



# SingleFile™ Lender-Paid Single Premiums Nonrestricted and Tier One Restricted Markets<sup>1</sup> October 2009

LENDER-PAID SINGLES FICO 700+		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		NONFIXED	
		30-Year	25-Year & Under	30-Year	25-Year & Under
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund	No Refund	No Refund
97* -95.01	35	3.12%	2.68%	4.80%	4.36%
	30	2.84	2.40	4.28	3.84
	18	2.08	1.64	2.96	2.52
95* -90.01	35	3.12	2.68	4.24	3.80
	30	2.80	2.36	3.80	3.36
	25	2.48	2.04	3.48	3.04
	22	2.28	1.84	3.16	2.72
	18	2.12	1.68	2.84	2.40
90 -85.01	16	2.00	1.56	2.60	2.16
	25	1.80	1.36	2.48	2.04
	22	1.72	1.28	2.36	1.92
	18	1.56	1.12	2.12	1.68
85 & Under	17	1.52	1.08	2.08	1.64
	12	1.20	.75	1.80	1.36
	22	1.40	.96	1.72	1.28
85 & Under	20	1.32	.88	1.68	1.24
	17	1.16	.72	1.40	.96
	12	1.00	.60	1.24	.80
	6	.84	.50	.96	.60

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Singles table apply.

LENDER-PAID SINGLES FICO 680-699		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		NONFIXED	
		30-Year	25-Year & Under	30-Year	25-Year & Under
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund	No Refund	No Refund
95* -90.01	35	4.04%	3.60%	5.52%	5.08%
	30	3.60	3.16	4.92	4.48
	25	3.24	2.80	4.52	4.08
	22	2.96	2.52	4.12	3.68
	18	2.64	2.20	3.68	3.24
90 -85.01	16	2.40	1.96	3.40	2.96
	25	2.40	1.96	3.40	2.96
	22	2.36	1.92	3.20	2.76
	18	2.12	1.68	2.88	2.44
85 & Under	17	2.08	1.64	2.84	2.40
	12	1.44	1.00	2.44	2.00
	22	1.96	1.52	2.44	2.00
85 & Under	20	1.88	1.44	2.36	1.92
	17	1.64	1.20	2.12	1.68
	12	1.40	.96	2.00	1.56
	6	1.16	.72	1.32	.88

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Singles table apply.

#### Premium Adjustments for SingleFile Lender-Paid Singles

Rate-and-Term Refinance	+ .40%
Second Homes	+ .60%
Loan Amounts > \$417,000	+1.25%

#### Lender-Paid Single Premiums

All rates are nonrefundable. Coverage is provided until the loan is paid off.

3/2 Option Loans, where only a portion comes from the borrower's own funds and the rest from a gift, grant or loan, use 95.01%-97% rates.

<sup>1</sup>Rates displayed are available in nonrestricted and Tier One markets. For SingleFile LPMI rates in Tier Two markets, see MGIC's Tier Two Restricted Markets rate card.

\*LTVs greater than 95% are limited to certain loan characteristics and markets. LTVs greater than 90% may not be eligible in all markets. Please see our complete Underwriting Guide or Underwriting Guidelines Summary on [www.cu.mgic.com/restrictedmarkets](http://www.cu.mgic.com/restrictedmarkets).

#### RATE SELECTION

**30-Year** 30-Year rates apply to loans with an amortization period greater than 25 years up to a maximum of 40 years.

**25-Year & Under** 25-Year & Under rates apply to loans that fully amortize over 25 years or less.

**LTV** LTV category is selected based on first lien only.

#### SINGLEFILE LOAN PROGRAM CATEGORIES

**FIXED WITH LEVEL PAYMENTS FOR THE FIRST 5 YEARS** – This category applies to loans with level or declining payments for the first five years. It does not include loans with buydowns or rate concessions.

**NONFIXED** – This category applies to loans with actual or potential payment changes during the first five years.

**For all Loan Program Categories** – Loans featuring potential negative amortization are not eligible for MGIC mortgage insurance.

Rates may not be approved in all states. Select lender-paid MI rates (SingleFile) by lender location. New York has special requirements for the use of credit scoring. For additional coverages and information on the availability of these programs, please call your MGIC representative or your MGIC Regional Underwriting Service Center. See MGIC's website, [www.cu.mgic.com](http://www.cu.mgic.com), for additional rate filing and underwriting information.

#### Mortgage Guaranty Insurance Corporation

MGIC Plaza, Milwaukee, Wisconsin 53202 • [www.cu.mgic.com](http://www.cu.mgic.com)

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# SingleFile™ Lender-Paid Monthly Premiums Nonrestricted and Tier One Restricted Markets<sup>1</sup> October 2009

LENDER-PAID MONTHLY FICO 700+		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS	NONFIXED
		30-Year	30-Year
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund
97* -95.01	35	.78%	N/A
	30	.71	N/A
	18	.52	N/A
95* -90.01	35	.78	1.06%
	30	.70	.95
	25	.62	.87
	22	.57	.79
	18	.53	.71
90 -85.01	16	.50	.65
	25	.45	.62
	22	.43	.59
	18	.39	.53
	17	.38	.52
85 & Under	12	.26	.45
	22	.35	.43
	20	.33	.42
	18	.30	.37
	17	.29	.35
	12	.25	.31
	6	.21	.24

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Monthly table apply.

LENDER-PAID MONTHLY FICO 680-699		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS	NONFIXED
		30-Year	30-Year
Base LTV (%)	MGIC Coverage (%)	No Refund	No Refund
95* -90.01	35	1.01%	1.38%
	30	.90	1.23
	25	.81	1.13
	22	.74	1.03
	18	.66	.92
90 -85.01	16	.60	.85
	25	.60	.85
	22	.59	.80
	18	.53	.72
85 & Under	17	.52	.71
	12	.36	.61
	22	.49	.61
	20	.47	.59
	18	.43	.55
	17	.41	.53
	12	.35	.50
	6	.29	.33

Adjustments shown in the Premium Adjustments for SingleFile Lender-Paid Monthly table apply.

#### Premium Adjustments for SingleFile Lender-Paid Monthly

Rate-and-Term Refinance	+ .10%
Second Homes	+ .14%
Loan Amounts > \$417,000	+ .25%
25-Year & Under	- .11%
<b>Note:</b> Rates cannot be reduced below .15%.	

#### Lender-Paid Monthly Premiums

This page shows the annualized rates for our lender-paid monthly premium plan. To determine the monthly premium, multiply the applicable premium rate by the loan amount and divide that product by 12. Premiums are rounded to the nearest penny.

All rates are nonrefundable.

**Declining Renewals** are applied to the outstanding insured loan balance. The rate for years 2-term is the same as the first-year rate. The loan balance is adjusted at each anniversary of the certificate.

**3/2 Option Loans**, where only a portion comes from the borrower's own funds and the rest from a gift, grant or loan, use 95.01%-97% rates.

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