

# Credit Union Lender-Paid Mortgage Insurance

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

LPMI

## Primary Residence, Purchase, Greater than 20 years, ≤ 45% DTI, 1 Borrower, Non-Refundable

Single <sup>2</sup>		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%	3.42%	4.94%	6.20%	7.55%	9.16%	11.82%	13.16%	15.00%	22.50%	4.28%	6.18%	7.75%	9.44%	11.45%	14.78%	16.45%	18.75%	28.13%	
	25%	2.70%	3.81%	4.72%	5.71%	6.89%	8.81%	9.80%	11.15%	16.73%	3.38%	4.76%	5.90%	7.14%	8.61%	11.01%	12.25%	13.94%	20.91%	
	18%	2.16%	2.97%	3.64%	4.36%	5.21%	6.61%	7.33%	8.30%	12.45%	2.70%	3.71%	4.55%	5.45%	6.51%	8.26%	9.16%	10.38%	15.56%	
95% to 90.01%	30%	2.84%	4.01%	5.04%	6.06%	7.41%	9.54%	10.64%	12.16%	18.24%	3.55%	5.01%	6.30%	7.58%	9.26%	11.93%	13.30%	15.20%	22.80%	
	25%	2.51%	3.49%	4.36%	5.22%	6.36%	8.15%	9.08%	10.36%	15.54%	3.14%	4.36%	5.45%	6.53%	7.95%	10.19%	11.35%	12.95%	19.43%	
	16%	1.88%	2.52%	3.08%	3.64%	4.38%	5.53%	6.13%	6.96%	10.44%	2.35%	3.15%	3.85%	4.55%	5.48%	6.91%	7.66%	8.70%	13.05%	
90% to 85.01%	25%	2.13%	2.95%	3.69%	4.49%	5.41%	7.14%	7.88%	8.83%	13.25%	2.66%	3.69%	4.61%	5.61%	6.76%	8.93%	9.85%	11.04%	16.56%	
	12%	1.39%	1.79%	2.15%	2.54%	2.99%	3.83%	4.18%	4.64%	6.96%	1.74%	2.24%	2.69%	3.18%	3.74%	4.79%	5.23%	5.80%	8.70%	
85% and under	12%	1.11%	1.37%	1.60%	1.87%	2.20%	2.86%	3.12%	3.43%	5.15%	1.39%	1.71%	2.00%	2.34%	2.75%	3.58%	3.90%	4.29%	6.44%	
	6%	0.87%	1.00%	1.12%	1.25%	1.42%	1.74%	1.87%	2.02%	3.03%	1.09%	1.25%	1.40%	1.56%	1.78%	2.18%	2.34%	2.53%	3.79%	

## Primary Residence, Purchase, Less than or equal to 20 years, ≤ 45% DTI, 1 Borrower, Non-Refundable

Single <sup>2</sup>		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%	3.24%	4.76%	6.02%	7.27%	8.88%	11.43%	12.77%	14.61%	21.92%	4.05%	5.95%	7.53%	9.09%	11.10%	14.29%	15.96%	18.26%	27.40%	
	25%	2.52%	3.63%	4.54%	5.43%	6.61%	8.42%	9.41%	10.76%	16.14%	3.15%	4.54%	5.68%	6.79%	8.26%	10.53%	11.76%	13.45%	20.18%	
	18%	1.98%	2.79%	3.46%	4.08%	4.93%	6.22%	6.94%	7.91%	11.87%	2.48%	3.49%	4.33%	5.10%	6.16%	7.78%	8.68%	9.89%	14.84%	
95% to 90.01%	30%	2.66%	3.83%	4.86%	5.78%	7.13%	9.15%	10.25%	11.77%	17.66%	3.33%	4.79%	6.08%	7.23%	8.91%	11.44%	12.81%	14.71%	22.08%	
	25%	2.33%	3.31%	4.18%	4.94%	6.08%	7.76%	8.69%	9.97%	14.96%	2.91%	4.14%	5.23%	6.18%	7.60%	9.70%	10.86%	12.46%	18.70%	
	16%	1.70%	2.34%	2.90%	3.36%	4.10%	5.14%	5.74%	6.57%	9.86%	2.13%	2.93%	3.63%	4.20%	5.13%	6.43%	7.18%	8.21%	12.33%	
90% to 85.01%	25%	1.95%	2.77%	3.51%	4.21%	5.13%	6.75%	7.49%	8.44%	12.66%	2.44%	3.46%	4.39%	5.26%	6.41%	8.44%	9.36%	10.55%	15.83%	
	12%	1.21%	1.61%	1.97%	2.26%	2.71%	3.44%	3.79%	4.25%	6.38%	1.51%	2.01%	2.46%	2.83%	3.39%	4.30%	4.74%	5.31%	7.98%	
85% and under	12%	0.93%	1.19%	1.42%	1.59%	1.92%	2.47%	2.73%	3.04%	4.56%	1.16%	1.49%	1.78%	1.99%	2.40%	3.09%	3.41%	3.80%	5.70%	
	6%	0.69%	0.82%	0.94%	0.97%	1.14%	1.35%	1.48%	1.63%	2.45%	0.86%	1.03%	1.18%	1.21%	1.43%	1.69%	1.85%	2.04%	3.06%	

Adjustments		Single								
		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620
Manufactured Housing		+ .50%	+ .50%	+ .70%	+ 1.00%	+ 1.00%	+ 1.30%	+ 1.30%	+ 1.30%	+ 1.95%
Rate & Term Refinance		+ .42%	+ .62%	+ .77%	+ .94%	+ 1.12%	+ 1.38%	+ 1.62%	+ 1.89%	+ 2.84%
Relocation		- .10%	- .10%	- .14%	- .25%	- .25%	- .35%	- .35%	- .35%	- .53%
Second Home		+ .25%	+ .25%	+ .49%	+ .70%	+ .70%	+ 1.23%	+ 1.23%	+ 1.23%	+ 1.85%
3- to 4-Unit Property		+ 1.19%	+ 1.19%	+ 1.33%	+ 1.75%	+ 1.75%	+ 2.63%	+ 2.63%	+ 2.63%	+ 3.95%
> 45% DTI	95.01%-97% LTV	+ .41%	+ .61%	+ .74%	+ .91%	+ 1.07%	+ 1.24%	+ 1.42%	+ 1.60%	+ 2.40%
	90.01%-95% LTV	+ .34%	+ .48%	+ .60%	+ .74%	+ .87%	+ 1.02%	+ 1.18%	+ 1.34%	+ 2.01%
	85.01%-90% LTV	+ .23%	+ .33%	+ .40%	+ .49%	+ .57%	+ .68%	+ .80%	+ .92%	+ 1.38%
	85% LTV and under	+ .09%	+ .13%	+ .16%	+ .19%	+ .23%	+ .28%	+ .33%	+ .37%	+ .56%
≥ 2 Borrowers	95.01%-97% LTV	- .70%	- 1.06%	- 1.33%	- 1.69%	- 2.02%	- 2.46%	- 2.97%	- 3.59%	- 5.39%
	90.01%-95% LTV	- .57%	- .84%	- 1.07%	- 1.34%	- 1.65%	- 2.03%	- 2.45%	- 2.98%	- 4.47%
	85.01%-90% LTV	- .38%	- .55%	- .71%	- .89%	- 1.09%	- 1.33%	- 1.63%	- 1.98%	- 2.97%
	85% LTV and under	- .15%	- .23%	- .28%	- .35%	- .43%	- .55%	- .65%	- .78%	- 1.17%

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

<sup>2</sup> Minimum Single rate = .80%

Rates are subject to additional information located at [Rate Card Notes](#)

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



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