

**United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company**

Borrower-Paid Monthly

LTV	Coverage	30-Year Mortgages			
		Credit Score: 700+		Credit Score: 660-699	
		Fixed	ARMs	Fixed	ARMs
97% - 95.01%	35%	1.08%	1.78%		
	30%	0.96%	1.59%		
	25%	0.86%	1.39%		
	20%	0.76%	1.16%		
	18%	0.74%	1.06%		
95% - 90.01%	35%	1.06%	1.41%	1.37%	1.88%
	30%	0.94%	1.22%	1.20%	1.68%
	25%	0.84%	1.08%	1.08%	1.48%
	22%	0.80%	1.00%	0.99%	1.37%
	20%	0.74%	0.96%	0.90%	1.29%
90% - 85.01%	16%	0.72%	0.85%	0.79%	1.13%
	35%	0.77%	1.08%	1.05%	1.40%
	30%	0.70%	0.97%	0.88%	1.26%
	25%	0.62%	0.85%	0.76%	1.10%
	20%	0.52%	0.74%	0.67%	0.93%
85% & Below	17%	0.49%	0.63%	0.61%	0.82%
	12%	0.44%	0.50%	0.52%	0.64%
	25%	0.48%	0.74%	0.73%	1.06%
	20%	0.45%	0.63%	0.65%	0.90%
	17%	0.43%	0.56%	0.58%	0.80%
85% & Below	12%	0.38%	0.44%	0.44%	0.61%
	6%	0.34%	0.40%	0.38%	0.47%



United Guaranty Residential Insurance Company • United Guaranty Mortgage Indemnity Company
230 N. Elm Street/27401 • P.O. Box 21367, Greensboro, NC 27420-1567

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Blank = Rate not available

**United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company**

**Borrower-Paid Singles
No-Refund**

LTV	Cov	30-Year Mortgages											
		Credit Score: 760+		Credit Score: 740-759		Credit Score: 720-739		Credit Score: 700-719		Credit Score: 680-699		Credit Score: 660-679	
		Fixed	ARMs	Fixed	ARMs	Fixed	ARMs	Fixed	ARMs	Fixed	ARMs	Fixed	ARMs
97% - 95.01%	35%	2.60%	3.35%	2.80%		3.23%							
	30%	2.30%	3.00%	2.50%	3.89%	2.82%		3.76%					
	25%	2.00%	2.55%	2.15%	3.34%	2.40%		3.22%					
	20%	1.70%	2.35%	1.80%	2.69%	2.00%	3.77%	2.59%					
	18%	1.65%	2.20%	1.75%	2.39%	1.85%	3.37%	2.31%					
95% - 90.01%	35%	2.40%	3.15%	2.60%	3.40%	2.75%	3.91%	3.14%		3.82%			
	30%	1.95%	2.55%	2.10%	2.84%	2.25%	3.43%	2.74%		3.35%			
	25%	1.50%	1.95%	1.60%	2.43%	1.75%	2.95%	2.35%		2.88%		3.74%	
	20%	1.40%	1.80%	1.50%	1.95%	1.65%	2.38%	1.88%	3.35%	2.32%		3.03%	
	16%	1.30%	1.70%	1.40%	1.80%	1.50%	1.95%	1.60%	2.65%	1.95%	3.51%	2.38%	
90% - 85.01%	35%	1.40%	1.75%	1.50%	2.60%	1.73%	3.33%	2.20%	4.05%	2.86%		3.73%	
	30%	1.30%	1.65%	1.40%	2.27%	1.50%	2.93%	1.92%	3.57%	2.50%		3.28%	
	25%	1.25%	1.60%	1.30%	1.92%	1.35%	2.49%	1.62%	3.04%	2.12%	3.96%	2.79%	
	20%	1.15%	1.50%	1.20%	1.55%	1.25%	2.00%	1.35%	2.45%	1.69%	3.21%	2.25%	3.87%
	17%	1.10%	1.45%	1.15%	1.50%	1.20%	1.67%	1.30%	2.07%	1.55%	2.73%	1.89%	3.30%
85% & Below	12%	1.00%	1.30%	1.05%	1.35%	1.10%	1.40%	1.20%	1.50%	1.40%	1.87%	1.50%	2.28%
	25%	1.15%	1.40%	1.20%	1.82%	1.39%	2.53%	1.77%	3.28%	2.18%	3.92%	2.85%	
	20%	1.05%	1.30%	1.10%	1.47%	1.15%	2.06%	1.43%	2.67%	1.77%	3.20%	2.32%	4.17%
	17%	1.00%	1.20%	1.05%	1.30%	1.10%	1.74%	1.20%	2.28%	1.49%	2.74%	1.97%	3.58%
	12%	0.90%	1.10%	0.95%	1.20%	1.00%	1.25%	1.05%	1.57%	1.10%	1.91%	1.36%	2.53%
	6%	0.80%	1.00%	0.85%	1.10%	0.90%	1.15%	0.95%	1.25%	1.00%	1.30%	1.05%	1.35%



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**Borrower-Paid Singles
Limited-Refund**

LTV	Cov	30-Year Mortgages											
		Credit Score: 760+		Credit Score: 740-759		Credit Score: 720-739		Credit Score: 700-719		Credit Score: 680-699		Credit Score: 660-679	
		Fixed	ARMs	Fixed	ARMs	Fixed	ARMs	Fixed	ARMs	Fixed	ARMs	Fixed	ARMs
97% - 95.01%	35%	3.55%	4.30%	3.75%		4.18%							
	30%	3.25%	3.95%	3.45%	4.84%	3.77%		4.71%					
	25%	2.95%	3.50%	3.10%	4.29%	3.35%		4.17%					
	20%	2.65%	3.30%	2.75%	3.64%	2.95%	4.72%	3.54%					
	18%	2.60%	3.15%	2.70%	3.34%	2.80%	4.32%	3.26%					
95% - 90.01%	35%	3.30%	4.05%	3.50%	4.30%	3.65%	4.81%	4.04%		4.72%			
	30%	2.85%	3.45%	3.00%	3.74%	3.15%	4.33%	3.64%		4.25%			
	25%	2.40%	2.85%	2.50%	3.33%	2.65%	3.85%	3.25%		3.78%		4.64%	
	20%	2.30%	2.70%	2.40%	2.85%	2.55%	3.28%	2.78%	4.25%	3.22%		3.93%	
	16%	2.20%	2.60%	2.30%	2.70%	2.40%	2.85%	2.50%	3.55%	2.85%	4.41%	3.28%	
90% - 85.01%	35%	2.25%	2.60%	2.35%	3.45%	2.58%	4.18%	3.05%	4.90%	3.71%		4.58%	
	30%	2.15%	2.50%	2.25%	3.12%	2.35%	3.78%	2.77%	4.42%	3.35%		4.13%	
	25%	2.10%	2.45%	2.15%	2.77%	2.20%	3.34%	2.47%	3.89%	2.97%	4.81%	3.64%	
	20%	2.00%	2.35%	2.05%	2.40%	2.10%	2.85%	2.20%	3.30%	2.54%	4.06%	3.10%	4.72%
	17%	1.95%	2.30%	2.00%	2.35%	2.05%	2.52%	2.15%	2.92%	2.40%	3.58%	2.74%	4.15%
	12%	1.85%	2.15%	1.90%	2.20%	1.95%	2.25%	2.05%	2.35%	2.25%	2.72%	2.35%	3.13%
85% & Below	25%	1.95%	2.20%	2.00%	2.62%	2.19%	3.33%	2.57%	4.08%	2.98%	4.72%	3.65%	
	20%	1.85%	2.10%	1.90%	2.27%	1.95%	2.86%	2.23%	3.47%	2.57%	4.00%	3.12%	4.97%
	17%	1.80%	2.00%	1.85%	2.10%	1.90%	2.54%	2.00%	3.08%	2.29%	3.54%	2.77%	4.38%
	12%	1.70%	1.90%	1.75%	2.00%	1.80%	2.05%	1.85%	2.37%	1.90%	2.71%	2.16%	3.33%
	6%	1.60%	1.80%	1.65%	1.90%	1.70%	1.95%	1.75%	2.05%	1.80%	2.10%	1.85%	2.15%



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LPMI Monthly

LTV	Coverage	30-Year Mortgage					
		Credit Score: 700+		Credit Score: 680-699		Credit Score: 660-679	
		Fixed	ARMs	Fixed	ARMs	Fixed	ARMs
97% - 95.01%	35%	0.86%	1.50%				
	30%	0.77%	1.34%				
	25%	0.68%	1.17%				
	20%	0.58%	0.97%				
	18%	0.53%	0.89%				
95% - 90.01%	35%	0.78%	1.13%	1.01%	1.63%	1.55%	2.55%
	30%	0.70%	1.02%	0.90%	1.46%	1.39%	2.27%
	25%	0.64%	0.89%	0.84%	1.28%	1.22%	1.95%
	20%	0.57%	0.79%	0.74%	1.07%	1.02%	1.61%
	16%	0.50%	0.65%	0.60%	0.88%	0.84%	1.32%
90% - 85.01%	35%	0.64%	0.97%	0.84%	1.37%	1.28%	2.08%
	30%	0.58%	0.88%	0.76%	1.22%	1.15%	1.84%
	25%	0.52%	0.78%	0.68%	1.08%	1.01%	1.61%
	20%	0.46%	0.67%	0.59%	0.91%	0.85%	1.34%
	17%	0.42%	0.60%	0.52%	0.74%	0.70%	1.08%
85% & Below	12%	0.35%	0.48%	0.41%	0.61%	0.55%	0.81%
	25%	0.46%	0.72%	0.61%	0.98%	0.91%	1.44%
	17%	0.36%	0.55%	0.47%	0.73%	0.68%	1.06%
	12%	0.29%	0.42%	0.37%	0.56%	0.53%	0.80%
	6%	0.21%	0.27%	0.29%	0.34%	0.44%	0.54%



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LPMI Single

LTV	Coverage	30-Year Mortgage					
		Credit Score: 700+		Credit Score: 680-699		Credit Score: 660-679	
		Fixed	ARMs	Fixed	ARMs	Fixed	ARMs
97% - 95.01%	35%	2.90%	4.62%				
	30%	2.75%	4.14%				
	25%	2.28%	3.61%				
	20%	1.97%	3.01%				
	18%	1.86%	2.76%				
95% - 90.01%	35%	2.57%	3.22%	3.11%	4.52%	4.80%	
	30%	2.40%	2.89%	2.90%	4.05%	4.20%	
	25%	2.23%	2.58%	2.69%	3.20%	3.60%	4.70%
	20%	1.94%	2.29%	2.32%	2.81%	3.22%	4.07%
	16%	1.70%	2.05%	2.00%	2.50%	2.92%	3.56%
90% - 85.01%	35%	1.63%	2.47%	2.10%	3.41%	3.43%	5.04%
	30%	1.52%	2.23%	1.95%	3.07%	3.04%	4.52%
	25%	1.40%	1.97%	1.80%	2.69%	2.65%	3.92%
	20%	1.28%	1.68%	1.65%	2.27%	2.26%	3.26%
	17%	1.22%	1.48%	1.55%	2.00%	2.02%	2.85%
	12%	1.10%	1.32%	1.40%	1.68%	1.63%	2.13%
85% & Below	25%	1.23%	1.76%	1.60%	2.38%	2.25%	3.44%
	17%	1.00%	1.34%	1.29%	1.78%	1.82%	2.54%
	12%	0.85%	1.04%	1.10%	1.36%	1.55%	1.91%
	6%	0.70%	0.84%	0.85%	1.02%	1.30%	1.56%



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Split Premium

Option	LTV	Coverage	Credit Score: 680 +				Credit Score: 660 - 679			
			Fixed		ARMs		Fixed		ARMs	
			1st Year	Renewal	1st Year	Renewal	1st Year	Renewal	1st Year	Renewal
75 bps	97% - 95.01%	35%	0.75%	1.31%						
		30%	0.75%	1.15%						
		25%	0.75%	0.98%						
		20%	0.75%	0.78%						
		18%	0.75%	0.69%						
	95% - 90.01%	35%	0.75%	0.98%			0.75%	1.61%		
		30%	0.75%	0.85%			0.75%	1.41%		
		25%	0.75%	0.72%	0.75%	1.48%	0.75%	1.20%		
		22%	0.75%	0.63%	0.75%	1.31%	0.75%	1.06%		
	90% - 85.01%	16%	0.75%	0.47%	0.75%	0.93%	0.75%	0.74%		
		35%	0.75%	0.71%	0.75%	1.42%	0.75%	1.18%	0.75%	2.21%
		30%	0.75%	0.61%	0.75%	1.24%	0.75%	1.03%	0.75%	1.95%
		25%	0.75%	0.50%	0.75%	1.05%	0.75%	0.87%	0.75%	1.64%
	85% & Below	17%	0.75%	0.34%	0.75%	0.69%	0.75%	0.56%	0.75%	1.10%
		12%	0.75%	0.30%	0.75%	0.44%	0.75%	0.39%	0.75%	0.74%
		25%	0.75%	0.52%	0.75%	1.07%	0.75%	0.90%	0.75%	1.78%
20%		0.75%	0.39%	0.75%	0.85%	0.75%	0.71%	0.75%	1.42%	
17%		0.75%	0.31%	0.75%	0.70%	0.75%	0.58%	0.75%	1.20%	
100 bps	97% - 95.01%	12%	0.75%	0.19%	0.75%	0.45%	0.75%	0.36%	0.75%	0.81%
		6%	0.75%	0.16%	0.75%	0.26%	0.75%	0.19%	0.75%	0.33%
		35%	1.00%	1.22%						
		30%	1.00%	1.06%						
		25%	1.00%	0.89%						
	95% - 90.01%	20%	1.00%	0.69%						
		18%	1.00%	0.60%						
		35%	1.00%	0.87%			1.00%	1.50%		
		30%	1.00%	0.74%			1.00%	1.30%		
	90% - 85.01%	25%	1.00%	0.62%	1.00%	1.37%	1.00%	1.09%		
		22%	1.00%	0.53%	1.00%	1.20%	1.00%	0.95%		
		16%	1.00%	0.36%	1.00%	0.82%	1.00%	0.64%		
		35%	1.00%	0.60%	1.00%	1.31%	1.00%	1.07%	1.00%	2.09%
	85% & Below	30%	1.00%	0.50%	1.00%	1.13%	1.00%	0.92%	1.00%	1.83%
		25%	1.00%	0.39%	1.00%	0.94%	1.00%	0.75%	1.00%	1.53%
		17%	1.00%	0.23%	1.00%	0.58%	1.00%	0.45%	1.00%	0.99%
12%		1.00%	0.19%	1.00%	0.33%	1.00%	0.27%	1.00%	0.62%	
25%		1.00%	0.39%	1.00%	0.94%	1.00%	0.77%	1.00%	1.64%	
85% & Below	20%	1.00%	0.27%	1.00%	0.72%	1.00%	0.58%	1.00%	1.29%	
	17%	1.00%	0.18%	1.00%	0.57%	1.00%	0.45%	1.00%	1.07%	
	12%	1.00%	0.06%	1.00%	0.32%	1.00%	0.23%	1.00%	0.67%	
	6%	1.00%	0.03%	1.00%	0.13%	1.00%	0.06%	1.00%	0.20%	

**United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company**

Split Premium

Option	LTV	Coverage	Credit Score: 680 +				Credit Score: 660 - 679			
			Fixed		ARMs		Fixed		ARMs	
			1st Year	Renewal	1st Year	Renewal	1st Year	Renewal	1st Year	Renewal
125 bps	97% - 95.01%	35%	1.25%	1.13%						
		30%	1.25%	0.96%						
		25%	1.25%	0.79%						
		20%	1.25%	0.59%						
		18%	1.25%	0.51%						
	95% - 90.01%	35%	1.25%	0.77%			1.25%	1.39%		
		30%	1.25%	0.64%			1.25%	1.19%		
		25%	1.25%	0.51%	1.25%	1.27%	1.25%	0.99%		
		22%	1.25%	0.42%	1.25%	1.09%	1.25%	0.84%		
		16%	1.25%	0.26%	1.25%	0.71%	1.25%	0.53%		
	90% - 85.01%	35%	1.25%	0.49%	1.25%	1.19%	1.25%	0.96%	1.25%	1.98%
		30%	1.25%	0.39%	1.25%	1.02%	1.25%	0.81%	1.25%	1.71%
		25%	1.25%	0.28%	1.25%	0.82%	1.25%	0.64%	1.25%	1.41%
		17%	1.25%	0.12%	1.25%	0.47%	1.25%	0.34%	1.25%	0.87%
		12%	1.25%	0.08%	1.25%	0.22%	1.25%	0.16%	1.25%	0.51%
	85% & Below	25%	1.25%	0.26%	1.25%	0.81%	1.25%	0.64%	1.25%	1.51%
20%		1.25%	0.14%	1.25%	0.59%	1.25%	0.45%	1.25%	1.16%	
17%		1.25%	0.05%	1.25%	0.44%	1.25%	0.32%	1.25%	0.93%	
12%				1.25%	0.19%	1.25%	0.10%	1.25%	0.54%	
6%								1.25%	0.06%	
150 bps	97% - 95.01%	35%	1.50%	1.03%						
		30%	1.50%	0.87%						
		25%	1.50%	0.70%						
		20%	1.50%	0.50%						
		18%	1.50%	0.41%						
	95% - 90.01%	35%	1.50%	0.66%			1.50%	1.28%		
		30%	1.50%	0.53%			1.50%	1.09%		
		25%	1.50%	0.41%	1.50%	1.16%	1.50%	0.88%		
		22%	1.50%	0.32%	1.50%	0.98%	1.50%	0.74%		
		16%	1.50%	0.15%	1.50%	0.60%	1.50%	0.42%		
	90% - 85.01%	35%	1.50%	0.38%	1.50%	1.08%	1.50%	0.84%	1.50%	1.86%
		30%	1.50%	0.28%	1.50%	0.90%	1.50%	0.69%	1.50%	1.60%
		25%	1.50%	0.17%	1.50%	0.71%	1.50%	0.53%	1.50%	1.29%
		17%			1.50%	0.35%	1.50%	0.22%	1.50%	0.75%
		12%			1.50%	0.10%	1.50%	0.05%	1.50%	0.39%
	85% & Below	25%	1.50%	0.13%	1.50%	0.68%	1.50%	0.51%	1.50%	1.37%
20%				1.50%	0.45%	1.50%	0.32%	1.50%	1.02%	
17%				1.50%	0.31%	1.50%	0.19%	1.50%	0.80%	
12%				1.50%	0.05%			1.50%	0.09%	
6%								1.50%	0.02%	

**United Guaranty Residential Insurance Company
United Guaranty Mortgage Indemnity Company**

Split Premium

Option	LTV	Coverage	Credit Score: 680 +				Credit Score: 660 - 679			
			Fixed		ARMs		Fixed		ARMs	
			1st Year	Renewal	1st Year	Renewal	1st Year	Renewal	1st Year	Renewal
200 bps	97% - 95.01%	35%	2.00%	0.84%						
		30%	2.00%	0.68%						
		25%	2.00%	0.51%						
		20%	2.00%	0.31%						
		18%	2.00%	0.22%						
	95% - 90.01%	35%	2.00%	0.45%			2.00%	1.07%		
		30%	2.00%	0.32%			2.00%	0.87%		
		25%	2.00%	0.19%	2.00%	0.94%	2.00%	0.66%		
		22%	2.00%	0.11%	2.00%	0.77%	2.00%	0.52%		
		16%			2.00%	0.38%	2.00%	0.21%		
	90% - 85.01%	35%	2.00%	0.15%	2.00%	0.85%	2.00%	0.62%	2.00%	1.63%
		30%	2.00%	0.05%	2.00%	0.67%	2.00%	0.47%	2.00%	1.36%
		25%			2.00%	0.48%	2.00%	0.30%	2.00%	1.06%
		17%			2.00%	0.12%			2.00%	0.52%
		12%							2.00%	0.16%
	85% & Below	25%			2.00%	0.41%	2.00%	0.25%	2.00%	1.11%
20%				2.00%	0.19%	2.00%	0.06%	2.00%	0.75%	
17%				2.00%	0.05%			2.00%	0.53%	
12%								2.00%	0.14%	



United Guaranty Residential Insurance Company • United Guaranty Mortgage Indemnity Company
230 N. Elm Street/27401 • P.O. Box 21367, Greensboro, NC 27420-1567

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Coverage is available through admitted company only.

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Adjustments

Type	LTV%	Borrower-Paid Monthly	Borrower-Paid Single	Split Premium	LPMI Monthly	LPMI Single
Rate/Term Refinance	95.01+	+0.10%	+0.40%	+0.10%	+0.30%	+1.50%
	95 - 90.01				+0.20%	+1.00%
	90 - 85.01				+0.15%	+0.68%
	85 & below				+0.10%	+0.45%
Cash Out Refinance	85 & below	+0.25%	+1.25%	+0.25%	+0.25%	+0.75%
Second Home	90 - 85.01	+0.40%	+2.00%	+0.40%	+0.40%	+1.20%
	85 & below	+0.25%	+1.25%	+0.25%	+0.25%	+0.75%
Broker TPO	95 & below	+0.25%	+1.13%	+0.25%	+0.25%	+1.13%
Condo	95 & below	+0.10%	+0.50%	+0.10%	+0.10%	+0.30%
Jumbo (>417,000)	All	+0.25%	+1.25%	+0.25%	+0.25%	+1.25%
Non-Refundable	95.01+	NA	-0.95%	NA	NA	NA
	95 - 90.01		-0.90%			
	90 - 85.01		-0.85%			
	85 & below		-0.80%			
Corporate Relocation	90.01+	-0.12%	-0.60%	-0.12%	-0.12%	-0.60%
	90 - 85.01	-0.10%	-0.45%	-0.10%	-0.10%	-0.45%
	85 & below	-0.07%	-0.32%	-0.07%	-0.07%	-0.32%
25-Year Mortgage	95.01+	-0.11%	-0.60%	NA	-0.11%	-0.55%
	95 - 90.01		-0.40%			
	90 - 85.01		-0.30%			
	85 & below		-0.30%			
Annual Premium	All	-0.04%	NA	NA	-0.04%	NA
Extended Level	All	-0.01%	NA	NA	NA	NA



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Blank = Rate not available