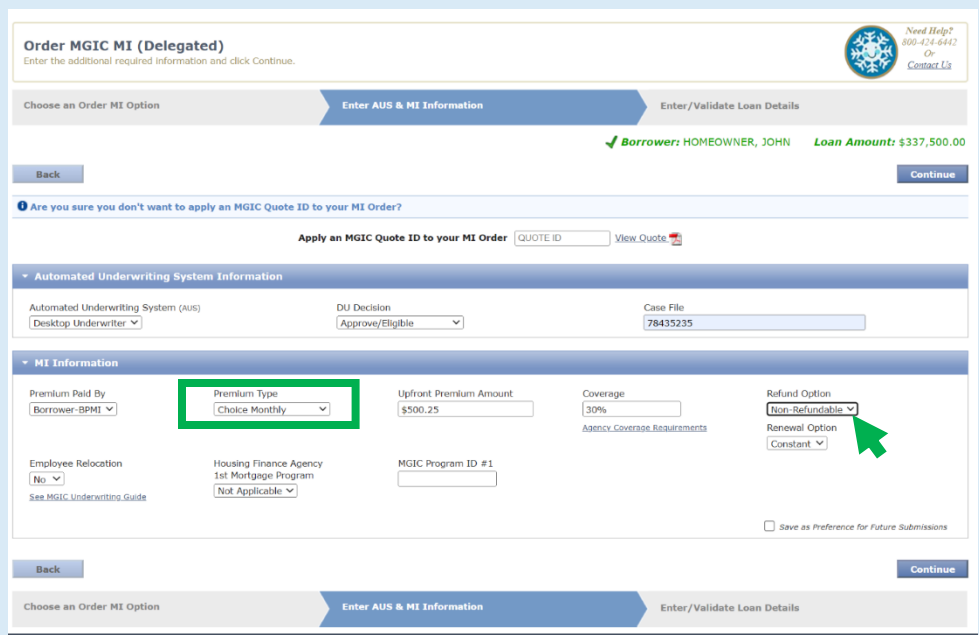
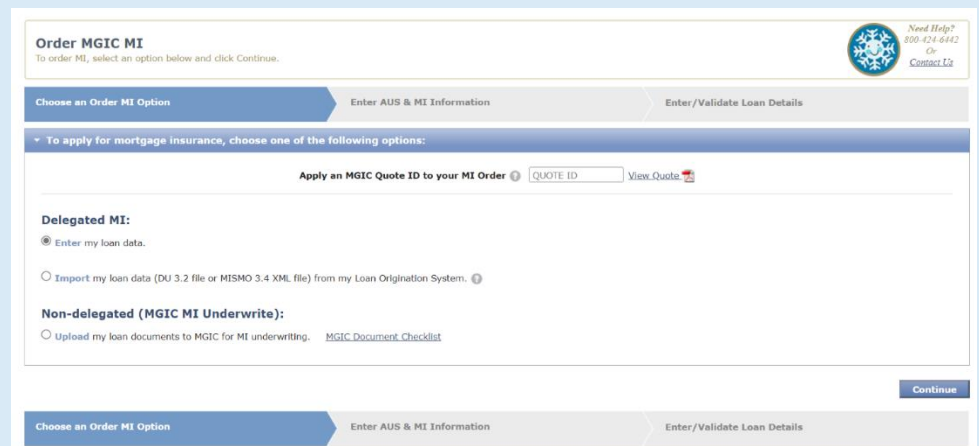


Quick Guide: Order **Choice Monthly MI** through Loan Center

1. Log into Loan Center and select **Order New MI**.
2. Enter a Quote ID for Honoring.
3. Select **Delegated or Non-Delegated**.
 - a. If Delegated, enter loan data or upload a DU 3.2 file or MISMO 3.4 XML file.
4. Select **Choice Monthly** for Premium Type.
 - a. Refund Option defaults to Non-Refundable and Renewal Option defaults to Constant but can be changed.



- Upon approval, click on **Approved** to view Commitment Certificate.

✓ MI Order Received

MI Order Received

MGIC Loan #: 60612496

Borrower: HOMEOWNER

Status: Insurance Approved

You may Edit and Resubmit your loan or select another option from the navigation bar.

Mortgage Guaranty Insurance Corporation

COMMITMENT/CERTIFICATE



Mortgage Guaranty Insurance Corporation, 270 E. Kilbourn Avenue, Milwaukee, Wisconsin 53202 (the "Company"), hereby agrees to insure the loan identified below, subject to: (1) the Insured's activation of coverage and timely payment of the initial premium; (2) the terms and conditions of the Master Policy; (3) the Endorsements, Notes and Conditions below, if any, and in reliance on the Application, supporting documentation and the Insured's representations.

Commitment/Certificate # 60612496	Loan Number PROCEDURE_TEST001	Quote ID FZJV49M
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INSURED'S PRINCIPAL PLACE OF BUSINESS		ORDERED BY	
Master Policy Number	48-460-4-3673	MGIC ID Number	48-460-4-3673
Name and Address Smart Lending - MIQ 250 E Kilbourn Ave Milwaukee, WI 53202		Name and Address Smart Lending - MIQ 250 E Kilbourn Ave Milwaukee, WI 53202	

LOAN INFORMATION			
Borrower Name(s) HOMEOWNER JOHN & MARY	LTV / CLTV / HCLTV	90.00 / 90.00 / 90.00	
	Amort Period / Loan Term	360 / 360	
Subject Property Address 1258 HOLLY COVE DR JUPITER, FL 33458	Representative Credit Score	850	
	Fixed Rate	Y	
	Loan Purpose	Purchase	
	Occupancy Type	Primary Home	
Base Loan Amount	\$337,500.00	Number of Units	1
Financed Premium Amount	\$0.00	Sales Price	\$375,000.00
Total Loan Amount	\$337,500.00	Original Value	\$375,000.00

INSURANCE INFORMATION		PREMIUM RATE	RATE	RATE W/TAX
Commitment/Certificate #	60612496	Upfront Rate	.140	
Commitment Effective Date	12/22/2022	Monthly 1st Year Rate	.160	
Commitment Expiration Date	04/22/2023	Renewal Rate yrs 2-10	.160	
LTV Category	90%	Renewal Rate yrs 11-Term	.160	
Coverage %	Top 30%	PREMIUM TAX/ASSESSMENT	AUTHORITY	RATE
Premium Type	Choice Monthly - BPMI	State		
Premium Refundability	Non-Refundable	County		
Renewal Option	Constant	Municipality		
		PREMIUM AMOUNT	MI PREMIUM	TAX
		Initial Monthly Premium	\$45.00	
		Premium Due to Activate	\$472.50	\$472.50

Thank you for choosing MGIC.

See how Choice Monthly MI can open more doors for you and your borrowers at mgic.com/choice-monthly