



SingleFile™ Lender-Paid Premiums Tier Two Rates - October 2009

LENDER-PAID SINGLES		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		NONFIXED	
		30-Year	25-Year & Under	30-Year	25-Year & Under
		No Refund	No Refund	No Refund	No Refund
Base LTV (%)	MGIC Coverage (%)				
90 -85.01	25	2.24%	1.80%	3.08%	2.64%
	22	2.12	1.68	2.92	2.48
	18	1.95	1.51	2.65	2.21
	17	1.88	1.44	2.60	2.16
	12	1.30	.75	2.24	1.80
85 & Under	22	1.72	1.28	2.12	1.68
	20	1.64	1.20	2.08	1.64
	17	1.44	1.00	1.72	1.28
	12	1.24	.80	1.52	1.08
	6	1.04	.50	1.20	.76

Premium Adjustments for SingleFile Lender-Paid Singles

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

Lender-Paid Single Premiums

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

LENDER-PAID MONTHLY PREMIUMS		FIXED LEVEL PAYMENTS FOR THE FIRST 5 YEARS		NONFIXED	
		30-Year	30-Year	30-Year	30-Year
		No Refund	No Refund	No Refund	No Refund
Base LTV (%)	MGIC Coverage (%)				
90 -85.01	25	.56%	.77%		
	22	.53	.73		
	18	.48	.66		
	17	.47	.65		
	12	.32	.56		
85 & Under	22	.43	.53		
	20	.41	.52		
	17	.36	.43		
	12	.31	.38		
	6	.26	.30		

Premium Adjustments for SingleFile Lender-Paid Monthly Premiums

Rate-and-Term Refinance	+ .10%
Loan Amounts > \$417,000	+ .25%
25-Year and Under	- .14%

Note: Rates cannot be reduced below .15%.

Lender-Paid Monthly Premiums

All rates are nonrefundable.

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.

Rates may not be approved in all states. See MGIC's website, www.cu.mgic.com, for additional information on rate filing and underwriting information.

Can't find your calculator?

MGIC's **Rate Finder** will calculate your initial and renewal premium rates for you.

Visit our Rate Finder at www.cu.mgic.com.

Mortgage Guaranty Insurance Corporation

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