# Borrower-Paid Mortgage Insurance

## Effective Date: June 4, 2018[1]

**BPMI**

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

| Single[2,3] | | Fixed<br>Level payments for the first 5 years | | | | | | | | Non-Fixed<br>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 | ≥760 | 740–759 | 720–739 | 700–719 | 680–699 | 660–679 | 640–659 | 620–639 |
| 97% to 95.01% | 35% | 1.58% | 2.19% | 2.75% | 3.18% | 3.68% | 4.65% | 4.93% | 5.96% | 1.98% | 2.75% | 4.00% | 4.61% | 5.35% | 6.09% | 6.47% | 7.81% |
| | 25% | 1.36% | 1.88% | 2.31% | 2.65% | 3.06% | 3.86% | 4.10% | 4.95% | 1.71% | 2.36% | 3.24% | 3.75% | 4.32% | 4.89% | 5.19% | 6.27% |
| | 18% | 1.15% | 1.69% | 1.77% | 2.25% | 2.55% | 2.93% | 3.11% | 3.75% | 1.43% | 2.12% | 2.23% | 2.81% | 3.21% | 3.65% | 3.87% | 4.67% |
| 95% to 90.01% | 30% | 1.22% | 1.73% | 2.16% | 2.52% | 2.92% | 3.69% | 3.91% | 4.72% | 1.53% | 2.17% | 2.70% | 3.15% | 3.65% | 4.61% | 4.89% | 5.91% |
| | 25% | 1.20% | 1.59% | 2.11% | 2.41% | 2.79% | 3.52% | 3.74% | 4.51% | 1.50% | 1.99% | 2.64% | 3.00% | 3.48% | 4.41% | 4.67% | 5.64% |
| | 16% | 0.96% | 1.26% | 1.65% | 1.81% | 1.98% | 2.27% | 2.41% | 2.91% | 1.21% | 1.58% | 2.06% | 2.27% | 2.48% | 2.84% | 3.01% | 3.64% |
| 90% to 85.01% | 25% | 0.87% | 1.16% | 1.48% | 1.75% | 1.99% | 2.50% | 2.65% | 3.20% | 1.08% | 1.45% | 1.85% | 2.19% | 2.49% | 3.12% | 3.31% | 4.00% |
| | 12% | 0.59% | 0.74% | 0.89% | 1.05% | 1.20% | 1.50% | 1.59% | 1.92% | 0.74% | 0.93% | 1.12% | 1.32% | 1.50% | 1.88% | 1.99% | 2.41% |
| 85% and under | 12% | 0.47% | 0.54% | 0.64% | 0.71% | 0.85% | 1.00% | 1.06% | 1.27% | 0.59% | 0.68% | 0.81% | 0.90% | 1.07% | 1.25% | 1.32% | 1.60% |
| | 6% | 0.43% | 0.50% | 0.59% | 0.65% | 0.78% | 0.91% | 0.96% | 1.16% | 0.54% | 0.62% | 0.74% | 0.82% | 0.98% | 1.13% | 1.21% | 1.45% |

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

| Single[2,3] | | Fixed<br>Level payments for the first 5 years | | | | | | | | Non-Fixed<br>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 | ≥760 | 740–759 | 720–739 | 700–719 | 680–699 | 660–679 | 640–659 | 620–639 |
| 97% to 95.01% | 35% | 1.01% | 1.69% | 2.12% | 2.32% | 3.39% | 4.27% | 4.55% | 5.49% | 1.27% | 2.12% | 2.65% | 2.90% | 4.24% | 5.55% | 6.08% | 7.34% |
| | 25% | 0.95% | 1.45% | 1.70% | 1.93% | 2.76% | 3.46% | 3.69% | 4.45% | 1.19% | 1.82% | 2.13% | 2.42% | 3.46% | 4.49% | 4.78% | 5.78% |
| | 18% | 0.81% | 1.11% | 1.26% | 1.46% | 2.03% | 2.56% | 2.72% | 3.29% | 1.01% | 1.40% | 1.58% | 1.83% | 2.54% | 3.26% | 3.48% | 4.20% |
| 95% to 90.01% | 30% | 0.81% | 1.51% | 1.72% | 1.88% | 2.45% | 3.15% | 3.55% | 4.29% | 1.02% | 1.88% | 2.15% | 2.36% | 3.06% | 3.94% | 4.53% | 5.47% |
| | 25% | 0.80% | 1.39% | 1.60% | 1.81% | 2.25% | 2.87% | 3.35% | 4.05% | 1.00% | 1.73% | 2.00% | 2.27% | 2.82% | 3.59% | 4.28% | 5.18% |
| | 16% | 0.68% | 0.97% | 1.07% | 1.18% | 1.35% | 1.80% | 2.07% | 2.50% | 0.85% | 1.22% | 1.34% | 1.47% | 1.70% | 2.25% | 2.67% | 3.23% |
| 90% to 85.01% | 25% | 0.59% | 0.95% | 1.10% | 1.21% | 1.67% | 2.12% | 2.26% | 2.73% | 0.74% | 1.19% | 1.38% | 1.52% | 2.09% | 2.74% | 2.93% | 3.53% |
| | 12% | 0.45% | 0.53% | 0.61% | 0.70% | 0.87% | 1.17% | 1.25% | 1.51% | 0.56% | 0.66% | 0.76% | 0.88% | 1.08% | 1.46% | 1.65% | 1.99% |
| 85% and under | 12% | 0.38% | 0.41% | 0.48% | 0.52% | 0.61% | 0.68% | 0.75% | 0.95% | 0.48% | 0.52% | 0.60% | 0.65% | 0.76% | 0.85% | 0.94% | 1.27% |
| | 6% | 0.34% | 0.39% | 0.45% | 0.49% | 0.55% | 0.65% | 0.69% | 0.87% | 0.46% | 0.50% | 0.57% | 0.60% | 0.74% | 0.83% | 0.89% | 1.11% |

| Adjustments | | Single | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | ≥760 | 740–759 | 720–739 | 700–719 | 680–699 | 660–679 | 640–659 | 620–639 |
| Cash–out Refinance | | + .54% | + .60% | + .70% | N/A | N/A | N/A | N/A | N/A |
| Investment Property | | + 1.02% | + 1.19% | + 1.33% | + 1.50% | + 1.75% | N/A | N/A | N/A |
| Manufactured Housing | | + .54% | + .60% | + .70% | + .85% | + 1.05% | + 1.50% | + 1.65% | + 1.80% |
| Relocation | | – .10% | – .10% | – .14% | – .25% | – .25% | – .35% | – .35% | – .35% |
| Second Home | | + .36% | + .39% | + .49% | + .60% | + .70% | + 1.23% | + 1.27% | + 1.35% |
| 3- to 4-Unit Property | | + 1.02% | + 1.19% | + 1.33% | + 1.50% | N/A | N/A | N/A | N/A |
| > 45% DTI | 95.01%–97% LTV | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | 90.01%–95% LTV | + .35% | + .44% | + .57% | + .72% | N/A | N/A | N/A | N/A |
| | 85.01%–90% LTV | + .28% | + .39% | + .50% | + .62% | N/A | N/A | N/A | N/A |
| | 85% LTV and under | + .11% | + .17% | + .22% | + .30% | N/A | N/A | N/A | N/A |
| ≥ 2 Borrowers | 95.01%–97% LTV | – .18% | – .20% | – .20% | – .20% | – .21% | – .22% | – .23% | – .27% |
| | 90.01%–95% LTV | – .14% | – .14% | – .14% | – .16% | – .16% | – .17% | – .19% | – .25% |
| | 85.01%–90% LTV | – .10% | – .10% | – .10% | – .10% | – .11% | – .11% | – .12% | – .15% |
| | 85% LTV and under | – .03% | – .03% | – .03% | – .03% | – .04% | – .04% | – .04% | – .04% |

[1] See Rate Availability by State on our website for state eligibility

[2] Minimum Single rate = .30%

[3] Rates are subject to additional information, including BPMI refunds under Homeowners Protection Act of 1998, which can be located at Rate Card Notes

**Rates may also be located at MI Rate Finder**

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