



# New York – October 2009

## SingleFile<sup>SM</sup> Lender-Paid Single Premiums

### Nonrestricted and Tier One Restricted Markets<sup>1</sup>



LENDER-PAID SINGLES Class I		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
	17	1.52	1.08	2.08	1.64
85 & Under	12	1.20	.75	1.80	1.36
	22	1.40	.96	1.72	1.28
	20	1.32	.88	1.68	1.24
	17	1.16	.72	1.40	.96
85 & Under	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 Class II		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
	17	2.08	1.64	2.84	2.40
85 & Under	12	1.44	1.00	2.44	2.00
	22	1.96	1.52	2.44	2.00
	20	1.88	1.44	2.36	1.92
	17	1.64	1.20	2.12	1.68
85 & Under	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%

#### Rating Classification

##### Class I:

- Minimum 24-month credit history
- 5 or more tradelines
- Within 24 months, all tradelines paid as agreed; 1 tradeline 1x30 past due 2 or more years ago
- No more than 1 tradeline at maximum limit
- No history of major delinquency (bankruptcy, foreclosure, collections, judgments)
- Borrower FICO score typically 700 or above

##### Class II:

- Minimum 24-month credit history
- 5 or more tradelines
- Maximum 2x30 within 24 months
- 2 or more tradelines at or near maximum limit
- No history of major delinquency (bankruptcy, foreclosure, collections, judgments)
- Borrower FICO score typically 680-699

#### 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. 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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# New York – October 2009

## SingleFile<sup>SM</sup> Lender-Paid Monthly Premiums

### Nonrestricted and Tier One Restricted Markets<sup>1</sup>



LENDER-PAID MONTHLY Class I		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		NONFIXED
		30-Year		30-Year
Base LIV (%)	MGIC Coverage (%)	No Refund	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	
	16	.50	.65	
90 -85.01	25	.45	.62	
	22	.43	.59	
	18	.39	.53	
	17	.38	.52	
	12	.26	.45	
85 & Under	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 Class II		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		NONFIXED
		30-Year		30-Year
Base LIV (%)	MGIC Coverage (%)	No Refund	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	
	16	.60	.85	
90 -85.01	25	.60	.85	
	22	.59	.80	
	18	.53	.72	
	17	.52	.71	
85 & Under	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%.	

#### Rating Classification

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#### 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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