

Borrower-Paid Mortgage Insurance

Effective Date: June 4, 2018¹

BPMI

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

Monthly ^{2,3}		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	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	0.58%	0.70%	0.87%	0.99%	1.21%	1.54%	1.65%	1.86%	0.73%	0.88%	1.09%	1.24%	1.51%	1.93%	2.06%	2.33%
	25%	0.46%	0.58%	0.70%	0.79%	0.98%	1.23%	1.31%	1.50%	0.58%	0.73%	0.88%	0.99%	1.23%	1.54%	1.64%	1.88%
	18%	0.39%	0.51%	0.61%	0.68%	0.85%	1.05%	1.17%	1.27%	0.49%	0.64%	0.76%	0.85%	1.06%	1.31%	1.46%	1.59%
95% to 90.01%	30%	0.38%	0.53%	0.66%	0.78%	0.96%	1.28%	1.33%	1.42%	0.48%	0.66%	0.83%	0.98%	1.20%	1.60%	1.66%	1.78%
	25%	0.34%	0.48%	0.59%	0.68%	0.87%	1.11%	1.19%	1.25%	0.43%	0.60%	0.74%	0.85%	1.09%	1.39%	1.49%	1.56%
	16%	0.30%	0.40%	0.48%	0.58%	0.72%	0.95%	1.04%	1.13%	0.38%	0.50%	0.60%	0.73%	0.90%	1.19%	1.30%	1.41%
90% to 85.01%	25%	0.28%	0.38%	0.46%	0.55%	0.65%	0.90%	0.91%	0.94%	0.35%	0.48%	0.58%	0.69%	0.81%	1.13%	1.14%	1.18%
	12%	0.22%	0.27%	0.32%	0.39%	0.46%	0.62%	0.65%	0.73%	0.28%	0.34%	0.40%	0.49%	0.58%	0.78%	0.81%	0.91%
85% and under	12%	0.19%	0.20%	0.23%	0.25%	0.28%	0.38%	0.40%	0.44%	0.24%	0.25%	0.29%	0.31%	0.35%	0.48%	0.50%	0.55%
	6%	0.17%	0.19%	0.22%	0.24%	0.27%	0.37%	0.39%	0.42%	0.21%	0.24%	0.28%	0.30%	0.34%	0.46%	0.49%	0.53%

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

Monthly ^{2,3}		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	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% to 95.01%	35%	0.40%	0.53%	0.68%	0.80%	1.01%	1.34%	1.51%	1.72%	0.50%	0.66%	0.85%	1.00%	1.26%	1.68%	1.89%	2.15%
	25%	0.35%	0.45%	0.52%	0.63%	0.78%	1.01%	1.16%	1.32%	0.44%	0.56%	0.65%	0.79%	0.98%	1.26%	1.45%	1.65%
	18%	0.28%	0.35%	0.42%	0.52%	0.63%	0.79%	0.91%	1.05%	0.35%	0.44%	0.53%	0.65%	0.79%	0.99%	1.14%	1.31%
95% to 90.01%	30%	0.32%	0.43%	0.52%	0.62%	0.77%	0.95%	1.08%	1.27%	0.40%	0.54%	0.65%	0.78%	0.96%	1.19%	1.35%	1.59%
	25%	0.30%	0.39%	0.46%	0.56%	0.67%	0.83%	0.97%	1.14%	0.38%	0.49%	0.58%	0.70%	0.84%	1.04%	1.21%	1.43%
	16%	0.23%	0.29%	0.34%	0.41%	0.50%	0.62%	0.73%	0.84%	0.29%	0.36%	0.43%	0.51%	0.63%	0.78%	0.91%	1.05%
90% to 85.01%	25%	0.25%	0.31%	0.37%	0.44%	0.51%	0.66%	0.74%	0.89%	0.31%	0.39%	0.46%	0.55%	0.64%	0.83%	0.93%	1.11%
	12%	0.19%	0.21%	0.25%	0.28%	0.33%	0.42%	0.48%	0.56%	0.24%	0.26%	0.31%	0.35%	0.41%	0.53%	0.60%	0.70%
85% and under	12%	0.17%	0.19%	0.23%	0.23%	0.26%	0.32%	0.34%	0.41%	0.21%	0.24%	0.29%	0.29%	0.33%	0.40%	0.43%	0.51%
	6%	0.14%	0.16%	0.20%	0.21%	0.21%	0.23%	0.25%	0.28%	0.18%	0.20%	0.25%	0.26%	0.26%	0.29%	0.31%	0.35%

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

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

² Minimum Monthly and Annual rates = .14%

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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