

Effective date: Feb. 27, 2017

Purchase (See Adjustments below for other eligible loan types)

### Amortization term **30 years**

<b>Fixed</b> (FIXED PAYMENTS FOR ≥ 5 YEARS)								
LTV	Coverage	760+	740-759	720-739	680-719	660-679	640-659	620-639
<b>97%</b> -95.01%	<b>35%</b>	<b>3.08%</b>	<b>3.08%</b>	<b>3.08%</b>	<b>3.85%</b>	<b>6.84%</b>	<b>7.09%</b>	<b>7.38%</b>
	25	2.49	2.49	2.49	3.05	5.02	5.20	5.41
	18	2.07	2.07	2.07	2.70	3.75	3.88	4.04
<b>95%</b> -90.01%	<b>30</b>	<b>1.95</b>	<b>2.15</b>	<b>2.23</b>	<b>3.29</b>	<b>4.93</b>	<b>5.12</b>	<b>5.79</b>
	25	1.50	1.65	2.06	2.94	4.18	4.35	4.91
	16	1.30	1.43	1.79	2.52	2.84	2.95	3.32
<b>90%</b> -85.01%	<b>25</b>	<b>1.37</b>	<b>1.37</b>	<b>1.60</b>	<b>2.17</b>	<b>3.28</b>	<b>3.53</b>	<b>4.08</b>
	12	1.10	1.10	1.37	1.54	1.81	1.93	2.20
<b>85%</b> & Below	<b>12</b>	<b>.95</b>	<b>.99</b>	<b>1.12</b>	<b>1.33</b>	<b>1.54</b>	<b>1.73</b>	<b>1.97</b>
	6	.85	.88	1.05	1.19	1.48	1.52	1.56

<b>Nonfixed</b> (FIXED PAYMENTS FOR < 5 YEARS)								
LTV	Coverage	760+	740-759	720-739	680-719	660-679	640-659	620-639
<b>95%</b> -90.01%	<b>30%</b>	<b>2.43%</b>	<b>2.68%</b>	<b>2.89%</b>	<b>4.27%</b>	<b>6.13%</b>	<b>6.36%</b>	<b>7.20%</b>
	25	1.87	2.06	2.66	3.78	5.19	5.39	6.09
	16	1.63	1.79	2.12	2.98	3.52	3.66	4.11
<b>90%</b> -85.01%	<b>25</b>	<b>1.71</b>	<b>1.71</b>	<b>2.12</b>	<b>2.87</b>	<b>4.06</b>	<b>4.37</b>	<b>5.05</b>
	12	1.38	1.38	1.79	2.00	2.22	2.38	2.71
<b>85%</b> & Below	<b>12</b>	<b>1.19</b>	<b>1.24</b>	<b>1.33</b>	<b>1.58</b>	<b>1.93</b>	<b>2.17</b>	<b>2.47</b>
	6	1.06	1.10	1.30	1.47	1.84	1.88	1.94

### Agency coverage requirements/amortization term > 20 years

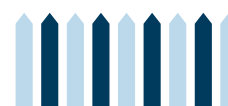
<b>Standard</b>
HomeReady®/Home Possible®

Adjustments	740+	720-739	680-719	620-679
Rate/Term Refinance	.00%	.00%	+ .53%	+1.05%
Cash-Out Refinance	+.50	+.70	+1.00	+1.30
Loan Amounts > \$450,000 <sup>1</sup>	+.40	+.88	+1.40	+2.10
Employee Relocation Loans <sup>2</sup>	-.10	-.14	-.25	-.35
≤ 25-Year Amortization Term	-.18	-.18	-.28	-.39
Manufactured Homes	+.50	+.70	+1.00	+1.30

<sup>1</sup> For properties in Alaska and Hawaii, Loan Amounts > \$650,000.

<sup>2</sup> Loans must meet relocation loan requirements provided in our Underwriting Guide, [mgic.com/uwguide](http://mgic.com/uwguide). See back page for applicable notes.

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### Lender-paid single premiums

Lender-Paid Single Premiums provide coverage for the life of the loan. The premium must be paid at closing by the lender or a person other than the borrower and must not be charged separately to the borrower.

**Refunds:** Lender-Paid Single Premiums are non-refundable.

### Loan program categories

**Fixed** applies to loans with level or declining payments for the first 5 years and no potential for negative amortization.

**Nonfixed** applies to loans with actual or potential payment changes during the first 5 years.

### Rate selection

**30-year rates** apply to loans with an amortization period greater than 25 years.

**≤ 25-year rates** apply to loans with an amortization period of 25 or fewer years.

Select LTV category based on first lien only.

Rates may vary from state to state. Select rates based on lender location.

Rates for credit scores in the lowest tier apply to:

- Loans without valid credit scores or no credit scores that otherwise meet our nontraditional credit requirements
- Loans with a DU® or Loan Product Advisor® response other than Approve or Accept

### mortgage guaranty insurance corporation

MGIC Plaza  
Milwaukee, WI 53202  
mgic.com

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71-6799-GU 6/21/17 Lender-Paid Singles – Guam

### Agency coverage requirements

Fannie Mae HomeReady and Freddie Mac Home Possible coverage requirements differ from standard Agency requirements.

Base LTV	Fannie Mae Standard Coverage		Freddie Mac Standard Coverage		HomeReady & Home Possible Coverage	
	> 20 years	≤ 20 years	> 20 years	≤ 20 years	> 20 years	≤ 20 years
97%-95.01%	35%	35%	n/a	n/a	25%	25%
95%-90.01%	30	25	30	25	25	25
90%-85.01%	25	12	25	12	25	12
85% & Below	12	6	12	6	12	6

Use the > 20 years columns for ARMs and manufactured homes coverage requirements.

These coverage requirements are subject to change. While we try to keep this information current, we do not warrant the accuracy or completeness of these requirements. In addition, loans processed through an Agency AUS and specific Agency programs may have different coverage requirements. Therefore, the requirements listed above may be outdated or inapplicable; do not rely on them to determine current Agency coverage requirements.

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## For more information,

contact your MGIC representative, [mgic.com/contact](http://mgic.com/contact),  
or MGIC Customer Service, 1-800-424-6442.