.28%	0.41%	0.51%	0.64%	0.82%	1.10%	1.22%	1.33%	2.00%	
<b>90%</b> to 85.01%	25%	0.17%	0.27%	0.35%	0.45%	0.55%	0.80%	0.81%	0.85%	1.28%	0.24%	0.36%	0.47%	0.58%	0.71%	1.03%	1.04%	1.08%	1.62%	
	12%	0.11%	0.16%	0.21%	0.29%	0.36%	0.52%	0.55%	0.64%	0.96%	0.16%	0.23%	0.29%	0.38%	0.47%	0.68%	0.72%	0.82%	1.23%	
<b>85%</b> and under	12%	0.06%	0.08%	0.11%	0.13%	0.16%	0.26%	0.29%	0.33%	0.50%	0.11%	0.13%	0.17%	0.19%	0.23%	0.36%	0.39%	0.44%	0.66%	
	6%	N/A	0.07%	0.10%	0.12%	0.15%	0.25%	0.28%	0.31%	0.47%	0.08%	0.11%	0.15%	0.18%	0.22%	0.35%	0.38%	0.42%	0.63%	

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> .50%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.25%	0.39%	0.54%	0.66%	0.88%	1.21%	1.38%	1.60%	2.40%	0.35%	0.52%	0.71%	0.86%	1.13%	1.54%	1.76%	2.03%	3.05%	
	25%	0.20%	0.31%	0.38%	0.49%	0.65%	0.88%	1.03%	1.20%	1.80%	0.29%	0.42%	0.51%	0.65%	0.84%	1.13%	1.32%	1.53%	2.30%	
	18%	0.13%	0.21%	0.28%	0.38%	0.50%	0.66%	0.78%	0.93%	1.40%	0.20%	0.29%	0.39%	0.51%	0.65%	0.86%	1.01%	1.19%	1.79%	
<b>95%</b> to 90.01%	30%	0.16%	0.27%	0.36%	0.46%	0.61%	0.80%	0.93%	1.12%	1.68%	0.24%	0.38%	0.49%	0.62%	0.81%	1.03%	1.20%	1.44%	2.16%	
	25%	0.14%	0.23%	0.30%	0.40%	0.51%	0.68%	0.82%	0.99%	1.49%	0.21%	0.33%	0.42%	0.54%	0.68%	0.88%	1.06%	1.28%	1.92%	
	16%	0.07%	0.13%	0.18%	0.25%	0.34%	0.47%	0.58%	0.69%	1.04%	0.12%	0.20%	0.27%	0.35%	0.47%	0.62%	0.76%	0.90%	1.35%	
<b>90%</b> to 85.01%	25%	0.06%	0.12%	0.19%	0.26%	0.33%	0.49%	0.57%	0.73%	1.10%	0.12%	0.20%	0.28%	0.37%	0.46%	0.65%	0.76%	0.95%	1.43%	
	12%	N/A	N/A	0.07%	0.10%	0.15%	0.25%	0.31%	0.40%	0.60%	N/A	0.07%	0.13%	0.17%	0.24%	0.35%	0.43%	0.54%	0.81%	
<b>85%</b> and under	12%	N/A	N/A	N/A	N/A	N/A	0.10%	0.13%	0.21%	0.32%	N/A	N/A	0.06%	0.07%	0.11%	0.18%	0.22%	0.31%	0.47%	
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.08%	0.12%	N/A	N/A	N/A	N/A	0.07%	0.11%	0.15%	0.23%		

Adjustments <sup>5</sup>		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal		+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%-97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%	+ .57%
	90.01%-95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%	+ .47%
	85.01%-90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%-97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%	-.27%
	90.01%-95% LTV	-.09%	-.09%	-.09%	-.10%	-.11%	-.12%	-.14%	-.16%	-.24%
	85.01%-90% LTV	-.07%	-.07%	-.07%	-.07%	-.08%	-.09%	-.09%	-.10%	-.15%
	85% LTV and under	-.03%	-.03%	-.03%	-.03%	-.03%	-.03%	-.03%	-.04%	-.06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

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# Credit Union SplitEdge® Borrower-Paid

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> .75%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.45%	0.57%	0.75%	0.87%	1.09%	1.42%	1.54%	1.75%	2.63%	0.60%	0.75%	0.96%	1.12%	1.39%	1.81%	1.95%	2.22%	3.33%	
	25%	0.33%	0.45%	0.58%	0.67%	0.86%	1.11%	1.20%	1.39%	2.09%	0.45%	0.60%	0.75%	0.87%	1.11%	1.42%	1.52%	1.77%	2.66%	
	18%	0.26%	0.38%	0.49%	0.56%	0.73%	0.93%	1.06%	1.16%	1.74%	0.36%	0.51%	0.64%	0.73%	0.94%	1.20%	1.35%	1.48%	2.22%	
<b>95%</b> to 90.01%	30%	0.24%	0.39%	0.53%	0.65%	0.83%	1.16%	1.21%	1.30%	1.95%	0.34%	0.53%	0.69%	0.85%	1.07%	1.48%	1.54%	1.66%	2.49%	
	25%	0.20%	0.34%	0.46%	0.55%	0.74%	0.99%	1.07%	1.13%	1.70%	0.29%	0.46%	0.60%	0.72%	0.96%	1.26%	1.37%	1.45%	2.18%	
	16%	0.16%	0.26%	0.35%	0.45%	0.59%	0.83%	0.92%	1.01%	1.52%	0.24%	0.36%	0.47%	0.60%	0.77%	1.06%	1.18%	1.30%	1.95%	
<b>90%</b> to 85.01%	25%	0.11%	0.21%	0.30%	0.39%	0.50%	0.75%	0.76%	0.80%	1.20%	0.18%	0.31%	0.42%	0.53%	0.66%	0.98%	0.99%	1.03%	1.55%	
	12%	0.05%	0.10%	0.16%	0.23%	0.31%	0.47%	0.50%	0.59%	0.89%	0.10%	0.17%	0.24%	0.33%	0.42%	0.63%	0.67%	0.77%	1.16%	
<b>85%</b> and under	12%	N/A	N/A	0.05%	0.07%	0.10%	0.20%	0.23%	0.28%	0.42%	0.05%	0.06%	0.11%	0.13%	0.17%	0.30%	0.33%	0.39%	0.59%	
	6%	N/A	N/A	N/A	0.06%	0.09%	0.19%	0.22%	0.26%	0.39%	N/A	0.05%	0.09%	0.12%	0.16%	0.29%	0.32%	0.37%	0.56%	

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> .75%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.18%	0.32%	0.47%	0.59%	0.81%	1.14%	1.32%	1.53%	2.30%	0.28%	0.45%	0.64%	0.79%	1.06%	1.48%	1.69%	1.96%	2.94%	
	25%	0.13%	0.24%	0.31%	0.42%	0.58%	0.81%	0.97%	1.13%	1.70%	0.22%	0.35%	0.44%	0.58%	0.77%	1.06%	1.26%	1.46%	2.19%	
	18%	0.06%	0.14%	0.21%	0.31%	0.43%	0.59%	0.72%	0.86%	1.29%	0.13%	0.22%	0.32%	0.44%	0.59%	0.79%	0.94%	1.13%	1.70%	
<b>95%</b> to 90.01%	30%	0.08%	0.19%	0.28%	0.38%	0.54%	0.72%	0.86%	1.05%	1.58%	0.16%	0.29%	0.41%	0.54%	0.73%	0.96%	1.13%	1.37%	2.06%	
	25%	0.06%	0.15%	0.22%	0.32%	0.44%	0.60%	0.75%	0.92%	1.38%	0.13%	0.24%	0.34%	0.46%	0.60%	0.81%	0.99%	1.20%	1.80%	
	16%	N/A	0.05%	0.10%	0.17%	0.27%	0.39%	0.51%	0.62%	0.93%	N/A	0.12%	0.19%	0.28%	0.39%	0.54%	0.69%	0.83%	1.25%	
<b>90%</b> to 85.01%	25%	N/A	N/A	0.10%	0.17%	0.25%	0.40%	0.49%	0.64%	0.96%	N/A	0.10%	0.19%	0.28%	0.37%	0.57%	0.67%	0.87%	1.31%	
	12%	N/A	N/A	N/A	N/A	0.07%	0.16%	0.23%	0.31%	0.47%	N/A	N/A	N/A	0.08%	0.15%	0.27%	0.35%	0.45%	0.68%	
<b>85%</b> and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.11%	0.17%	N/A	N/A	N/A	N/A	0.07%	0.12%	0.22%	0.33%		
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	0.08%	

### Adjustments<sup>5</sup>

	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance	+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal	+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property	+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing	+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable	+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home	+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property	+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .57%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .47%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .27%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .24%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .15%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%	– .06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

<sup>4</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

<sup>5</sup> Adjustments apply to the monthly portion of the premium only.

Rates may also be located at [MI Rate Finder](#)



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# Credit Union SplitEdge® Borrower-Paid

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.00%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.41%	0.53%	0.71%	0.83%	1.05%	1.39%	1.50%	1.71%	2.57%	0.55%	0.71%	0.92%	1.08%	1.35%	1.77%	1.91%	2.18%	3.27%	
	25%	0.29%	0.41%	0.54%	0.63%	0.82%	1.08%	1.16%	1.35%	2.03%	0.40%	0.56%	0.71%	0.83%	1.07%	1.38%	1.49%	1.73%	2.60%	
	18%	0.22%	0.34%	0.45%	0.52%	0.69%	0.90%	1.02%	1.12%	1.68%	0.32%	0.47%	0.60%	0.69%	0.90%	1.16%	1.31%	1.44%	2.16%	
<b>95%</b> to 90.01%	30%	0.19%	0.35%	0.48%	0.61%	0.79%	1.11%	1.17%	1.26%	1.89%	0.29%	0.48%	0.65%	0.80%	1.03%	1.43%	1.50%	1.62%	2.43%	
	25%	0.15%	0.30%	0.41%	0.51%	0.70%	0.94%	1.03%	1.09%	1.64%	0.24%	0.42%	0.56%	0.68%	0.92%	1.22%	1.33%	1.41%	2.12%	
	16%	0.11%	0.22%	0.30%	0.41%	0.55%	0.78%	0.88%	0.97%	1.46%	0.19%	0.32%	0.42%	0.55%	0.73%	1.02%	1.14%	1.26%	1.89%	
<b>90%</b> to 85.01%	25%	0.05%	0.16%	0.25%	0.34%	0.45%	0.70%	0.72%	0.75%	1.13%	0.12%	0.25%	0.36%	0.48%	0.61%	0.93%	0.94%	0.99%	1.49%	
	12%	N/A	0.05%	0.11%	0.18%	0.26%	0.42%	0.46%	0.54%	0.81%	0.05%	0.12%	0.19%	0.28%	0.37%	0.58%	0.62%	0.72%	1.08%	
<b>85%</b> and under	12%	N/A	N/A	N/A	N/A	N/A	0.15%	0.18%	0.23%	0.35%	N/A	N/A	0.05%	0.07%	0.11%	0.24%	0.28%	0.34%	0.51%	
	6%	N/A	N/A	N/A	N/A	N/A	0.14%	0.17%	0.21%	0.32%	N/A	N/A	N/A	0.06%	0.10%	0.23%	0.27%	0.31%	0.47%	

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.00%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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	
<b>97%</b> to 95.01%	35%	0.11%	0.24%	0.40%	0.53%	0.74%	1.08%	1.25%	1.47%	2.21%	0.21%	0.38%	0.57%	0.73%	0.99%	1.41%	1.63%	1.90%	2.85%	
	25%	0.06%	0.16%	0.24%	0.36%	0.51%	0.75%	0.90%	1.07%	1.61%	0.15%	0.28%	0.37%	0.51%	0.71%	1.00%	1.19%	1.40%	2.10%	
	18%	N/A	0.06%	0.14%	0.25%	0.36%	0.53%	0.65%	0.80%	1.20%	0.06%	0.15%	0.25%	0.38%	0.52%	0.72%	0.88%	1.06%	1.59%	
<b>95%</b> to 90.01%	30%	N/A	0.11%	0.20%	0.30%	0.46%	0.64%	0.78%	0.97%	1.46%	0.07%	0.21%	0.33%	0.46%	0.65%	0.88%	1.05%	1.29%	1.94%	
	25%	N/A	0.07%	0.14%	0.24%	0.36%	0.52%	0.67%	0.84%	1.26%	0.05%	0.16%	0.26%	0.38%	0.53%	0.73%	0.91%	1.13%	1.70%	
	16%	N/A	N/A	N/A	0.09%	0.19%	0.31%	0.43%	0.54%	0.81%	N/A	N/A	0.11%	0.20%	0.31%	0.47%	0.61%	0.75%	1.13%	
<b>90%</b> to 85.01%	25%	N/A	N/A	N/A	0.08%	0.16%	0.32%	0.40%	0.56%	0.84%	N/A	N/A	0.10%	0.19%	0.29%	0.48%	0.59%	0.78%	1.17%	
	12%	N/A	N/A	N/A	N/A	N/A	0.08%	0.14%	0.23%	0.35%	N/A	N/A	N/A	N/A	0.06%	0.18%	0.26%	0.37%	0.56%	
<b>85%</b> and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.12%	0.18%	
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Adjustments <sup>5</sup>		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal		+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%	+ .57%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%	+ .47%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%	– .27%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%	– .24%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%	– .15%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%	– .06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

<sup>4</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

<sup>5</sup> Adjustments apply to the monthly portion of the premium only.

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# Credit Union SplitEdge® Borrower-Paid

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.25%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years									
LTV	Coverage	≥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		
<b>97%</b> to 95.01%	35%	0.37%	0.49%	0.66%	0.79%	1.01%	1.35%	1.46%	1.68%	2.52%	0.51%	0.67%	0.88%	1.04%	1.32%	1.73%	1.87%	2.14%	3.21%		
	25%	0.25%	0.37%	0.49%	0.59%	0.78%	1.04%	1.12%	1.32%	1.98%	0.36%	0.52%	0.67%	0.79%	1.03%	1.34%	1.45%	1.69%	2.54%		
	18%	0.18%	0.30%	0.40%	0.48%	0.65%	0.86%	0.98%	1.09%	1.64%	0.27%	0.43%	0.56%	0.65%	0.87%	1.12%	1.27%	1.41%	2.12%		
<b>95%</b> to 90.01%	30%	0.15%	0.30%	0.44%	0.56%	0.75%	1.07%	1.13%	1.23%	1.85%	0.24%	0.43%	0.60%	0.76%	0.99%	1.39%	1.47%	1.58%	2.37%		
	25%	0.11%	0.25%	0.37%	0.46%	0.66%	0.90%	0.99%	1.06%	1.59%	0.19%	0.37%	0.52%	0.63%	0.88%	1.18%	1.29%	1.37%	2.06%		
	16%	0.07%	0.17%	0.26%	0.36%	0.51%	0.74%	0.84%	0.94%	1.41%	0.14%	0.27%	0.38%	0.51%	0.69%	0.98%	1.10%	1.22%	1.83%		
<b>90%</b> to 85.01%	25%	N/A	0.10%	0.19%	0.29%	0.40%	0.65%	0.67%	0.70%	1.05%	0.07%	0.20%	0.31%	0.43%	0.56%	0.88%	0.89%	0.94%	1.41%		
	12%	N/A	N/A	0.05%	0.13%	0.21%	0.37%	0.41%	0.49%	0.74%	N/A	0.06%	0.13%	0.23%	0.32%	0.53%	0.57%	0.68%	1.02%		
<b>85%</b> and under	12%	N/A	N/A	N/A	N/A	N/A	0.09%	0.12%	0.17%	0.26%	N/A	N/A	N/A	N/A	0.05%	0.18%	0.22%	0.28%	0.42%		
	6%	N/A	N/A	N/A	N/A	N/A	0.08%	0.11%	0.15%	0.23%	N/A	N/A	N/A	N/A	0.17%	0.21%	0.26%	0.39%			

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.25%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years									
LTV	Coverage	≥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		
<b>97%</b> to 95.01%	35%	N/A	0.17%	0.33%	0.46%	0.67%	1.01%	1.19%	1.41%	2.12%	0.14%	0.31%	0.50%	0.66%	0.93%	1.35%	1.56%	1.84%	2.76%		
	25%	N/A	0.09%	0.17%	0.29%	0.44%	0.68%	0.84%	1.01%	1.52%	0.07%	0.21%	0.30%	0.44%	0.64%	0.93%	1.13%	1.34%	2.01%		
	18%	N/A	N/A	0.07%	0.18%	0.29%	0.46%	0.59%	0.74%	1.11%	N/A	0.08%	0.18%	0.31%	0.45%	0.66%	0.81%	1.00%	1.50%		
<b>95%</b> to 90.01%	30%	N/A	N/A	0.12%	0.23%	0.38%	0.56%	0.71%	0.90%	1.35%	N/A	0.13%	0.25%	0.38%	0.57%	0.80%	0.98%	1.22%	1.83%		
	25%	N/A	N/A	0.06%	0.17%	0.28%	0.44%	0.60%	0.77%	1.16%	N/A	0.08%	0.18%	0.31%	0.45%	0.65%	0.84%	1.05%	1.58%		
	16%	N/A	N/A	N/A	N/A	0.11%	0.23%	0.36%	0.47%	0.71%	N/A	N/A	N/A	0.12%	0.23%	0.39%	0.54%	0.68%	1.02%		
<b>90%</b> to 85.01%	25%	N/A	N/A	N/A	N/A	0.07%	0.23%	0.32%	0.48%	0.72%	N/A	N/A	N/A	0.10%	0.20%	0.40%	0.50%	0.70%	1.05%		
	12%	N/A	N/A	N/A	N/A	N/A	N/A	0.06%	0.15%	0.23%	N/A	N/A	N/A	N/A	0.10%	0.18%	0.29%	0.44%			
<b>85%</b> and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		

### Adjustments<sup>5</sup>

	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance	+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal	+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property	+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing	+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable	+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home	+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property	+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .57%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .47%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .27%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .24%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .15%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%	– .06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

<sup>4</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

<sup>5</sup> Adjustments apply to the monthly portion of the premium only.

Rates may also be located at [MI Rate Finder](#)



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# Credit Union SplitEdge® Borrower-Paid

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.50%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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%	0.32%	0.45%	0.62%	0.75%	0.97%	1.31%	1.42%	1.64%	2.46%	0.47%	0.62%	0.84%	1.00%	1.28%	1.69%	1.83%	2.11%	3.17%	
	25%	0.20%	0.33%	0.45%	0.55%	0.74%	1.00%	1.08%	1.28%	1.92%	0.32%	0.47%	0.63%	0.75%	0.99%	1.31%	1.41%	1.66%	2.49%	
	18%	0.13%	0.26%	0.36%	0.44%	0.61%	0.82%	0.94%	1.05%	1.58%	0.23%	0.39%	0.52%	0.61%	0.83%	1.08%	1.23%	1.37%	2.06%	
95% to 90.01%	30%	0.10%	0.26%	0.39%	0.52%	0.71%	1.03%	1.09%	1.19%	1.79%	0.20%	0.39%	0.56%	0.72%	0.95%	1.35%	1.43%	1.54%	2.31%	
	25%	0.06%	0.21%	0.32%	0.42%	0.62%	0.86%	0.95%	1.02%	1.53%	0.15%	0.33%	0.47%	0.59%	0.83%	1.14%	1.25%	1.33%	2.00%	
	16%	N/A	0.13%	0.21%	0.32%	0.47%	0.70%	0.80%	0.90%	1.35%	0.10%	0.23%	0.33%	0.47%	0.65%	0.94%	1.06%	1.18%	1.77%	
90% to 85.01%	25%	N/A	0.05%	0.14%	0.24%	0.35%	0.60%	0.62%	0.66%	0.99%	N/A	0.14%	0.26%	0.38%	0.51%	0.83%	0.85%	0.89%	1.34%	
	12%	N/A	N/A	N/A	0.08%	0.16%	0.32%	0.36%	0.45%	0.68%	N/A	N/A	0.08%	0.18%	0.27%	0.48%	0.52%	0.63%	0.95%	
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	0.07%	0.12%	0.18%	N/A	N/A	N/A	N/A	N/A	0.12%	0.17%	0.23%	0.35%	
	6%	N/A	N/A	N/A	N/A	N/A	N/A	0.06%	0.10%	0.15%	N/A	N/A	N/A	N/A	N/A	0.11%	0.16%	0.21%	0.32%	

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.50%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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%	N/A	0.10%	0.26%	0.39%	0.61%	0.94%	1.12%	1.35%	2.03%	0.06%	0.23%	0.43%	0.59%	0.86%	1.28%	1.50%	1.78%	2.67%	
	25%	N/A	N/A	0.10%	0.22%	0.38%	0.61%	0.77%	0.95%	1.43%	N/A	0.13%	0.23%	0.38%	0.57%	0.87%	1.06%	1.28%	1.92%	
	18%	N/A	N/A	N/A	0.11%	0.23%	0.39%	0.52%	0.68%	1.02%	N/A	N/A	0.11%	0.24%	0.38%	0.59%	0.75%	0.94%	1.41%	
95% to 90.01%	30%	N/A	N/A	N/A	0.15%	0.30%	0.49%	0.63%	0.83%	1.25%	N/A	0.05%	0.17%	0.30%	0.49%	0.72%	0.90%	1.14%	1.71%	
	25%	N/A	N/A	N/A	0.09%	0.20%	0.37%	0.52%	0.70%	1.05%	N/A	N/A	0.10%	0.23%	0.37%	0.57%	0.77%	0.98%	1.47%	
	16%	N/A	N/A	N/A	N/A	N/A	0.16%	0.28%	0.40%	0.60%	N/A	N/A	N/A	N/A	0.16%	0.31%	0.47%	0.61%	0.92%	
90% to 85.01%	25%	N/A	N/A	N/A	N/A	N/A	0.15%	0.23%	0.40%	0.60%	N/A	N/A	N/A	N/A	0.11%	0.31%	0.42%	0.62%	0.93%	
	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07%	0.11%	N/A	N/A	N/A	N/A	N/A	N/A	0.09%	0.21%	0.32%	
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

### Adjustments<sup>5</sup>

	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance	+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal	+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property	+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing	+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable	+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home	+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property	+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .57%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .47%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .27%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .24%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .15%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%	– .06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

<sup>4</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

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# Credit Union SplitEdge® Borrower-Paid

Effective Date: November 1, 2021<sup>1</sup>

**BPMI**

## Primary Residence, Purchase and Rate/Term Refinance, Greater than 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.75%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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%	0.28%	0.41%	0.58%	0.71%	0.93%	1.27%	1.38%	1.61%	2.42%	0.42%	0.58%	0.80%	0.96%	1.24%	1.65%	1.80%	2.07%	3.11%	
	25%	0.16%	0.29%	0.41%	0.51%	0.70%	0.96%	1.04%	1.25%	1.88%	0.27%	0.43%	0.59%	0.71%	0.95%	1.27%	1.37%	1.62%	2.43%	
	18%	0.09%	0.22%	0.32%	0.40%	0.57%	0.78%	0.90%	1.02%	1.53%	0.19%	0.34%	0.48%	0.57%	0.79%	1.04%	1.20%	1.33%	2.00%	
95% to 90.01%	30%	0.05%	0.21%	0.35%	0.48%	0.66%	0.99%	1.05%	1.15%	1.73%	0.15%	0.34%	0.52%	0.67%	0.90%	1.31%	1.39%	1.50%	2.25%	
	25%	N/A	0.16%	0.28%	0.38%	0.57%	0.82%	0.91%	0.98%	1.47%	0.10%	0.28%	0.43%	0.55%	0.79%	1.10%	1.21%	1.29%	1.94%	
	16%	N/A	0.08%	0.17%	0.28%	0.42%	0.66%	0.76%	0.86%	1.29%	0.05%	0.18%	0.29%	0.42%	0.60%	0.90%	1.02%	1.14%	1.71%	
90% to 85.01%	25%	N/A	N/A	0.09%	0.19%	0.29%	0.55%	0.57%	0.61%	0.92%	N/A	0.09%	0.20%	0.32%	0.46%	0.78%	0.80%	0.84%	1.26%	
	12%	N/A	N/A	N/A	N/A	0.10%	0.27%	0.31%	0.40%	0.60%	N/A	N/A	N/A	0.12%	0.22%	0.43%	0.47%	0.58%	0.87%	
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07%	0.11%	N/A	N/A	N/A	N/A	0.07%	0.11%	0.18%	0.27%	
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.05%	0.08%	N/A	N/A	N/A	N/A	0.05%	0.10%	0.15%	0.23%	

## Primary Residence, Purchase and Rate/Term Refinance, Less than or equal to 20 years, Non-Refundable

Upfront <sup>2,3,4</sup> 1.75%		Fixed Level payments for the first 5 years										Non-Fixed Actual or potential payment changes during the first 5 years								
LTV	Coverage	≥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%	N/A	N/A	0.19%	0.32%	0.54%	0.88%	1.06%	1.29%	1.94%	N/A	0.16%	0.36%	0.52%	0.79%	1.21%	1.43%	1.72%	2.58%	
	25%	N/A	N/A	N/A	0.15%	0.31%	0.55%	0.71%	0.89%	1.34%	N/A	0.06%	0.16%	0.31%	0.50%	0.80%	1.00%	1.22%	1.83%	
	18%	N/A	N/A	N/A	N/A	0.16%	0.33%	0.46%	0.62%	0.93%	N/A	N/A	N/A	0.17%	0.32%	0.53%	0.68%	0.88%	1.32%	
95% to 90.01%	30%	N/A	N/A	N/A	0.07%	0.22%	0.41%	0.56%	0.75%	1.13%	N/A	N/A	0.09%	0.22%	0.42%	0.65%	0.83%	1.07%	1.61%	
	25%	N/A	N/A	N/A	N/A	0.12%	0.29%	0.45%	0.62%	0.93%	N/A	N/A	N/A	0.15%	0.29%	0.50%	0.69%	0.91%	1.37%	
	16%	N/A	N/A	N/A	N/A	N/A	0.08%	0.21%	0.32%	0.48%	N/A	N/A	N/A	N/A	0.08%	0.23%	0.39%	0.53%	0.80%	
90% to 85.01%	25%	N/A	N/A	N/A	N/A	N/A	0.06%	0.15%	0.31%	0.47%	N/A	N/A	N/A	N/A	N/A	0.23%	0.33%	0.54%	0.81%	
	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.12%	0.18%	
85% and under	12%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	6%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

Adjustments <sup>5</sup>		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Cash-out Refinance		+ .18%	+ .20%	+ .20%	N/A	N/A	N/A	N/A	N/A	N/A
Declining Renewal		+ .02%	+ .03%	+ .03%	+ .04%	+ .04%	+ .05%	+ .07%	+ .07%	+ .11%
Investment Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	N/A	N/A	N/A	N/A
Manufactured Housing		+ .18%	+ .20%	+ .20%	+ .25%	+ .30%	+ .50%	+ .55%	+ .60%	+ .90%
Refundable		+ .01%	+ .01%	+ .01%	+ .02%	+ .02%	+ .03%	+ .03%	+ .03%	+ .05%
Second Home		+ .12%	+ .13%	+ .14%	+ .17%	+ .20%	+ .35%	+ .40%	+ .45%	+ .68%
3- to 4-Unit Property		+ .34%	+ .38%	+ .38%	+ .47%	+ .50%	+ .57%	+ .65%	+ .75%	+ 1.13%
> 45% DTI	95.01%–97% LTV	+ .10%	+ .14%	+ .17%	+ .21%	+ .26%	+ .35%	+ .37%	+ .38%	+ .57%
	90.01%–95% LTV	+ .09%	+ .11%	+ .14%	+ .18%	+ .23%	+ .27%	+ .29%	+ .31%	+ .47%
	85.01%–90% LTV	+ .07%	+ .10%	+ .12%	+ .15%	+ .19%	+ .21%	+ .23%	+ .24%	+ .36%
	85% LTV and under	+ .03%	+ .04%	+ .05%	+ .05%	+ .07%	+ .09%	+ .09%	+ .09%	+ .14%
≥ 2 Borrowers	95.01%–97% LTV	– .13%	– .13%	– .13%	– .13%	– .14%	– .15%	– .16%	– .18%	– .27%
	90.01%–95% LTV	– .09%	– .09%	– .09%	– .10%	– .11%	– .12%	– .14%	– .16%	– .24%
	85.01%–90% LTV	– .07%	– .07%	– .07%	– .07%	– .08%	– .09%	– .09%	– .10%	– .15%
	85% LTV and under	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .03%	– .04%	– .06%

<sup>1</sup> See Rate Availability by State on our [website](#) for state eligibility

<sup>2</sup> Minimum Monthly rate = .05%

<sup>3</sup> "N/A" denotes that rates are not available for this combination of LTV and credit score.

<sup>4</sup> Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at [Rate Card Notes](#)

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