

Effective Date: November 18, 2013  
(updated for 10.01.2014 Guideline Expansion)

# Monthly Premium MI (BPMI and LPMI)

30 Year Purchase, Full Doc, Primary Residence, Non-Refundable

Fixed						
LTV	Coverage	Exposure	760+	720-759	680-719	620-679
<b>97%</b> -95.01%	35%	63%	1.05%	1.10%	1.31%	1.48%
	18	80	.57	.60	.80	.90
<b>95%</b> -90.01%	30	67	.54	.62	.89	1.15
	25	71	.50	.57	.79	1.03
	16	80	.43	.49	.67	.74
<b>90%</b> -85.01%	25	68	.39	.44	.57	.71
	12	79	.29	.34	.39	.47
<b>85%</b> & Below	12	75	.23	.27	.33	.39
	6	80	.21	.25	.29	.33

Non-Fixed						
LTV	Coverage	Exposure	760+	720-759	680-719	620-679
<b>95%</b> -90.01%	30%	67%	.78%	.82%	1.17%	1.44%
	25	71	.71	.75	1.03	1.29
	16	80	.56	.59	.80	.93
<b>90%</b> -85.01%	25	68	.60	.63	.77	.89
	12	79	.43	.46	.52	.59
<b>85%</b> & Below	12	75	.31	.33	.40	.50
	6	80	.30	.32	.37	.42

Adjustments	760+	720-759	680-719	620-679
Declining Renewal	+0.02%	+0.03%	+0.04%	+0.05%
Cash-Out Refinance	+0.18	+0.20	+0.25	+0.50
Investment Property	+0.34	+0.38	—	—
Level Annual Refundable	-.02	-.03	-.04	-.05
Loan Amount > \$417,000*	+0.20	+0.25	+0.40	+0.60
Manufactured Housing	+0.20	+0.20	+0.30	+0.50
Rate/Term Refinance	+0.05	+0.10	+0.15	+0.30
Refundable Monthly	+0.01	+0.01	+0.02	+0.03
Relocation Loan	-.02	-.04	-.07	-.10
Term ≤ 25 years	-.03	-.05	-.08	-.11
Second Home	+0.12	+0.14	+0.20	+0.35
3-4 Unit Property	+0.34	+0.38	—	—

\*The Loan Amount adjustment does not apply in Alaska and Hawaii with amounts \$417,001 – \$625,500.

**Note:** Rates may not be available for all combinations of LTVs and credit scores. Refer to our **Underwriting Guidelines** for loan eligibility.

## Standard Agency Coverage Requirements

LTV	Fixed Rate > 20 yrs; All ARMs	Fixed Rate ≤ 20 yrs	MCM® & HP®
97% - 95.01%	35%	35%	18%
95% - 90.01%	30	25	16
90% - 85.01%	25	12	12
85% - 80.01%	12	6	6

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Standard Agency Coverage Requirements for Fixed Rate with loan terms > 20 years and all ARMs

- Rates may not be available or approved in all states.
- Rates are subject to Rate Notes located at [mi.genworth.com](http://mi.genworth.com).