

# Borrower-Paid Mortgage Insurance

Effective Date: March 19, 2018<sup>1</sup>

**BPMI**

## Primary Residence, Purchase, Greater than 25 years, Refundable

Single <sup>2,3</sup>		Fixed Level payments for the first 5 years				Non-Fixed Actual or potential payment changes during the first 5 years			
LTV	Coverage	≥740	720-739	680-719	620-679	≥740	720-739	680-719	620-679
<b>97%</b> to 95.01%	35%	3.55%	5.21%	6.80%	8.21%	4.97%	7.29%	9.52%	11.50%
	30%	3.23%	4.32%	5.29%	7.00%	4.52%	6.05%	7.41%	9.80%
	25%	2.87%	3.70%	4.41%	5.80%	4.01%	5.19%	6.17%	8.11%
	18%	2.38%	2.85%	3.18%	4.23%	3.33%	3.99%	4.45%	5.92%
<b>95%</b> to 90.01%	35%	2.88%	3.40%	4.74%	6.13%	3.60%	4.25%	5.93%	7.67%
	30%	2.34%	3.00%	4.21%	5.37%	2.93%	3.75%	5.26%	6.72%
	25%	1.80%	2.77%	3.76%	4.84%	2.25%	3.46%	4.70%	6.05%
	16%	1.56%	2.42%	3.22%	3.53%	1.95%	3.03%	4.02%	4.42%
<b>90%</b> to 85.01%	30%	1.56%	2.64%	3.09%	3.94%	1.95%	3.30%	3.86%	4.93%
	25%	1.49%	1.75%	2.77%	3.40%	1.86%	2.63%	3.46%	4.25%
	17%	1.32%	1.70%	2.19%	2.73%	1.65%	2.38%	2.74%	3.42%
	12%	1.20%	1.65%	1.97%	2.32%	1.50%	2.06%	2.47%	2.90%
<b>85%</b> and under	25%	1.38%	1.64%	2.03%	2.91%	1.73%	2.62%	2.99%	3.63%
	17%	1.20%	1.49%	1.81%	2.45%	1.50%	1.87%	2.27%	3.06%
	12%	1.08%	1.29%	1.61%	1.86%	1.35%	1.61%	2.01%	2.32%
	6%	0.96%	1.21%	1.44%	1.61%	1.20%	1.51%	1.80%	2.01%

Adjustments	Single			
	≥ 740	720-739	680-719	620-679
Cash-out Refinance	+ .57%	+ .80%	N/A	N/A
Investment Property	+ 1.37%	+ 1.53%	+ 2.01%	N/A
Manufactured Housing	+ .57%	+ .80%	+ 1.14%	+ 1.48%
Rate & Term Refinance	.00%	.00%	+ .64%	+ 1.27%
Relocation	-.09%	-.13%	-.22%	-.32%
Second Home	+ .29%	+ .59%	+ .84%	+ 1.48%
3- to 4-Unit Property	+ 1.37%	+ 1.53%	+ 2.01%	+ 3.02%
25 Years and Under	-.16%	-.16%	-.26%	-.35%

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

<sup>2</sup> Minimum Single rate = .69%

<sup>3</sup> 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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