

Lender Paid Single Premium Rates



>20 Year Term											
LTV/FICO	Coverage	800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01% - 97%	35%	2.02%	2.02%	2.02%	2.79%	3.08%	3.85%	3.85%	6.76%	7.09%	7.38%
95.01% - 97%	25%*	1.57%	1.57%	1.57%	2.07%	2.82%	2.07%	3.80%	5.04%	5.53%	6.06%
90.01% - 95%	30%	1.39%	1.39%	1.39%	1.80%	2.23%	3.11%	2.80%	4.77%	5.10%	5.46%
90.01% - 95%	25%*	1.31%	1.31%	1.31%	1.65%	2.36%	2.74%	2.80%	4.04%	4.33%	4.63%
85.01% - 90%	25%	1%	1%	1%	1.23%	1.59%	1.84%	1.91%	3.28%	3.53%	4.08%
80.01% - 85%	12%	.52%	.52%	.52%	.62%	.8%	.97%	1.03%	1.42%	1.47%	1.52%

*HomeReady or Home Possible Advantage

<=20 Year Term											
LTV/FICO	Coverage	800+	780-799	760-779	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01% - 97%	35%	1.37%	1.37%	1.37%	1.84%	2.28%	2.70%	3.29%	4.26%	4.53%	4.83%
90.01% - 95%	25%	.95%	.95%	.95%	1.24%	1.50%	1.74%	2.08%	2.66%	2.77%	2.91%
85.01% - 90%	12%	.59%	.59%	.59%	.72%	.84%	.95%	1.1%	1.4%	1.43%	1.47%
80.01% - 85%	6%	.43%	.43%	.43%	.47%	.49%	.53%	.58%	.69%	.71%	.72%

Grids are an indication of the expected LPMI rate, please see Optimal Blue for specific pricing. Loan must be eligible under the terms of the MI provider.

Adjustment	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Term <= 25 Yrs	-0.18%	-0.18%	-0.18%	-0.28%	-0.28%	-0.39%	-0.39%	-0.39%
Cash-Out Refinance	0.50%	0.50%	0.70%	1.00%	1.00%	1.30%	1.30%	1.30%
Loan Amount > 417000	0.40%	0.40%	0.88%	1.40%	1.40%	2.10%	2.10%	2.10%
Rate/Term Refinance	0.00%	0.00%	0.00%	0.53%	0.53%	1.05%	1.05%	1.05%
Investment	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.63%	2.63%
Second Home	0.25%	0.25%	0.49%	0.70%	0.70%	1.23%	1.23%	1.23%
3-4 Unit	1.19%	1.19%	1.33%	1.75%	1.75%	2.63%	2.63%	2.63%