

RADIAN

Borrower-Paid Mortgage Insurance (BPMI) Prime (A)

Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

Monthly ^{1,4}		Fixed Level payments for the first 5 years				Non-Fixed Actual or potential payment changes during the first 5 years			
		LTV	Coverage	≥760	720-759	680-719	620-679	≥760	720-759
97%	35%	1.05%	1.10%	1.31%	1.48%	1.83%	1.83%	2.18%	2.56%
	30%	0.90%	0.94%	1.14%	1.31%	1.57%	1.57%	1.90%	2.23%
	25%	0.73%	0.77%	0.96%	1.11%	1.29%	1.29%	1.60%	1.88%
to 95.01%	18%	0.57%	0.60%	0.80%	0.94%	1.02%	1.02%	1.34%	1.49%
	35%	0.63%	0.71%	1.01%	1.32%	0.91%	0.96%	1.36%	1.65%
	30%	0.54%	0.62%	0.89%	1.15%	0.78%	0.82%	1.17%	1.44%
95%	30%	0.50%	0.57%	0.79%	1.03%	0.71%	0.75%	1.03%	1.29%
	25%	0.43%	0.49%	0.67%	0.74%	0.56%	0.59%	0.80%	0.93%
	16%	0.49%	0.54%	0.64%	0.83%	0.73%	0.76%	0.90%	1.04%
to 90.01%	30%	0.39%	0.44%	0.57%	0.71%	0.60%	0.63%	0.77%	0.89%
	25%	0.33%	0.38%	0.44%	0.56%	0.51%	0.54%	0.62%	0.71%
	17%	0.33%	0.38%	0.44%	0.56%	0.51%	0.54%	0.62%	0.71%
90%	17%	0.33%	0.38%	0.44%	0.56%	0.43%	0.46%	0.52%	0.59%
	12%	0.29%	0.34%	0.39%	0.47%	0.43%	0.46%	0.52%	0.59%
	85.01%	12%	0.29%	0.34%	0.39%	0.47%	0.43%	0.46%	0.52%
to 85.01%	25%	0.37%	0.39%	0.43%	0.64%	0.57%	0.60%	0.69%	0.81%
	17%	0.30%	0.32%	0.38%	0.53%	0.41%	0.43%	0.51%	0.67%
	12%	0.23%	0.27%	0.33%	0.39%	0.31%	0.33%	0.40%	0.50%
85%	12%	0.23%	0.27%	0.33%	0.39%	0.31%	0.33%	0.40%	0.50%
	6%	0.21%	0.25%	0.29%	0.33%	0.30%	0.32%	0.37%	0.42%
	and under	6%	0.21%	0.25%	0.29%	0.33%	0.30%	0.32%	0.37%

Single ^{2,4}		Fixed				Non-Fixed			
		LTV	Coverage	≥740	720-739	680-719	620-679	≥740	720-739
97% ⁵	35%	3.26%	3.26%	4.07%	7.14%	4.74%	4.74%	5.92%	9.83%
	30%	2.96%	2.96%	3.70%	6.09%	4.22%	4.22%	5.25%	8.53%
	25%	2.63%	2.63%	3.22%	5.04%	3.70%	3.70%	4.55%	7.06%
to 95.01%	18%	2.18%	2.18%	2.85%	3.68%	2.74%	2.74%	3.59%	5.15%
	35%	2.64%	2.81%	3.92%	5.07%	3.30%	3.74%	5.22%	6.29%
	30%	2.15%	2.48%	3.48%	4.44%	2.68%	3.22%	4.51%	5.51%
95%	30%	1.65%	2.29%	3.11%	4.00%	2.06%	2.96%	4.00%	4.96%
	25%	1.43%	2.00%	2.66%	2.92%	1.79%	2.37%	3.15%	3.63%
	16%	1.43%	2.18%	2.55%	3.26%	1.79%	3.00%	3.52%	4.03%
to 90.01%	30%	1.37%	1.81%	2.29%	2.81%	1.71%	2.41%	3.03%	3.48%
	25%	1.21%	1.59%	1.81%	2.26%	1.51%	2.18%	2.48%	2.81%
	17%	1.10%	1.44%	1.63%	1.92%	1.38%	1.89%	2.11%	2.37%
90%	17%	1.10%	1.44%	1.63%	1.92%	1.38%	1.89%	2.11%	2.37%
	12%	0.99%	1.18%	1.41%	1.63%	1.24%	1.41%	1.67%	2.04%
	85.01%	12%	0.99%	1.18%	1.41%	1.24%	1.41%	1.67%	2.04%
to 85.01%	25%	1.27%	1.63%	1.78%	2.55%	1.58%	2.52%	2.74%	3.18%
	17%	1.10%	1.37%	1.59%	2.15%	1.38%	1.78%	2.07%	2.66%
	12%	0.88%	1.11%	1.26%	1.41%	1.10%	1.37%	1.55%	1.74%
85%	12%	0.88%	1.11%	1.26%	1.41%	1.10%	1.37%	1.55%	1.74%
	6%	0.88%	1.11%	1.26%	1.41%	1.10%	1.37%	1.55%	1.74%
	and under	6%	0.88%	1.11%	1.26%	1.41%	1.10%	1.37%	1.55%

Adjustments	Monthly				Single			
	≥ 760	720-759	680-719	620-679	≥ 740	720-739	680-719	620-679
25 Years and Under	-.03%	-.05%	-.08%	-.11%	-.19%	-.19%	-.30%	-.41%
Annual Refundable	-.02%	-.03%	-.04%	-.05%	NA	NA	NA	NA
Cash-out Refinance	+.18%	+.20%	+.25%	+.50%	+.50%	+.70%	+1.00%	+1.30%
Declining Renewals	+.02%	+.03%	+.04%	+.05%	NA	NA	NA	NA
Investment Property ⁶	+.34%	+.38%	NA	NA	+1.19%	+1.33%	NA	NA
Loan Amounts ³ > \$417,000	+.20%	+.25%	+.40%	+.60%	+.40%	+.93%	+1.48%	+2.22%
Manufactured Housing	+.20%	+.20%	+.30%	+.50%	+.50%	+.70%	+1.00%	+1.30%
Rate & Term Refinance	+.05%	+.10%	+.15%	+.30%	.00%	.00%	+.56%	+1.11%
Refundable Monthly	+.01%	+.01%	+.02%	+.03%	NA	NA	NA	NA
Relocation	-.02%	-.04%	-.07%	-.10%	-.10%	-.15%	-.26%	-.37%
Second Home	+.12%	+.14%	+.20%	+.35%	+.25%	+.52%	+.74%	+1.30%

¹ Minimum Monthly and Annual rates = .15%

² Minimum Single rate = .69%

³ The Loan Amount adjustments do not apply in Alaska and Hawaii with amounts \$417,001 - \$625,500.

⁴ Cancellation under the Homeowners Protection Act of 1998 is detailed in the Rate Card Notes.

⁵ Single rates <680 for LTV 95.01% to 97% are not available for properties located in the State of Washington.

⁶ Single rates are not available for investment properties located in the State of Washington.



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Effective date:
(except Washington)
July 14, 2014

Effective date Washington:
February 15, 2016