

Borrower-Paid Mortgage Insurance

Effective Date: November 1, 2021¹

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	<620	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	
97% to 95.01%	35%	0.58%	0.70%	0.87%	0.99%	1.21%	1.54%	1.65%	1.86%	2.79%	0.73%	0.88%	1.09%	1.24%	1.51%	1.93%	2.06%	2.33%	3.49%	
	25%	0.46%	0.58%	0.70%	0.79%	0.98%	1.23%	1.31%	1.50%	2.25%	0.58%	0.73%	0.88%	0.99%	1.23%	1.54%	1.64%	1.88%	2.81%	
	18%	0.39%	0.51%	0.61%	0.68%	0.85%	1.05%	1.17%	1.27%	1.91%	0.49%	0.64%	0.76%	0.85%	1.06%	1.31%	1.46%	1.59%	2.38%	
95% to 90.01%	30%	0.38%	0.53%	0.66%	0.78%	0.96%	1.28%	1.33%	1.42%	2.13%	0.48%	0.66%	0.83%	0.98%	1.20%	1.60%	1.66%	1.78%	2.66%	
	25%	0.34%	0.48%	0.59%	0.68%	0.87%	1.11%	1.19%	1.25%	1.88%	0.43%	0.60%	0.74%	0.85%	1.09%	1.39%	1.49%	1.56%	2.34%	
	16%	0.30%	0.40%	0.48%	0.58%	0.72%	0.95%	1.04%	1.13%	1.70%	0.38%	0.50%	0.60%	0.73%	0.90%	1.19%	1.30%	1.41%	2.12%	
90% to 85.01%	25%	0.28%	0.38%	0.46%	0.55%	0.65%	0.90%	0.91%	0.94%	1.41%	0.35%	0.48%	0.58%	0.69%	0.81%	1.13%	1.14%	1.18%	1.76%	
	12%	0.22%	0.27%	0.32%	0.39%	0.46%	0.62%	0.65%	0.73%	1.10%	0.28%	0.34%	0.40%	0.49%	0.58%	0.78%	0.81%	0.91%	1.37%	
85% and under	12%	0.19%	0.20%	0.23%	0.25%	0.28%	0.38%	0.40%	0.44%	0.66%	0.24%	0.25%	0.29%	0.31%	0.35%	0.48%	0.50%	0.55%	0.83%	
	6%	0.17%	0.19%	0.22%	0.24%	0.27%	0.37%	0.39%	0.42%	0.63%	0.21%	0.24%	0.28%	0.30%	0.34%	0.46%	0.49%	0.53%	0.79%	

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	<620	≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620	
97% to 95.01%	35%	0.40%	0.53%	0.68%	0.80%	1.01%	1.34%	1.51%	1.72%	2.58%	0.50%	0.66%	0.85%	1.00%	1.26%	1.68%	1.89%	2.15%	3.23%	
	25%	0.35%	0.45%	0.52%	0.63%	0.78%	1.01%	1.16%	1.32%	1.98%	0.44%	0.56%	0.65%	0.79%	0.98%	1.26%	1.45%	1.65%	2.48%	
	18%	0.28%	0.35%	0.42%	0.52%	0.63%	0.79%	0.91%	1.05%	1.58%	0.35%	0.44%	0.53%	0.65%	0.79%	0.99%	1.14%	1.31%	1.97%	
95% to 90.01%	30%	0.32%	0.43%	0.52%	0.62%	0.77%	0.95%	1.08%	1.27%	1.91%	0.40%	0.54%	0.65%	0.78%	0.96%	1.19%	1.35%	1.59%	2.38%	
	25%	0.30%	0.39%	0.46%	0.56%	0.67%	0.83%	0.97%	1.14%	1.71%	0.38%	0.49%	0.58%	0.70%	0.84%	1.04%	1.21%	1.43%	2.14%	
	16%	0.23%	0.29%	0.34%	0.41%	0.50%	0.62%	0.73%	0.84%	1.26%	0.29%	0.36%	0.43%	0.51%	0.63%	0.78%	0.91%	1.05%	1.58%	
90% to 85.01%	25%	0.25%	0.31%	0.37%	0.44%	0.51%	0.66%	0.74%	0.89%	1.34%	0.31%	0.39%	0.46%	0.55%	0.64%	0.83%	0.93%	1.11%	1.67%	
	12%	0.19%	0.21%	0.25%	0.28%	0.33%	0.42%	0.48%	0.56%	0.84%	0.24%	0.26%	0.31%	0.35%	0.41%	0.53%	0.60%	0.70%	1.05%	
85% and under	12%	0.17%	0.19%	0.23%	0.23%	0.26%	0.32%	0.34%	0.41%	0.62%	0.21%	0.24%	0.29%	0.29%	0.33%	0.40%	0.43%	0.51%	0.77%	
	6%	0.14%	0.16%	0.20%	0.21%	0.21%	0.23%	0.25%	0.28%	0.42%	0.18%	0.20%	0.25%	0.26%	0.26%	0.29%	0.31%	0.35%	0.53%	

Adjustments		Monthly										
		≥760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	<620		
Annual		-.02%	-.03%	-.03%	-.04%	-.04%	-.05%	-.07%	-.07%	-.11%		
BPMI Monthly Refundable		+.01%	+.01%	+.01%	+.02%	+.02%	+.03%	+.03%	+.03%	+.05%		
Cash-out Refinance		+.18%	+.20%	+.20%	N/A	N/A	N/A	N/A	N/A	N/A		
Declining Renewals		+.02%	+.03%	+.03%	+.04%	+.04%	+.05%	+.07%	+.07%	+.11%		
Investment Property		+.34%	+.38%	+.38%	+.47%	+.50%	N/A	N/A	N/A	N/A		
LPMI Monthly		+.04%	+.06%	+.08%	+.11%	+.13%	+.19%	+.21%	+.23%	+.35%		
Manufactured Housing		+.18%	+.20%	+.20%	+.25%	+.30%	+.50%	+.55%	+.60%	+.90%		
Relocation		-.02%	-.04%	-.04%	-.07%	-.07%	-.10%	-.12%	-.12%	-.18%		
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%		

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](#)



Android and Google Play are trademarks of Google Inc. App Store is a service mark of Apple Inc. iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.